

CHANGES IN FEES AND COMMISSIONS TARIFF FOR INDIVIDUAL CLIENTS



Dear clients,

Herewith we would like to inform you for upcoming changes in Fees and commissions tariff of Raiffeisenbank (Bulgaria) EAD for Individual clients, which will be available at any branch of Raiffeisenbank (Bulgaria) EAD as well as on the Bank's website - www.rbb.bg.

The following changes in the current Fees and commissions tariff of Raiffeisenbank (Bulgaria) EAD for Individual clients take place:

Chapter One: Services in local currency, p.1 Current Accounts, Term Deposits and Special Accounts		In force from:
Change in 1.3. Maintenance of current accounts	BGN 2.30 monthly	01.06.2016 for new clients; 01.07.2016 for existing clients
Chapter One: Services in local currency, p.1 Current Accounts, Term Deposits and Special Accounts		
Change in 1.6. Maintenance of Saving account "Perspective"		01.06.2016 for new clients
<ul style="list-style-type: none"> for non-salary clients/clients who don't receive regular monthly income over BGN 145.00 * For existing clients the change comes into force after first annual fee	BGN 18 yearly	
Chapter One: Services in local currency, p.2 Cash Transactions		
Change in 2.2.1. Cash deposits of banknotes		01.06.2016 for new and existing clients
2.2.1.4 To Term Deposits at maturity	0.4% on the amount, min BGN 40	
2.2.1.5. To Term Deposits terminated prior to maturity, (to increase the deposit amount)	0.4% on the amount, min BGN 40	
*For salary clients/clients who receive regular monthly income over BGN 145.00 cash deposit to 2.2.1.4. and 2.2.1.5. is free of charge		
Chapter One: Services in local currency, p.2 Cash Transactions		
Change in 2.2.1. Cash deposits of banknotes		01.06.2016 for new clients; 01.07.2016 for existing clients
2.2.1.2. To Saving account "Perspective"/ Saving account "No limits"/ Saving account "Premium"/ Deposit account On Saving program**		
<ul style="list-style-type: none"> Up to BGN 2,000 incl. (daily limit) 	Free of charge	
<ul style="list-style-type: none"> Over BGN 2,000 	0.1% on the amount exceeding the daily limit, max BGN 200	
*For salary clients/clients who receive regular monthly income over BGN 145.00 cash deposit to 2.2.1.2. is free of charge		
Chapter One: Services in local currency, p.2 Cash Transactions		
Change in 2.2.2. Cash deposits of coins (for all products without Child deposit)		01.07.2016 for new and existing clients
<ul style="list-style-type: none"> Up to BGN 10 (daily limit) 	Free of charge	
<ul style="list-style-type: none"> Over BGN 10 	5% on the amount exceeding BGN 10, min. BGN 10	

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Chapter One: Services in local currency, p.2 Cash Transactions		
<p><u>Introduction of a note 6 under p.2.1 Cash withdrawals of banknotes and coins</u> "The commission under p. 2.1.2 Cash withdrawals of coins from Current or Special Accounts and Saving account "No limits" / Saving account "Premium" is due for counting more than BGN 10 and is collected additionally to the commission as per p.2.1.1."</p> <p><u>Introduction of a note 4 under p.2.2 Cash deposit of banknotes and coins</u> "The commission under p. 2.2.2 Cash deposits of coins is due for counting more than BGN 10 and is collected additionally to the commission as per p.2.2.1 or 2.3."</p> <p><u>Change of a note 3 under p.2.2 Cash deposit of banknotes and coins</u> "The commissions in p. 2, including min and max, are calculated for each cash operation for the day, separately for deposits and withdrawals, according to the currency of the operation (NOT according the currency of the account from which the operations are made) "</p>		01.07.2016 for new and existing clients
Chapter One: Services in local currency, p.3 Payments, p.3.2. Outgoing payments to beneficiaries at other banks		
Change in 3.2.1. Payments initiated through the Interbank Settlement System "BISERA"		01.07.2016 for new and existing clients
<ul style="list-style-type: none"> Outgoing payments ordered in paper form 	BGN 2.50	
Change in 3.2.3. Payments initiated through the Real Time Gross Settlement System "RINGS"		
<ul style="list-style-type: none"> Outgoing payments ordered in paper form Outgoing payments ordered electronically 	BGN 16 BGN 10	
Chapter One: Services in local currency, p.3 Payments, p.3.2. Outgoing payments to beneficiaries at other banks		
3.2.6. Cash payments, ordered by third parties - Private individuals		01.07.2016 for new and existing clients
3.2.6.2. Payment order to the budget (multiple entries) initiated through the Interbank Settlement System "BISERA"		
3.2.6.3. Payments initiated through the Real Time Gross Settlement System "RINGS"		
3.2.6.4. Payment order to the budget (multiple entries) initiated through the Real Time Gross Settlement System "RINGS"		
Chapter One: Services in local currency, p.4 Direct Debit		
Change in 4.2. Direct debit request, initiated by RBBG through the interbank settlement system BISERA on demand of the bank's customer		01.07.2016 for new and existing clients
4.2.1. Ordered in paper form		

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Change in 4.4. Payment performed by RBBG on direct debit request, initiated by another bank through the interbank settlement system BISERA		01.07.2016 for new and existing clients
4.4.1. Up to BGN 100 000, performed through BISERA	BGN 2.50	
4.4.2. BGN 100 000 or over, performed through RINGS	BGN 16	
Chapter Two: Services in Foreign Currency, p.1 Current Accounts, Term Deposits and Special Accounts		
Change in 1.3. Maintenance of current accounts	EUR 1.5 monthly	01.06.2016 for new clients; 01.07.2016 for existing clients
Chapter Two: Services in Foreign Currency, p.1 Current Accounts, Term Deposits and Special Accounts		
Change in 1.6. Maintenance of Saving account "Perspective"		01.06.2016 for new clients
<ul style="list-style-type: none"> for non-salary clients/clients who don't receive regular monthly income over BGN 145.00 * For existing clients the change comes into force after first annual fee	EUR 9 yearly	
Chapter Two: Services in Foreign Currency, p.2 Cash Transactions		
Change in 2.2. Cash deposits of banknotes		01.06.2016 for new and existing clients
2.2.3. To Term Deposits at maturity	0.6% on the amount, min EUR 30	
2.2.4. To Term Deposits prior to maturity, (to increase the deposit amount)	0.6% on the amount, min EUR 30	
*For salary clients/clients who receive regular monthly income over BGN 145.00 cash deposit to 2.2.3. and 2.2.4. is free of charge		
Chapter Two: Services in Foreign Currency, p.2 Cash Transactions		
Change in 2.2. Cash deposits of banknotes		01.06.2016 for new clients; 01.07.2016 for existing clients
2.2.2. To Saving account "Perspective"/ Saving account "No limits"/ Saving account "Premium"		
<ul style="list-style-type: none"> Up to EUR 1,000 incl. (daily limit) 	Free of charge	
<ul style="list-style-type: none"> Over EUR 1,000 	0.3% on the amount exceeding the daily limit, max. EUR 100	
*For salary clients/clients who receive regular monthly income over BGN 145.00 cash deposit to 2.2.2. is free of charge		
Chapter Two: Services in Foreign Currency, p.2 Cash Transactions		
Change of a note 3 under p.2.2 Cash deposit of banknotes		01.07.2016 for new and existing clients
"The commissions in p. 2, including min and max, are calculated for each cash operation for the day, separately for deposits and withdrawals, according to the currency of the operation (NOT according the currency of the account from which the operations are made) "		
Chapter Two: Services in Foreign Currency, p.3 Payments		
Change in 3.1. Incoming Payments from other banks in favour of customers of RBBG		

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3.1.1. Up to EUR 100	Free of charge	01.07.2016 for new and existing clients
3.1.2. Over EUR 100	0.1%+EUR 6, max. EUR 90	
Chapter Two: Services in Foreign Currency, τ.4 Cheques in Foreign Currency		
Change in 4.1. Collection of cheques		01.07.2016 for new and existing clients
4.1.2. Drawn on other banks	0.3%, min. EUR 25	
Chapter Six: Miscellaneous, p.10 For the account in foreign currency, other than EUR, the following fees applied		
Change in Maintenance of current accounts	GBP 2.00/ USD 3.00/ CHF 3.00	01.06.2016 for new clients; 01.07.2016 for existing clients
Chapter Seven: General Provisions, 6.1. For payments in BGN		
6.1.2. In electronic form		01.07.2016 for new and existing clients
<ul style="list-style-type: none"> For payments through RINGS – until 15.30 h. for processing with same-day value date for the beneficiary's bank 		
<ul style="list-style-type: none"> For payments through BISERA - until 15.00 h. for processing with same-day value date for the beneficiary's bank and until 17.00 h. for processing with next-day value date for the beneficiary's bank 		

The new tariff comes into force according to the above mentioned dates for all new and existing clients of the bank.

Current clients using some of the payment services/products which are affected from the stated changes are entitled prior to 01.07.2016 to inform in written form Raiffeisenbank (Bulgaria) EAD at any Bank's branch for their disagreement with the changes and to terminate their contracts for the payment services/products without having to pay any expenses and/or compensation commissions in reference to the termination.

For further information about the changes please refer to the Bank's website www.rbb.bg or contact the employees at Raiffeisenbank's branches and on the phone numbers of Raiffeisen Direct:

- 0700 10 000 (Vivacom) – at the price of a city call
- 17 21 (M-Tel and Telenor) – with no increase of the fee

Sincerely yours,

Raiffeisenbank (Bulgaria) EAD