

**DISCONTINUED PRODUCTS AND SERVICES IN UBB AD**

**As part of**

**TARIFF OF UNITED BULGARIAN BANK AD FOR FEES AND COMMISSIONS  
FOR INDIVIDUALS**

**FOREIGN  
CURRENCY****SERVICE TYPE****BGN****Standard Package**

Maintenance – monthly

**BGN 4.50**

Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)

**BGN 10.00**

Opening and monthly maintenance of a current account in BGN, linked to a Standard Package

**No fee**

Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a Standard Package

**No fee****Regular payment of utility bills from a current account, linked to a Standard Package:**

Monthly maintenance fee

**No fee**

Per payment

**No fee**

Outgoing fund transfers in BGN within UBB, effected via e-banking from the current account, linked to the package

**No fee**

Two outgoing interbank credit transfers in BGN per month, effected via e-banking from the current account, linked to the package, with the exception of fund transfers, ordered for execution through RINGS

**No fee****Activity Package**

Opening

**No fee**

Maintenance - monthly (Depending on the number of transactions)

- Upon performed up to 10 debit transactions per month

**BGN 12.00**

- Upon performed over 10 debit transactions per month\*

**BGN 6.00**

Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)

**BGN 10.00**

Opening and monthly maintenance of a current account Activity in BGN, linked to a package

**No fee**

Opening and monthly maintenance of a current account Activity in EUR, linked to a package

**No fee****Debit card of World Debit MasterCard brand /Visa Gold Debit, linked to an Activity Package**

Payment instrument - annual maintenance fee

**No fee**

Cash withdrawal at ATMs of UBB with a Debit card of World Debit MasterCard brand /Visa Gold Debit issued to an Activity Package

**No fee****Regular payment of utility bills from a current account, linked to an Activity Package**

Monthly maintenance fee

**No fee**

Per payment

**No fee****Outgoing intrabank and interbank credit transfers in BGN**, effected via e-banking from the current account, linked to the package, with the exception of fund transfers, ordered for execution through RINGS**No fee**

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## **Account “For students” is closed for sales from 01.06.2021**

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Opening of Account “For Students”	No fee
Maintenance fee of Account “For Students”	No fee
<b>Included services:</b>	
Current account with international debit card	No fee
• Opening fee	No fee
• Maintenance fee	No fee
International debit cards	
• Card issuance, renewal	No fee
• Annual card maintenance fee	No fee
Current account for service of student loan	
• Opening fee	No fee
• Maintenance fee	No fee
Withdrawal/cash deposit through ATM of KBC Bank Bulgaria EAD	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through the BISERA	No fee
Terminating Account “For Students”	No fee

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### Notes:

1. Preference for current account is valid only for students under age of 26 or for the whole term of the student loan (in case the student has a student loan in KBC Bank Bulgaria EAD), after that a standard tariff for current accounts will be applied.
  2. Preferences for current account with debit card are valid only for students under age of 26, after that a standard tariff will be applied.
  3. Account “For students” is closed for sales from 01.06.2021.
  4. For all services that are not explicitly mentioned above, the provisions in the attached sections of the Tariff of UNITED BULGARIAN BANK AD for fees and commissions for individuals apply.
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## **Bundle “Student banking” is closed for sales from 18.09.2017**

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Opening of the bundle	No fee
Bundle maintenance	No fee
<b>Services included in the bundle</b>	
Opening and maintenance of current account with debit card	No fee
Opening and maintenance of current account in BGN	No fee
Issuance and maintenance of international debit card	No fee
Payment of goods and services with debit card	No fee
Withdrawal through ATM of KBC Bank Bulgaria EAD	No fee
Terminating “Student” Bundle	No fee

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### Notes:

1. Preference for current account is valid only for students under age of 26 or for the whole term of the student loan in case the student has a student loan in KBC Bank Bulgaria EAD.
  2. Preferences for current account with debit card and debit card are valid only for students under age of 26.
  3. The package maintenance fee is not applicable for the package closing month.
  4. The bundle “Student banking” is closed for sales from 18.09.2017.
  5. For all services that are not explicitly mentioned above, the provisions in the attached sections of the Tariff of UNITED BULGARIAN BANK AD for fees and commissions for individuals apply.
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## **“Premium” bundle is closed for sales from 15.12.2019**

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Opening of the bundle	No fee
Bundle Maintenance	BGN 14 / EUR 7 per month or BGN 150 / EUR 75 per year

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### **Services included in the bundle**

Opening and maintenance of current account with debit card	No fee
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Opening and maintenance of current account Premium Gold in BGN	No fee
Opening and maintenance of current account Premium Gold in euro	No fee
Issuance and maintenance of international debit card	No fee
Payment of goods and services with debit card	No fee
Withdrawal through ATM of KBC Bank Bulgaria EAD	No fee
Intrabank payments in BGN ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through the BISERA	No fee
Bill Payments in KBC Online Bulgaria/ Utility payments (3 payments per month)	No fee
Registration for the Notification service on debit card transactions and 5 SMS monthly	No fee
Authomatic transfer (SWEEP) from current account "Premium Gold" in BGN/EUR to debit card, Deposit + or another account in BGN/EUR in KBC Bank Bulgaria EAD	No fee
Terminating "Premium" Bundle	BGN 10

Notes:

1. The bundle terminating fee is applicable only for bundles, closed within six months from the date of their opening.
2. The package maintenance fee is not applicable for the package closing month.
3. "Premium" bundle is closed for sales from 15.12.2019
4. For all services that are not explicitly mentioned above, the provisions in the attached sections of the Tariff of UNITED BULGARIAN BANK AD for fees and commissions for individuals apply.

**"Comfort" bundle is closed for sales from  
15.11.2018.**

Opening of the bundle	No fee
Bundle Maintenance	BGN 4.95 per month
<b>Services included in the bundle</b>	
Opening and maintenance of current account with debit card	No fee
Opening and maintenance of current account in BGN	No fee
Opening and maintenance of current account in foreign currency	No fee
Issuance and maintenance of international debit card	No fee
Payment of goods and services with debit card	No fee
Withdrawal through ATM of KBC Bank Bulgaria EAD	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Bill Payments in KBC Online Bulgaria/Utility payments (3 payments per month)	No fee
Authomatic transfers to Saving account "No limitations"	No fee
Terminating using the bundle	BGN 10

Notes:

1. The bundle terminating fee is applicable only for bundles, closed within six months from the date of their opening.
2. The package maintenance fee is not applicable for the package closing month.
3. "Comfort" bundle is closed for sales from 15.11.2018.
4. The fees in this point are valid only for existing bundles.
5. For all services that are not explicitly mentioned above, the provisions in the attached sections of the Tariff of UNITED BULGARIAN BANK AD for fees and commissions for individuals apply.

### **ONLINE Account \* is closed for sale from 10.04.2023**

Opening	<b>No fee</b>
Maintenance - monthly	<b>BGN 1.30</b>
Closing	<b>No fee</b>
<b>Included services:</b>	
Current account in BGN with international debit card	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>
International debit cards	
• card issuance, renewal	<b>No fee</b>
• annual card maintenance fee	<b>No fee</b>
Payment of goods and services with debit card	<b>No fee</b>
Intrabank payments in BGN, ordered electronically	<b>No fee</b>
Bill payments in KBC Online Bulgaria	<b>No fee</b>

Notes :

- The fee for maintaining an "ONLINE" account starts to be charged 3 (three) months after its opening.
  - The package maintenance monthly fee is not applicable for the package closing month.
  - All other fees and commissions on ONLINE Account, shall be according to the currently effective Tariff of the Bank".
  - An "ONLINE" account can be requested for opening only through the Bank's digital channels (web, mobile), applicable for KBC Bank Bulgaria EAD.
  - The account cannot be requested for opening in Bank office.
- \* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

### **Savings account „My choice”**

Minimum balance	<b>Not required</b>	<b>Not required</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance - monthly	<b>BGN 2.50</b>	<b>BGN 2.50</b>
Closing	<b>No fee</b>	<b>No fee</b>

### **Saving account “Perspective”**

Minimum balance	<b>BGN 100.00</b>	<b>EUR 50.00</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance – yearly		
• For salary clients/clients who receive regular monthly income over BGN 145 in KBC Bank Bulgaria EAD	<b>BGN 12.00</b>	<b>EUR 6.00</b>
• For non-salary clients/clients who don't receive regular monthly income over BGN 145 in KBC Bank Bulgaria EAD	<b>BGN 36.00</b>	<b>EUR 18.00</b>
Closing	<b>No fee</b>	<b>No fee</b>

### **Child Savings account**

Minimum balance	Not required	Not required
Opening	BGN 2	BGN 2
Maintenance	No fee	No fee
Closing	No fee	No fee

### **Savings account\***

Minimum balance	BGN 100	100 currency units
Opening	BGN 2	BGN 2
Maintenance - monthly	BGN 2.50	BGN 2.50
Debit Transaction Fee (after the third transaction for the month)	BGN 1	BGN 1
Closing	No fee	No fee

\* Applicable for savings accounts: Benefit account and account with Differentiated interest accrual, after their migration to UBBs' bank system.

### **„Comfort” current account**

Minimum balance	Not required	-
Opening	No fee	-
Maintenance – monthly: with a debit card	BGN 2.50	-
Maintenance – monthly: without a debit card	BGN 4.50	-
Closing	No fee	-

### **Issuing of international personalized debit card MAESTRO/ VISA ELECTRON**

Card issuance	No fee
Renewal of a card with expired validity	No fee
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to an attempt for changing the name on the plastic)	BGN 6.00
Issuance of subsequent or additional card	BGN 6.00
Renewal of subsequent or additional card with expired validity	BGN 6.00
Cash withdrawal at UBB and CIBANK ATMs	BGN 0.30
Cash withdrawal at ATM of another bank in Bulgaria	BGN 1.00
Cash withdrawal at ATM of a bank abroad	BGN 5 + 1%
Cash advance in UBB branch	According to Section II
Cash advance in branch of another Bulgarian bank	1% min. 1 BGN
Cash advance in a bank/ financial institution abroad	BGN 5 + 1.5%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	0.50%
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an ATM	BGN 0.30
PIN change (only at UBB ATM)	No fee

### **Additional operation with international personalized debit card MAESTRO/ VISA ELECTRON**

Considering an unreasonable complaint	BGN 20.00
Monthly statement upon client's request	No fee
Unblocking a card, because of entered a 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00

Changes of card data through the Client Service Center	No fee
Changes in a transaction limit through the Client Service Center	BGN 5.00
Changes of card data through a branch of the bank	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
Debit cards transactions limits	For individuals
Total daily limit for cash withdrawal	BGN 2 000
Daily limit for payment at merchants	BGN 10 000
Number of card transactions per calendar day	10
Account balance enquiry at an ATM	BGN 0.30
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
* Upon the client's request there is a possibility for increasing the cash limit for a certain period of time. The cash withdrawal limit for debit cards within 24 hours is BGN 2000. On non-business days, as well as in the time periods between 18.00 h. and 08.00 h. it is possible this limit to be restricted up to BGN 400.	
<b>International credit card VISA ELECTRON</b>	<b>BGN</b>
Payment instrument - Visa Electron card - annual maintenance fee for the first year	BGN 24
Payment instrument - Visa Electron card - annual maintenance fee after the first year	BGN 35
Application fee	No fee
Credit assessment fee	No fee
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	3%, min. BGN 4
Cash withdrawal at ATM of another bank in Bulgaria	3%, min. BGN 5
Cash withdrawal at an ATM of a bank abroad	3%, min. BGN 10
Cash withdrawal at a POS in UBB branch	3%, min. BGN 4
Cash withdrawal at a POS of another bank	3%, min. BGN 20
Cash withdrawal at a POS abroad	3%, min. BGN 10
Payment of goods and services at merchant in Bulgaria	No fee
Payment of goods and services at merchant abroad	No fee
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
Penalty fee for unauthorized exceeding the limit	BGN 30
Min. mandatory amount of monthly repayment installment (includes the total amount of the due fees, commissions and interest plus min. 3% of the amount of the effected transactions)	3%, but not less than BGN 10
Changes in card data through a branch of the bank (transaction limit, servicing branch for the card, change of an address for paper statement delivery)	BGN 10
Changes in card data through the Client Service Center (servicing branch for the card, change of an address for paper statement delivery, updating names on card plastics upon the card's reissuing)	No fee
Changes in a transaction limit through the Client Service Center	BGN 6
Temporary blocking a card (upon a client's request)	No fee
Generating a new PIN	BGN 2

Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	<b>BGN 20</b>
Reissuance of a card with non - expired validity upon the bank's initiative	<b>No fee</b>
Deferral of a credit card purchase into 3 or 6 equal installments	<b>3 % of the transaction's value, one-off</b>
Deferral of a credit card purchase into 9 or 12 equal installments	<b>6 % of the transaction's value, one-off</b>
Unsubstantiated chargeback of accrued interest and amounts payable on a credit card for past periods (for statements, different from the last 3)	<b>BGN 10</b>
Receipt of a card or a PIN code from a branch other than the issuing one	<b>BGN 5</b>
Card balance inquiry at an UBB ATM	<b>BGN 0.40</b>
Card balance inquiry at an ATM of another bank in Bulgaria	<b>BGN 0.60</b>
Card balance inquiry at an ATM abroad	<b>BGN 1.50</b>
Fee for delivery of a monthly paper statement to a specified address	<b>BGN 2 monthly*</b>
*The fee shall be charged after generation of the monthly statement and shall be included in the statement for the month to follow.	
Receipt of a card or PIN code abroad	<b>BGN 100*</b>

### **International credit cards MASTERCARD and VISA**

Fee for delivery of a monthly paper statement to a specified address	<b>BGN 2 monthly*</b>
*The fee shall be charged after generation of the monthly statement and shall be included in the statement for the month to follow for credit cards issued before 17.01.2022	

### **Savings account „Plus”**

	<b>BGN</b>	<b>1000 currency units</b>
Minimum balance	<b>BGN 100</b>	
Opening	<b>BGN 2</b>	<b>BGN 2</b>
Maintenance - monthly	<b>BGN 2.50</b>	<b>BGN 2.50</b>
Debit Transaction Fee (after the second transaction for the month)	<b>BGN 1</b>	<b>BGN 10</b>
Closing	<b>No fee</b>	<b>No fee</b>

\* Discontinued product since 05.10.2015.

### **Savings accounts wth differentiated Interest accrual/Beneficial account\***

	<b>BGN</b>
Opening	<b>No fee</b>
Monthly service fee for account with average monthly balance up to 499.99 BGN/ currency units	<b>2.50 BGN</b>
Monthly service fee for account with average monthly balance above 499.99 BGN/ currency units	<b>No fee</b>
Closing	<b>No fee</b>

\*The fees are applicable for clients of Ex CIBANK. After migration in the system of UBB, Savings account conditions will be applied

### **Savings account Dreams**

Opening	<b>No fee</b>
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Monthly service fee	No fee
Replacement of a Savings-Bank Book	BGN 4.00
Loss of a Savings-Bank Book	BGN 10.00
Closing	No fee

### Bank cards

International Maestro Debit Card - it is not issued since 20.05.2015	Appendix 1
International Visa Electron Debit Card - it is not issued since 26.02.2018	Appendix 2
International Card with Minimum Balance and/or Overdraft MasterCard Standard - not issued since 01.04.2014	Appendix 3
International Card with Minimum Balance and/or Overdraft Visa Classic - not issued since 15.06.2017	Appendix 4
International Card with Minimum Balance and/or Overdraft MasterCard Gold - not issued since 15.06.2017	Appendix 5
International Cobranded Debit MasterCard PayPass - "Cibank - Auto" not issued since 17.07.2017	Appendix 11

### Automatic Utility Bill Payment with a Bank Card - Electronic Utility Bills/In effect from 16.11.2015, this service is not offered to new clients. Fees apply only to existing clients of the Bank, using the service as to 16.11.2015./

Registration for a payment at a commercial outlet (one-off fee for each subscription number)	BGN 3.00
Monthly Service Fee	No fee
Registration after the Card Expiry Date	BGN 3.00
Changed data - mobile number, change in services, subscription number	BGN 3.00

### Tariff of EPAY PLC operator for electronic payment of utility bills

SMS notification	BGN 0.10
E-mail notification	No fee

### Fees under the Priority Pass Programme (Programme not offered since 09.05.2016)

Visit to a VIP office participating in the Priority Pass Programme (per person)	EUR 24.00
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## CHEQUES\*

### Collection of cheques

#### Collection of cheques

Drawn on the Bank

Drawn on other banks

#### Cheques returned unpaid

#### Issue of cheques/drafts

#### Cancellation of cheque/bank draft, issued by KBC Bank Bulgaria EAD

## Saving account "Premium"

Opening	<b>No fee</b>
Minimum balance	<b>BGN 20</b>
Monthly / Annual fee for maintenance of Saving account "Premium"	<b>BGN 15/BGN 150</b>
Closing	<b>No fee</b>

## Premium "GOLD Program" \*

Opening	<b>No fee</b>
Maintenance - monthly	<b>BGN 15</b>
for salary clients who receive regular monthly income over BGN 3 000 and use 2 of the following products: credit card and / or suitable insurance** / investment product***	<b>No fee</b>
Closing	<b>BGN 10.00</b>
<b>Included services</b>	
Opening and maintenance of current account with international debit card	<b>No fee</b>
Opening and maintenance of current account in BGN	<b>No fee</b>
Opening and maintenance of current account in EUR or USD	<b>No fee</b>
Issuance and maintenance of international debit card – main and additional	<b>No fee</b>
Issuance of international credit card – main and additional (or 2 main cards)	<b>No fee</b>
Payment of goods and services with debit card	<b>No fee</b>
Withdrawal/cash deposit through ATM of UBB	<b>No fee</b>
Withdrawal through ATM of other banks within the country	<b>No fee</b>
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	<b>No fee</b>
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	<b>No fee</b>
Bill payments in KBC Online Bulgaria	<b>No fee</b>
Registration and maintenance for Notification service	<b>No fee</b>

### Notes:

- The package closing fee is applicable only for packages, closed within six months from the date of their opening.
- The package maintenance monthly fee is not applicable for the package closing month.
- All other fees and commissions on Premium GOLD Program, shall be according to the currently effective Tariff of the Bank.
- The transfer of salary over BGN 3000 is monitored for accounts opened with "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

## Premium PLATINUM Program\*

Opening	<b>No fee</b>
Maintenance - monthly	<b>BGN 30</b>
for clients with availability at the end of each calendar month over BGN 100 000 and use 2 of the following products: credit card Visa Platinum / Mastercard Gold and / Premium Mastercard Gold or suitable insurance** / investment product***	<b>No fee</b>

Closing	<b>BGN 10.00</b>
<b>Included services</b>	
Opening and maintenance of current account with international debit card	<b>No fee</b>
Opening and maintenance of current account in BGN	<b>No fee</b>
Opening and maintenance of current account in EUR or USD	<b>No fee</b>
Issuance and maintenance of international debit card – main and additional	<b>No fee</b>
Issuance of international credit card – main and additional (or 2 main cards)	<b>No fee</b>
Payment of goods and services with debit card	<b>No fee</b>
Withdrawal/cash deposit through ATM of UBB	<b>No fee</b>
Withdrawal through ATM of other banks within the country	<b>No fee</b>
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	<b>No fee</b>
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	<b>No fee</b>
Bill payments in KBC Online Bulgaria	<b>No fee</b>
Cash preferences – withdrawals up to BGN 10 000 - daily limit	<b>No fee</b>
over BGN 10 000 - daily limit	<b>0.6% on the amount exceeding the daily limit, min. BGN 6</b>
without prior request over BGN 10 000 - daily limit	<b>0.65% on the amount exceeding the amount of the pre-notice, min. BGN 6</b>
up to EUR 6 000 - daily limit	<b>No fee</b>
over EUR 6 000 - daily limit	<b>0.7% on the amount exceeding the daily limit, min. EUR 3</b>
without prior request over EUR 6 000 - daily limit	<b>0.75% on the amount exceeding the amount of the pre-notice, min. EUR 3</b>
Cash preferences – deposits up to BGN 10 000 - daily limit	<b>No fee</b>
over BGN 10 000 - daily limit	<b>0.2% on the amount exceeding the daily limit</b>
up to EUR 5 000 - daily limit	<b>No fee</b>
over EUR 5 000 - daily limit	<b>0.3% on the amount exceeding the daily limit,</b>
Registration and maintenance for Notification service	<b>No fee</b>

Notes:

- The package closing fee is applicable only for packages, closed within six months from the date of their opening.
- The package maintenance monthly fee is not applicable for the package closing month.
- All other fees and commissions on Premium PLATINUM Program, shall be according to the currently effective Tariff of the Bank".

- Balances over BGN 100 000 at the end of each calendar month are monitored for accounts opened with "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

### Account "For every day" \*

Opening	<b>No fee</b>
Maintenance - monthly	<b>BGN 5.90</b>
for non-salary clients/clients who don't receive regular monthly income over BGN 145	<b>BGN 6.90</b>
Closing	<b>BGN 10.00</b>
<b>Included services</b>	
Current account with international debit card	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>
International debit cards	
• card issuance, renewal	<b>No fee</b>
• annual card maintenance fee	<b>No fee</b>
Current account for service of loan in the currency of the loan	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>
Payment of goods and services with debit card	<b>No fee</b>
Withdrawal/cash deposit through ATM of UBB	<b>No fee</b>
Withdrawal through ATM of other banks within the country (3 *per month)	<b>No fee</b>
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	<b>No fee</b>
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	<b>No fee</b>
Bill payments in KBC Online Bulgaria	<b>No fee</b>
Registration and maintenance for Notification service	<b>No fee</b>

#### Notes:

- The package closing fee is applicable only for packages, closed within six months from the date of their opening.
- The package maintenance monthly fee is not applicable for the package closing month.
- All other fees and commissions on Account "For every day", shall be according to the currently effective Tariff of the Bank".
- Every consecutive withdrawal through ATM of other bank will be charged according Chapter IV in the Tariff.
- The transfer of salary/other regular monthly income over BGN 145 is monitored for accounts opened in "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

### Account "For pension" \*

Opening	<b>No fee</b>
Maintenance - monthly	
• for clients, received transfer over BGN 145 during the current month	<b>No fee</b>
• for clients, who have not received transfer over BGN 145 during the current month	<b>BGN 0.90</b>
Closing	<b>No fee</b>
<b>Included services</b>	
Current account with international debit card	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>

International debit cards	
• card issuance, renewal	<b>No fee</b>
• annual card maintenance fee	<b>No fee</b>
Withdrawal/cash deposit through ATM of UBB	<b>No fee</b>
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	<b>No fee</b>
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	<b>No fee</b>

Notes:

- All other fees and commissions on Account "For pension", shall be according to the currently effective Tariff of the Bank".
- The transfer during the current month is monitored for accounts opened in "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

### Account "For Students" between 14 -18 years old \*

Opening	<b>No fee</b>
Maintenance - monthly	<b>No fee</b>
Closing	<b>No fee</b>
<b>Included services</b>	
Current account with international debit card	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>
International debit cards	
• card issuance, renewal	<b>No fee</b>
• annual card maintenance fee	<b>No fee</b>
Payment of goods and services with debit card	<b>No fee</b>
Withdrawal/cash deposit through ATM of UBB	<b>No fee</b>
Registration and maintenance for Notification service (e-mail)	<b>No fee</b>
Registration for KBC Online Bulgaria service	<b>No fee</b>

Notes:

- Account "For Students" between 14-18 years old is defined for minors between 14 and 18 years of age, to receive scholarships, cash benefits, wages or money from a parent. The account is opened with the consent of a parent.
- The preferences on a current account with debit card are valid only for persons under age of 21, after that a standard tariff will be applied.
- All other fees and commissions on Account "For Students" between 14 -18 years old", shall be according to the currently effective Tariff of the Bank".

### Account "For students and youngsters" \*

Opening	<b>No fee</b>
Maintenance - monthly	<b>BGN 1.50</b>
Maintenance - monthly for high school students and university students	<b>BGN 0.50</b>
Closing	<b>No fee</b>
<b>Included services</b>	
Current account with international debit card	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>

International debit cards

• card issuance, renewal	<b>No fee</b>
• annual card maintenance fee	<b>No fee</b>
Current account for service of student loan	
• opening fee	<b>No fee</b>
• maintenance fee	<b>No fee</b>
Withdrawal/cash deposit through ATM of UBB	<b>No fee</b>
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	<b>No fee</b>
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	<b>No fee</b>

Notes:

- Account "For students and youngsters" is available for clients between 18-29 years old
- The preference on a current account for servicing of student loan is valid for the whole term of the student loan (in case the student has a student loan in "KBC Bank Bulgaria" EAD), after that a standard tariff for current accounts will be applied.
- The preferences for current account with debit card are valid until the client reaches the age of 30, after which a standard tariff will be applied.
- All other fees and commissions on Account "For students and youngsters", shall be according to the currently effective Tariff of the Bank".

### Current account with debit card "Plus"

Account opening	<b>Free of charge</b>
Maintenance	<b>BGN 2.45 per month</b>
Terminating using Current account with debit card "Plus"	<b>BGN 5</b>
<b>Services included in the bundle</b>	
Issuance and maintenance of international debit card	<b>Free of charge</b>
Payment of goods and services with debit card	<b>Free of charge</b>
Withdrawal through ATM of UBB EAD	<b>Free of charge</b>
Intrabank payments in BGN, ordered electronically	<b>Free of charge</b>

\* Notes:

- The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
- The package maintenance fee is not applicable for the package closing month.
- Current account with debit card "Plus" is closed for sales from 10.10.2016.
- The fees in this point are valid only for existing bundles

### "Current account" / "Current account +" bundle

Account opening	<b>Free of charge</b>
Maintenance	<b>BGN 2.95 per month</b>
Terminating using "Current account"/ "Current account +" bundle	<b>BGN 10</b>

*\*Notes:*

- *The fees in this point are valid only for existing bundles.*
- *The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.*
- *The package maintenance fee is not applicable for the package closing month.*

### **“Exclusive Silver”/“Exclusive Silver +” Bundle**

Account opening	<b>Free of charge</b>
Maintenance	<b>BGN 2.95 per month</b>
Terminating using “Exclusive Silver” /“Exclusive Silver+” bundle	<b>BGN 15</b>

*Notes:*

- 1. The fees in this point are valid only for existing bundles.*
- 2. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.*
- 3. The package maintenance fee is not applicable for the package closing month.*

### **Saving Account “No limitations”**

Account opening	<b>Free of charge</b>
Maintenance	<b>BGN 4.50 per month</b>
Terminating using Saving Account “No limitations”	<b>Free of charge</b>

*\* Notes:*

- The Product Saving account “No limitations” is closed for sales from 20.04.2015
- All fees and commissions in the Tariff are applicable only for saving accounts “No limitations” opened before 20.04.2015

### **Saving program**

Account opening	<b>Free of charge</b>
Maintenance	<b>BGN 4.50 per month</b>
Terminating using Saving program	<b>Free of charge</b>

*\* Notes:*

- The product “Saving program” is closed for sales from 01.08.2015.
- All fees and commissions in the Tariff are applicable only for Deposit accounts on “Saving program” opened before 01.08.2015.

## Accounts, servicing investment in collective investment schemes

Account opening	<b>Free of charge</b>
Maintenance	<b>BGN 4.50 per month</b>
Terminating using Accounts, servicing investment in collective investment schemes	<b>Free of charge</b>