

Amendment to the Fees and Commissions Tariff for Business Clients from 05.05.2020

Dear Customers,

We would like to inform you that effective from 05.05.2020 and in accordance with UBB AD General Terms on Payment Services for Business Clients, UBB amends the Fees and Commissions Tariff for Business Clients, as follows:

Changes in the names of two sections in I: BUSINESS CLIENTS ACCOUNTS, as follows:

| OLD | NEW |
|---|--|
| Other Accounts (liquidation accounts or, insolvent clients' accounts) | Liquidation accounts and accounts of clients undergoing bankruptcy proceedings |
| Other | Other account-related services |

Removing of Tariff's positions from II: CASH OPERATIONS, Section Withdrawing, as follows:

| OLD | NEW |
|---|-------------------------|
| Cash Withdrawal up to BGN 2 000 (currency equivalent) | Removed from the Tariff |
| Cash Withdrawal above BGN 2 000 (currency equivalent) with request for amounts above BGN 10 000 | Removed from the Tariff |

Changing the name of a Tariff's position in II: CASH OPERATIONS, Section Withdrawing, as follows:

| OLD | NEW |
|--|--|
| Cash Withdrawal above BGN 2 000 (currency equivalent) without request for amounts above BGN 10 000 | Cash Withdrawal above BGN 10 000 (currency equivalent) without request |

Changes in the Tariff's positions, as follows:

| I: BUSINESS CLIENTS ACCOUNTS | BGN | FCY |
|---|--|--|
| Liquidation accounts and accounts of clients undergoing bankruptcy proceedings | | |
| Maintenance with monthly statement | 19 BGN | 25 BGN |
| <i>Adding of a new position in the Tariff:</i> | | |
| Maintenance with e-mail statement | 12 BGN | 15 BGN |
| Other account-related services | | |
| Confirmation of information for a client for audit check needs | 100 BGN | 100 BGN |
| II: CASH OPERATIONS | BGN | FCY |
| Cash deposit | | |
| Cash deposit up to BGN 2 000 (currency equivalent) | 2.00 BGN | 2.00 BGN |
| Cash deposit above BGN 2 000 (currency equivalent) | 0.25%, min. 5 BGN, max. 300 BGN | 0.30%, min. 5 BGN, max. 300 BGN |
| Cash deposit by a legal entity, other than the account holder | 0.30% on the total amount, min. 4.00 BGN | 0.30% on the total amount, min. 4.00 BGN |
| Cash withdrawal | | |

| | | |
|---|----------------------------------|----------------------------------|
| <i>Adding of a new position in the Tariff:</i> | | |
| Cash Withdrawal up to BGN 10 000 (currency equivalent) and above BGN 10 000 with prior request | 0.55%, min. 4 BGN | 0.60%, min. 5 BGN |
| Cash Withdrawal above BGN 10 000 (currency equivalent) without prior request | 0.65% on the total amount | 0.70% on the total amount |
| Other Cash Commissions | | |
| Processing, counting, exchange without depositing to an account (including exchanging banknotes for coins and vice versa) | 5%, min.5 BGN | |
| III: FUND TRANSFERS | BGN | FCY |
| Outgoing through BISERA | | |
| through the bank branch | 4.00 BGN | |
| through online and mobile banking | 1.20 BGN | |
| Outgoing Transfers through RINGS | | |
| through the bank branch | 20.00 BGN | |
| Direct Debit | | |
| Initiating direct debit order | 2.00 BGN | |
| Payment of a direct debit order via BISERA | | |
| through the bank branch | 4.00 BGN | |
| through online and mobile banking | 1.20 BGN | |
| Payment of a direct debit order via RINGS | | |
| through the bank branch | 20.00 BGN | |
| Interbank Cash Transfers at the Expense of the Payer | | |
| Outgoing with cash deposit at the cashiers' desk | 0.8%, min. 8.00 BGN | |
| Outgoing with cash deposit at the cashiers' desk via RINGS | 0.8%, min. 25.00 BGN | |
| Outgoing fund transfers in euro within the European Economic Area (EEA) | | |
| Ordered at a UBB branch | | 4.00 BGN |
| Ordered through online and mobile banking | | 1.20 BGN |
| Ordered at a UBB branch (Express) | | 20.00 BGN |

Adding of section Other accounts in I: BUSINESS CLIENTS ACCOUNTS, as follows:

| I: BUSINESS CLIENTS ACCOUNTS | BGN | FCY |
|-------------------------------------|---------------|---------------|
| Other Accounts | | |
| Opening | 10 BGN | 10 BGN |
| Maintenance with e-mail statement | 12 BGN | 15 BGN |
| Maintenance with monthly statement | 19 BGN | 25 BGN |
| Maintenance with daily statements | 25 BGN | 30 BGN |
| Closing | 20 BGN | 20 BGN |

Adding and deletion of texts in section Notes in I: BUSINESS CLIENTS ACCOUNTS, as follows

| OLD | NEW |
|---|--------------------------------|
| The above stated are the maximum amounts of the monthly account maintenance fees. Actual fees depend on the number of account statements. | <i>Removed from the Tariff</i> |
| Until 31.12.2019 no fee will be collected by the Bank for printing account statements in bank branch for periods before 2017. | <i>Removed from the Tariff</i> |

| | |
|-----------------|--|
| <i>New note</i> | All other account types and services to those, which have not been explicitly provided for in Section I, shall be charged as stated in Other Accounts section. |
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Deletion of a note under * from section Standing orders in III: FUND TRANSFERS, as follows:

| OLD | NEW |
|---|--------------------------------|
| * This service is applicable for customers that have used the service before 26.11.2018 | <i>Removed from the Tariff</i> |