

# TARIFF

for fees and commissions of Raiffeisenbank (Bulgaria) EAD for Legal entities  
and Sole traders

In force as of 01.07.2021

## **Table of contents:**

### **Chapter One: Services in local and foreign currency**

1. Current accounts, Term deposits and Special accounts
2. Cash Transactions
3. Payments in BGN
4. Payments in foreign currency
5. Documentary Letters of Credit
6. Letters of Guarantee
7. Collections
8. Loans
9. Cheques in Foreign Currency
10. Currency Exchange

### **Chapter Two: Cards**

1. Debit Mastercard Business
2. Credit Mastercard Business for Micro clients
3. Credit Visa Business for corporate clients

### **Chapter Three: Miscellaneous**

### **Chapter Four: General Provisions**

#### **Note:**

Raiffeisenbank (Bulgaria) EAD hereinafter referred to as the "Bank".

## I. Services in local and foreign currency

### 1. Current accounts, Term deposits and Special accounts

		BGN	FCY
<b>1.1.</b>	<b>Opening</b>		
1.1.1.	Current accounts / Current accounts with debit cards	BGN 10	EUR 10
1.1.2.	Term deposits	1% on the whole amount of the deposit, min. BGN 50	1% on the whole amount of the deposit, min. EUR 50
1.1.3.	Capital accounts	BGN 10	EUR 10
1.1.4.	Special and Escrow accounts, including accounts according to Art.240, Par.3 from Commercial Law	By arrangement	By arrangement
1.1.5.	Fee for examination and analysis of documentation in connection with account opening (current and capital) for domestic legal entities with foreign-owned	BGN 100	EUR 50
1.1.6.	Fee for examination and analysis of documentation in connection with current account opening for non-resident companies	BGN 400	EUR 200
<b>1.2.</b>	<b>Minimum Balance required</b>		
1.2.1.	Current accounts	BGN 50	EUR 75
1.2.2.	Term deposits	As per the current interest rates bulletin of the Bank in force at the time	As per the current interest rates bulletin of the Bank in force at the time
1.2.3.	Special and Escrow accounts, including accounts according to Art.240, Par.3 from Commercial Law	By arrangement	By arrangement
<b>1.3.</b>	<b>Maintenance of accounts (monthly fee)</b>		
1.3.1.	Current accounts / Current accounts with debit cards		
	<ul style="list-style-type: none"> <li>• electronic statements</li> </ul>	BGN 14	EUR 10
	<ul style="list-style-type: none"> <li>• account statement printing every 1 month, 3 months or less frequency</li> </ul>	BGN 20	EUR 18
	<ul style="list-style-type: none"> <li>• account statement printing every day, every week, up to every month</li> </ul>	BGN 25	EUR 23
1.3.2.	Term deposits	Free of charge	Free of charge
1.3.3.	Capital accounts	Free of charge for the first three months	Free of charge for the first three months
1.3.4.	Special and Escrow accounts, including accounts according to Art.240, Par.3 from Commercial Law	By arrangement	By arrangement
1.3.5.	One-off fee for distraint processing* *A separate one-off processing fee is due on the receipt of each distraint notice by the bank	BGN 20	EUR/USD/CHF 10 GBP 8-
1.3.6.	Current account for financial institutions	By arrangement	By arrangement
<b>Notes:</b>			
1. After the three months expire for the service as per p.1.3.3. the fees and commissions for current accounts are applicable as per the standard Tariff of the Bank.			
2. The Current accounts with Debit cards cover all functionalities of current accounts.			
<b>1.4.</b>	<b>SMS notification for incoming transfers</b>		
1.4.1.	SMS notification for incoming transfers to Current accounts / Current accounts with debit cards	BGN 4 (the fee is collected in addition to the fee as per p. 1.3.1.)	EUR 2 (the fee is collected in addition to the fee as per p. 1.3.1.)
<b>1.5.</b>	<b>Interest rates (Credit interest)</b>		
1.5.1.	Term deposits	As per the current interest rates bulletin of the Bank in force at the time	As per the current interest rates bulletin of the Bank in force at the time
1.5.2.	Current and special accounts	As per the current interest rates bulletin of the Bank in force at the time	As per the current interest rates bulletin of the Bank in force at the time

**Note:**

1. If the fixed deposit is terminated prior to maturity the Bank shall pay interest rate for current accounts in the respect currency as per the valid official "Newsletter Interest Rates Bulletin for Legal Entities and Sole Traders" of the Bank.

<b>1.6. Closure of accounts</b>			
1.6.1	Closure of current accounts/ current accounts with debit cards	BGN 30	EUR 30
1.6.2	Closure of capital accounts	BGN 30	EUR 30
<b>1.7. Account balance fee</b>			
1.7.1.	Legal entities / corporate clients: <ul style="list-style-type: none"> <li>Up to BGN 200 000 (on Client level)</li> <li>Over BGN 200 000</li> </ul>	Free of charge  1% annually based, applicable on daily balance on Client level above non taxable threshold, payable monthly. The currencies different that BGN are calculated as per the BNB reference exchange rates for the respective currency.	Free of charge  1% annually based, applicable on daily balance on Client level above non taxable threshold, payable monthly. The currencies different that BGN are calculated as per the BNB reference exchange rates for the respective currency.
1.7.2.	Financial Institutions <ul style="list-style-type: none"> <li>Up to BGN 400 000 (on Client level)</li> <li>Over BGN 400 000</li> </ul>	0.7%  1% annually based, applicable on daily balance on Client level, payable monthly. The currencies different that BGN are calculated as per the BNB reference exchange rates for the respective currency.	0.7%  1% annually based, applicable on daily balance on Client level, payable monthly. The currencies different that BGN are calculated as per the BNB reference exchange rates for the respective currency.

**Notes:**

1. In case of account closure, the account maintenance monthly fee is payable also for the current month when the account shall be closed and is collected respectively before the account closure.

2. In case with account closure purpose the balance is transferred into another bank with a foreign payment with charges different than BEN (borne by the beneficiary), an additional fee is collected as follows:

- BGN 10 for account in BGN

- EUR 5 for account in foreign currency

3. Fee for closure of capital account is not applicable if the customer opens a current account with the Bank.

## 2. Cash Transactions

		BGN	FCY
<b>2.1.</b>	<b>Cash withdrawals of banknotes and coins</b>		
<b>2.1.1.</b>	<b>Cash withdrawals of banknotes</b>		
	Cash withdrawals of banknotes	0.4% on the amount, min. BGN 5	0.55% on the amount, min. EUR 3
	From Term deposits	0.4% on the amount, min. BGN 5	0.55% on the amount, min. EUR 3
<b>2.1.2.</b>	<b>Cash withdrawals of coins</b>		
	Cash withdrawals of coins	5% on the amount, min. BGN 10	-
	Cash withdrawals of coins from Term deposit	5% on the amount, min. BGN 10	-

<b>2.1.3.</b>	<b>Cash withdrawals of cash previously ordered but not withdrawn (banknotes and coins)</b>	0.4% on the non-withdrawn amount	0.55% on the non-withdrawn amount
<b>2.1.4.</b>	<b>Cash withdrawals of amounts with no pre-notice</b>		
	For amounts over BGN 5,000 / EUR 3,000	0.5% on the amount, min. BGN 10	0.6 % on the amount, min. EUR 10

**Notes:**

1. In case of withdrawals of amounts over:

- BGN 5,000 – a written pre-notice should be submitted not later than 12.00 h. on the previous business day;

- EUR 3,000 (or their equivalent in foreign currency) - a written pre-notice should be submitted not later than 12.00 h. two business days before the date of withdrawal.

2. The service as per p.2.1.4. is provided in case the Bank office could cover the necessary amount in cash. The commission for the service as per p.2.1.4 is due for amounts with no pre-notice in the respective branch.

3. Cash withdrawals of banknotes from term deposits at maturity for amounts over BGN 5,000 / EUR 3,000 is done in case of submitted written pre-notice for withdrawal.

<b>2.2.</b>	<b>Cash Deposit of banknotes and coins</b>		
<b>2.2.1.</b>	<b>Cash Deposit of banknotes</b>		
2.2.1.1.	Cash Deposit of banknotes	0.2% on the amount, min. BGN 3	0.3% on the amount, min. EUR 1.5
2.2.1.2.	Cash deposit of banknotes to term deposits at maturity	Free of charge	Free of charge
2.2.1.3.	Cash deposit of banknotes to term deposits terminated prior to maturity, (to increase the deposit amount)	Free of charge	Free of charge
2.2.1.4.	Cash deposit of banknotes not sorted in wads of 100 pieces each, by denomination, face upwards, same side up	0.4% on the total amount in addition to the commission in p. 2.2.1.1., 2.2.1.2., 2.2.1.3. and 2.3.1.	0.6% on the total amount in addition to the commissions in p.2.2.1.1., 2.2.1.2., 2.2.1.3. and 2.3.1.
2.2.1.5.	Cash deposit of damaged banknotes	-	2% on the total amount of the damaged banknotes, min. EUR 3
<b>2.2.2.</b>	<b>Cash Deposit of coins</b>		
2.2.2.1.	Cash Deposit of coins	3% on the amount ,min BGN 3	-
2.2.2.2.	Cash deposit of coins to term deposits at maturity	Free of charge	Free of charge
2.2.2.3.	Cash deposit of coins to term deposits terminated prior to maturity, (to increase the deposit amount)	Free of charge	Free of charge
<b>2.3.</b>	<b>Cash payment by third parties private individuals and corporates in favour of Bank's corporate customers</b>		
2.3.1.	Of banknotes	0.2% on the total amount, min. BGN 3	0.35% on the total amount, min. EUR 3
2.3.2.	Of coins	3% on the total amount, min. BGN 3	-
2.2.3.	Of damaged banknotes	-	2% on the total amount of the damaged banknotes, min. EUR 3
<b>2.4.</b>	<b>Cash deposit through collection of valuable consignment</b>		
2.4.1.	Of banknotes	By arrangement	By arrangement
2.4.2.	Of coins	By arrangement	-

**Note:**

1. The commissions in p. 2, including minimum and maximum, 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).

### 3. Payments in BGN

<b>3.1.</b>	<b>Incoming payments from other banks</b>	Free of charge
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**Notes:**

1. Value date of the beneficiary's account: the value date of crediting the funds to the settlement account of the Bank at the Central Bank/nostro account.

2. Cut-off time for processing payments on the same business day – as per Chapter IV, p. 7.

<b>3.2.</b>	<b>Outgoing payments to beneficiaries at other banks</b>	
3.2.1.	Payments initiated through BISERA	
	<ul style="list-style-type: none"> <li>• ordered in paper form</li> <li>• ordered electronically</li> </ul>	BGN 5 BGN 1.20
3.2.2.	Payments initiated through RINGS	
	<ul style="list-style-type: none"> <li>• ordered in paper form</li> <li>• ordered electronically</li> </ul>	BGN 25 BGN 10
3.2.3.	Cash payments ordered by non-clients /in case of payment of government receivables – custom duties, taxes, fees and insurances/	
3.2.3.1.	For payment initiated through BISERA	0.7 %, min. BGN 6
	For each concequtive payment entry in a payment order to the budget (multiple entries) initiated through BISERA	BGN 3 in addition to p. 3.2.3.1
3.2.3.2.	For payment initiated through RINGS	0.8 %, min. BGN 16
	For each concequtive payment entry in a payment order to the budget (multiple entries) initiated through RINGS	BGN 16 in addition to p. 3.2.3.2
<b>Notes:</b>		
1. Value date for the remitter's account: the day of the transfer processing.		
2. Cut-off time for acceptance of orders for processing on the same business day – as per Chapter IV, p. 6.1.		
3. For payments as per p. 3.2.3 it is needed a proper identification of the individual person performing the transfer on behalf of and at the expense of the respective firm.		
4. Payment order to the budget (multiple entries) to other banks and to accounts held with the Bank initiated through BISERA/RINGS - every payment in the payment order is charged separately as per p.3.2.1./p.3.2.2.		
<b>3.3.</b>	<b>Intrabank payments</b>	
3.3.1.	ordered in paper form	BGN 2.5
3.3.2.	ordered electronically	BGN 0.50
3.3.3.	between own accounts (ordered electronically or in paper form)	Free of charge
<b>Notes:</b>		
1. Charge for intrabank payments is paid by the ordering customer. The incoming payment transfers are free of charge.		
2. In the case of payment between a joint account and account, whose holder is also a co-holder of the joint account, the fees in p. 3.3.1./3.3.2. apply.		
3. Value date of the remitter's and beneficiary's accounts – the date of acceptance of the payment order subject to availability of suffiecient funds on the remitter's account and on adherence to the cut-off time for processing on the same business day – as per Chapter IV, p. 6.1. and 7.2.		
<b>3.4.</b>	<b>Changing details or cancellation of payment upon client's request</b>	
3.4.1.	for intrabank payments	BGN 5
3.4.2.	for outgoing payments from/to other banks	BGN 15
<b>3.5.</b>	<b>Investigation request for outgoing/incoming payment</b>	BGN 15
<b>3.6.</b>	<b>Transfer of remuneration to staff accounts by mass payment</b>	
3.5.1.	Ordered electronically	0.1%
3.5.2.	Ordered in paper form	0.2%
<b>3.7.</b>	<b>Direct Debit</b>	
3.7.1.	Receiving of Direct debit Consent	BGN 1
3.7.2.	Direct debit request, initiated by the Bank through BISERA on demand of Bank's customer	
	<ul style="list-style-type: none"> <li>• Ordered in paper form</li> <li>• Ordered electronically</li> </ul>	BGN 5 BGN 1.20
3.7.3.	Received rejection for direct debit request, initiated by the Bank through BISERA	BGN 2
3.7.4.	Payment performed by the Bank on direct debit request, initiated by another bank through BISERA	
	<ul style="list-style-type: none"> <li>• Up to BGN 100,000 performed through BISERA</li> <li>• BGN 100,000 or over performed through RINGS</li> </ul>	BGN 5 BGN 25
3.7.5.	Rejection sent by the Bank on direct debit request, initiated by another bank through BISERA	BGN 2

3.7.6.	Direct debit requests between clients of the Bank	
	<ul style="list-style-type: none"> <li>Requests initiated by Bank's customer (to Bank's customer) ordered in paper form</li> </ul>	BGN 3
	<ul style="list-style-type: none"> <li>Requests initiated by Bank's customer (to Bank's customer) ordered electronically</li> </ul>	BGN 0.50
	<ul style="list-style-type: none"> <li>Payment performed by Bank's customer (on demand of Bank's customer)</li> </ul>	BGN 3
3.7.7.	Rejection of Direct debit request	BGN 2
<b>Notes:</b>		
1. The Bank rejects a debit request not later than the sixth day from the date of receiving the direct debit request, if the payer has not deposited a prior agreement or there is no enough coverage on the payer's account.		
2. If there is a rejection of direct debit request, the fee as per p.3.7.7 is collected from:		
<ul style="list-style-type: none"> <li>The payee's account in case of: absence of deposited Direct Debit Consent/ request for cancellation/ failure to comply with the Consent's conditions</li> <li>The payer's account in case of: insufficient funds / request for rejection</li> </ul>		
<b>4. Payments in foreign currency</b>		
<b>4.1.</b>	<b>Incoming payments from other banks</b>	
<b>4.1.1.</b>	<b>Incoming payments in EUR from countries inside the European Economic Area</b>	Free of charge
<b>4.1.2.</b>	<b>Incoming payments in foreign currency, different from payments described in p. 4.1.1.</b>	0.1%, min EUR 7, max EUR 100
<b>Notes:</b>		
1. Value date on the beneficiary's account: the date of the receipt of the funds in Bank's nostro account.		
2. Cut-off time for processing payments on the same business day – as per Chapter IV, art. 7.1.		
<b>4.2.</b>	<b>Outgoing payments to beneficiaries at other banks</b>	
<b>4.2.1.</b>	<b>Outgoing payments in EUR to countries inside the European Economic Area</b>	
	Outgoing payments ordered electronically	
	<ul style="list-style-type: none"> <li>Next-day value date</li> </ul>	
	up to equivalent of BGN 100 000	EUR 0.61
	equal or greater than the equivalent of BGN 100 000	EUR 5.11
	<ul style="list-style-type: none"> <li>Same-day value date</li> </ul>	EUR 5.11
	Outgoing payments ordered in paper form	
	<ul style="list-style-type: none"> <li>Spot value date</li> </ul>	
	up to equivalent of BGN 100 000	EUR 2.56
	equal or greater than the equivalent of BGN 100 000	EUR 12.78
	<ul style="list-style-type: none"> <li>Next-day value date</li> </ul>	
	up to equivalent of BGN 100 000	EUR 2.56
	equal or greater than the equivalent of BGN 100 000	EUR 12.78
	<ul style="list-style-type: none"> <li>Same-day value date</li> </ul>	EUR 12.78
<b>4.2.2.</b>	<b>Payments different than the mentioned in p.4.2.1.</b>	
	Outgoing payments ordered electronically	
	<ul style="list-style-type: none"> <li>Value date – 2 business days forward (spot value date)</li> </ul>	0.1%, min. EUR 10, max. EUR 200; + EUR 10
	<ul style="list-style-type: none"> <li>Next-day value date</li> </ul>	0.2%, min. EUR 25, max. EUR 250; + EUR 10
	<ul style="list-style-type: none"> <li>Same-day value date (only for payments in EUR and USD)</li> </ul>	0.2%, min. EUR 50, max. EUR 500; + EUR 10
	Outgoing payments ordered in paper form	
	<ul style="list-style-type: none"> <li>Value date – 2 business days forward (spot value date)</li> </ul>	0.15%, min. EUR 15, max. EUR 300; + EUR 10
	<ul style="list-style-type: none"> <li>Next-day value date</li> </ul>	0.2%, min. EUR 25, max. EUR 250; + EUR 10
	<ul style="list-style-type: none"> <li>Same-day value date (only for payments in EUR and USD)</li> </ul>	0.2%, min. EUR 50, max. EUR 500; + EUR 10
<b>4.2.3.</b>	<b>Additional fee for the ordering party for payments with charges option OUR</b>	
	<ul style="list-style-type: none"> <li>For amounts up to EUR 5 000 (or equivalent in another currency)</li> </ul>	EUR 10
	<ul style="list-style-type: none"> <li>For amounts from EUR 5 000.01 to EUR 10 000 (or equivalent in another currency)</li> </ul>	EUR 20
	<ul style="list-style-type: none"> <li>For amounts from EUR 10 000.01 to EUR 25 000 (or equivalent in another currency)</li> </ul>	EUR 30

	<ul style="list-style-type: none"> <li>For the amounts above EUR 25 000.01 (or equivalent in another currency)</li> </ul>	EUR 50
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**Notes:**

- The fee under p.4.2.3 is applied in addition to the commissions under p. 4.2.2 and covers the correspondent bank charges and beneficiary's bank fees, which would have arisen for the ordering party in case of a payment with charging option OUR.
- Due to specific banking practices of US banks it is possible that the beneficiary's bank in USA deducts charges from the amount of the transfer, notwithstanding the ordering party has chosen charges option OUR. In the case of outgoing payment in USD ordered to USA with charges option OUR under p.4.2.3, the Bank guarantees that upon request by the beneficiary will cover the correspondent charges without collecting them from the ordering party.
- Value date of the remitter's account: the day of payment processing.
- Cut-off time for acceptance of orders for processing on the same business day – as per Chapter IV, p. 6.2.1.
- For payment orders in foreign currency, deposited with the Bank by budget institutions, the actual payment expenses are collected.
- The Bank offers outgoing payments to other banks in more than 100 other currencies, also incoming payments from other banks in more than 35 other currencies, which will be processed and exchanged in the currency of the account hold with the Bank at the exchange rate valid at the time of confirmation by the correspondent bank, at which the currency exchange is executed
- SEPA credit transfer is a payment in EUR within EEA with details of charges "SHA" and the value date of the transfer other than the same-date value date. The fees under p. 4.2.1. are applied.
- The currencies of EEA countries are as follows: BGN, EUR, CHF, PLN, GBP, CZK, SEK, DKK, RON, HRK, HUF, ISK, NOK.
- Payments in currencies of EEA Members, other than the EUR, to countries in the European Economic Area shall be made with NEXT value date, charges SHA, and shall be collected fee according to the fee for transfer with SPOT value date.
- Payments in AUD are executed from the Bank only with SPOT value date.

<b>4.3.</b>	<b>Intrabank transfers</b>	
4.3.1.	ordered in paper form	EUR 3
4.3.2.	ordered electronically	EUR 1.50
4.3.3.	between own accounts (ordered electronically or in paper form)	Free of charge
<b>4.4.</b>	<b>Changing details or cancellation of payment upon client's request</b>	
4.4.1.	for intrabank payments	EUR 5
4.4.2.	for outgoing payments from/to other banks	EUR 45
<b>4.5.</b>	<b>Investigation request for outgoing/incoming payment</b>	EUR 20

**Notes:**

- In the case of payment between a joint account and an account, whose holder is also a co-holder of the joint account, the fees in p. 4.3.1./4.3.2. apply.
- Charges for intrabank payments are borne by the ordering customer. Receipts of intrabank payments are not charged.
- Value date of the remitter's and beneficiary's accounts – the date of acceptance of the payment order subject to availability of sufficient funds on the remitter's account and on adherence to the cut-off time for processing on the same business day – as per Chapter IV, p. 6.2.2 and 7.2.

## 5. Documentary Letters of Credit

		BGN	FCY
<b>5.1.</b>	<b>Import Letter of credit, issued by the Bank</b>		
5.1.1.	Pre-advice	BGN 50	EUR 40
5.1.2.	Issuing a Letter of Credit		
5.1.2.1.	With cash collateral	0.3%, min. BGN 85, per quarter or part of it	0.4%, min. EUR 60, per quarter or part of it
5.1.2.2.	With other collateral		
	<ul style="list-style-type: none"> <li>Issuing</li> </ul>	By arrangement, min BGN 85, per quarter or part of it	By arrangement, min EUR 60, per quarter or part of it
	<ul style="list-style-type: none"> <li>Risk fee</li> </ul>	By arrangement	By arrangement
5.1.3.	Payment/Drawing (per each set of presented documents)	0.1%, min. BGN 50, max. BGN 300	0.1%, min. EUR 50, max. EUR 300
5.1.4.	Deferred payment or acceptance	0.1%, min. BGN 20, per month or part of it	0.1%, min. EUR 20, per month or part of it
5.1.5.	Amendments (excluding increase of the amount/extension of validity)	BGN 70	EUR 60
5.1.6.	Increase of the amount/extension of validity	See the notes below	See the notes below
5.1.7.	Cancellation of application for issuing of letters of credit	BGN 50	EUR 50



5.1.8.	Cancellation before expiry date	BGN 70	EUR 60
5.1.9.	Urgent processing upon customer's request (in addition to the issuing commission)	BGN 200	EUR 200
5.1.10.	Discrepant documents received (commission for account of the beneficiary of the letter of credit)	BGN 100	EUR 100
5.1.11.	Fee for photocopying of received documents (fee is for account of beneficiary of letter of credit)	BGN 20	EUR 10
5.1.12.	Fee for paper application for issuing of letter of credit (additional fee)	BGN 50	EUR 25
5.1.13.	Changing of collateral	BGN 50	EUR 40
<b>5.2.</b>	<b>Export Letters of Credit, advised by the Bank</b>		
5.2.1.	Pre-advice	BGN 50	EUR 40
5.2.2.	Advising without adding confirmation of the Bank	0.12%, min. BGN 50, max. BGN 300	0.12%, min. EUR 60, max. EUR 300
5.2.3.	Confirmation fee	By arrangement, min. BGN 180	By arrangement, min. EUR 90
5.2.4.	Amendments (excluding increase of the amount/extension of validity)	BGN 50	EUR 60
5.2.5.	Handling /negotiation	0.18%, min. BGN 50	0.20% min. EUR 50
5.2.6.	Payment/Drawing (per each set of presented documents)	BGN 40	EUR 20
5.2.7.	Deferred payment commission		
	<ul style="list-style-type: none"> <li>Confirmed Letters of credit</li> </ul>	By arrangement, min BGN 180	By arrangement, min EUR 100
	<ul style="list-style-type: none"> <li>Unconfirmed Letters of credit</li> </ul>	BGN 55	EUR 45
5.2.8.	Transfer of Letters of credit	0.2%, min. BGN 70, max. BGN 600	0.2%, min. EUR 70, max. EUR 600
5.2.9.	Assignment of proceeds	0.15%, min. BGN 50, max. BGN 250	0.15%, min. EUR 50, max. EUR 300
5.2.10.	Advising of assignment of proceeds without obligations on the part of our bank	0.1%, min. BGN 30, max. BGN 150	0.15%, min. EUR 50, max. EUR 300
5.2.11.	Pre-checking/second examination of documents	BGN 100	EUR 100
5.2.12.	Cancelling before the expiry date	BGN 50	EUR 60
5.2.13.	Urgent processing, within the same working day when the application is received (applied for applications received up to 12:00 a.m.)	BGN 30	EUR 35
5.2.14.	Tracers	BGN 30	EUR 20

**Notes:**

- Issuing of Letters of credit as per p.5.1.2.2. is allowed only in presence of explicit prior arrangement with the Bank.
- The issuance commission is collected at once, upon issuance of a letter of credit for the whole period of validity. Collected commission is not subject to refund upon decrease of the amount of the letter of credit or upon its cancellation before expiry.
- An amendment fee according to p.5.1.5. is charged when the extension of validity of a letter of credit is within the quarter period for which an issuing commission according to p.5.1.2.1. or 5.1.2.2. has already been collected. If the extension refers to another quarter or part thereof, the respective commission according to p.5.1.2.1. or 5.1.2.2. is charged as if on a new letter of credit upon the amount on the unutilized balance. In case at the moment of the extension of the validity the issuing commission as per p.5.1.2.1. or 5.1.2.2. is not still due, amendment fee as per p.5.1.5. is charged.
- In case of tolerance in the amount of the Letter of credit, all commissions are calculated on the Letter of credit amount plus the tolerance stated.
- Upon increase of the letter of credit amount a commission (or respective minimum) as if on a new letter of credit is charged on the amount of the increase.
- Upon issuing of revolving letter of credit the issuing commission is charged on the maximum engagement of the Bank under the letter of credit, including all revolvings, for the whole validity period.
- Commissions according to points 5.1.1., 5.1.2., 5.1.5., 5.2.1., 5.2.2., 5.2.3., 5.2.4., 5.2.8., 5.2.9., 5.2.10. and 5.2.13. are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.
- Documentary letters of credit are subject to the Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce, Paris, the edition currently in force.
- In case of request for application urgent processing, applications will be processed within same working day if they have been received up to 12:00 p.m. Application with request for urgent processing received after 12:00 p.m. will be processed up to 12:00 p.m. of next working day.

## 6. Letters of Guarantee

		BGN	FCY
<b>6.1.</b>	<b>Letters of guarantees issued by the Bank</b>		
6.1.1.	Issuing letters of guarantee		
6.1.1.1.	With cash cover	0.35%, min. BGN 75, per quarter or part of it	0.35%, min. EUR 75, per quarter or part of it
6.1.1.2.	Secured by a counter-guarantee	By arrangement	By arrangement
6.1.1.3.	With other type of collateral		
	<ul style="list-style-type: none"> <li>• Issuing</li> </ul>	By arrangement, min BGN 75, per quarter or part of it	By arrangement, min EUR 60, per quarter or part of it
	<ul style="list-style-type: none"> <li>• Risk fee</li> </ul>	By arrangement	By arrangement
6.1.2.	Amendments	BGN 50	EUR 60
6.1.3.	Changing of collateral	BGN 50	EUR 40
6.1.4.	Increase of the amount/extension of validity	See the Notes below	See the Notes below
6.1.5.	Cancellation of application for issuing	BGN 80	EUR 60
6.1.6.	Handling a request for payment	0.1%, min BGN 100, max BGN 500	0.1%, min EUR 100, max EUR 500
6.1.7.	Urgent processing upon customer's request (in addition to the issuing commission)	BGN 100	EUR 100
6.1.8.	Fee for paper application for issuing of bank guarantee (additional fee)	BGN 50	EUR 25
6.1.9.	Cancellation of issued bank guarantee prior to its expiry	BGN 30	EUR 15
<b>6.2.</b>	<b>Letters of guarantees received in the Bank</b>		
6.2.1.	Pre-advice	BGN 50	EUR 50
6.2.2.	Advising of guarantees	0.1%, min. BGN 70, max. BGN 350	0.1%, min. EUR 70, max. EUR 350
6.2.3.	Administration and processing of Direct Guarantees	0.1%, min. BGN 70, max. BGN 350	0.1%, min. EUR 70, max. EUR 350
6.2.4.	Handling a request for payment	0.12%, min.BGN 70, max.BGN 500	0.12%, min.EUR 50, max.EUR 300
6.2.5.	Cancelling a request for payment	BGN 50	EUR 40
6.2.6.	Amendments (without increasing the amount)	BGN 50	EUR 60
6.2.7.	Examination of guarantee texts which are expected to be received in favour of customers (by request of the customer)	BGN 50	EUR 50
6.2.8.	Documentary guarantees	To be treated as Documentary Letter of credits	To be treated as Documentary Letter of credits
6.2.9.	Autheticity confirmation of bank guarantees issued directly in favour of our customers	BGN 100	EUR 50

**Notes:**

1. Issuing of letters of guarantee as per p.6.1.1.3 is allowed only in presence of explicit prior arrangement with the Bank.
2. The issuance commission is collected at once, upon issuance of a bank guarantee for the whole period of validity. Collected commission is not subject to refund upon amount decrease of the amount of the Bank guarantee or upon its cancellation before expiry.
3. An amendment fee according to p 6.1.2. is charged when the extension of validity of a bank guarantee is within the quarter period for which an issuing commission according to p.6.1.1.1. or 6.1.1.2. or 6.1.1.3. has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee as per p.6.1.1.1, 6.1.1.2. or 6.1.1.3. In case at the moment of the extension of the validity the issuing commission as per p.6.1.1.1, 6.1.1.2. or 6.1.1.3. is not still due, amendment fee as per p 6.1.2. is charged.
4. Upon increase of the letter of guarantee amount a commission as if on a new letter of guarantee according is charged on the amount of the increase as per p.6.1.1.1. , 6.1.1.2. or 6.1.1.3.
5. In case of request for application urgent processing, applications will be processed within same working day if they have been received up to 12:00 p.m. Application with request for urgent processing received after 12:00 p.m. will be processed up to 12:00 p.m. of next working day.

6. The Bank is liable for processing claims according to p. 6.2.4 if these claims are presented at least 5 working days before stipulated latest date for presentation for claims which should be presented in the country and 7 working days before stipulated latest date for presentation for claims which should be presented abroad.

## 7. Collections

		FCY
<b>7.1.</b>	<b>Documents sent for collection to other banks</b>	
7.1.1.	Documents sent for collection against payment and/or acceptance	0.25%, min. EUR 50, max.EUR 300
7.1.2.	Documents sent "Free of Payment"	0.20%, min. EUR 50, max EUR 250
7.1.3.	Clean collection (Drafts, promissory notes, accepted bills of exchange, etc, sent for collection)	0.25%, min.EUR 50, max.EUR 300
7.1.4.	Amendments	EUR 40
7.1.5.	Tracers	EUR 40
7.1.6.	Urgent processing upon customer's request (in addition to collection commission)	EUR 100
<b>7.2.</b>	<b>Collection of documents, received from other banks</b>	
7.2.1.	Collection of documents against payment and/or acceptance	0.25%, min. EUR 60, max.EUR 300
7.2.2.	Clean collection (Drafts, promissory notes, accepted bills of exchange, etc, received for collection)	0.25%, min. EUR 60, max.EUR 300
7.2.3.	Delivery of documents "Free of Payment"	0.2%, min. EUR 60, max. EUR 250
7.2.4.	Return of unpaid documents	EUR 50
7.2.5.	Avalizing of Drafts and/or Promissory notes	
	<ul style="list-style-type: none"> <li>With cash collateral</li> </ul>	0.3%, min. EUR 60, per quarter or part of it; + EUR 10 one-off charge
	<ul style="list-style-type: none"> <li>With other collateral</li> </ul>	By arrangement, min EUR 50, per quarter or part of it; + EUR 10 one-off charge
7.2.6.	Ammendments	EUR 40
7.2.7.	Tracers	EUR 40
7.2.8.	Urgent processing upon customer's request (in addition to collection commission)	EUR 100

### Note:

- Documentary collections are subject to the Uniform Rules for Collections issued by the International Chamber of Commerce, Paris, the edition currently in force.
- In case of request for application urgent processing, applications will be processed within same working day if they have been received up to 12:00 p.m. of the same day. Application with request for urgent processing received after 12:00 p.m. will be processed up to 12:00 p.m. of next working day.

## 8. Loans

		BGN	FCY
8.1.	Commission for negotiating of credit and for renegotiation / renewal of loans for next one year period	0.15% of the amount of the credit, min. BGN 150	0.15% of the amount of the credit, min. EUR 75
8.2.	Changes of the credit agreement	By arrangement, min. BGN 300	By arrangement, min. EUR 150
8.3.	Registration or release of pledge in CRRP	BGN 50	EUR 25
8.4.	Fee for preparation of application for registration, supplementary registration, deletion and renewal of a registered pledge in accordance with Registered Pledges Act	BGN 25	EUR 12.50
8.5.	Release of mortgage	BGN 100	EUR 50

## 9. Cheques in Foreign Currency

		FCY
<b>9.1</b>	<b>Collection of cheques</b>	
9.1.1	Drawn on the Bank	0.1% min. EUR 10
9.1.2	Drawn on other banks	0.3%, min. EUR 25
9.2	Cheques returned unpaid	EUR 15 per cheque

9.3	Issuing of cheques / bank drafts	0.2%, min. EUR 15, max. EUR 450
9.4	Cancellation of cheque/bank draft, issued by the Bank	EUR 15 per cheque

**Notes:**

- For processing of cheques, bank fees of other banks are charged in addition to commissions as per p.9. the Bank reserves its right to block EUR 50 from the current account balance of the client for satisfying expense payment claims of correspondent banks in case of a returned unpaid cheques.
- According to the requirements of the foreign Banks and the rules for collection of cheques of the Bank additional commission for courier fees in case the processing of the cheque requires courier's service is collected by the Bank.

### 10. Currency Exchange

10.1	Currency Exchange	According to the Bank's officially announced FX rates
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**Notes:**

- Currency exchange is performed without commission. The Bank offers "spot", "forward" and "swap" deals and options.
- For currency operations over EUR 5.000,00 and above BGN 10.000,00 or their equivalent in other currency, clients may negotiate individual exchange rates with Capital Markets Division.
- All phone calls with the Capital Markets Division are recorded.

## II. Cards

		BGN / FCY
<b>1.</b>	<b>Debit Mastercard Business</b>	
<b>1.1.</b>	<b>Card issuance, renewal on expiring of the standard validation period</b>	<b>Free of charge</b>
1.1.1.	Card re-issuance before expiry	BGN 10 / EUR 5 / USD 6.67 / GBP 4
1.1.2.	Annual card fee	BGN 10 / EUR 5 / USD 6.67 / GBP 4
<b>1.2.</b>	<b>Services</b>	
1.2.1.	Payment of goods and services	Free of charge
1.2.2.	Cash deposits through ATM of the Bank	0.1%, мин. BGN 0.30 / EUR 0.15 / USD 0.20 / GBP 0.12
1.2.3.	Withdrawal through ATM of the Bank	BGN 0.30 / EUR 0.15/ USD 0.20 / GBP 0.12
1.2.4.	Withdrawal through ATM of other banks within the country and in countries from European Economic Area	BGN 1.30 / EUR 0.65 / USD 0.87 / GBP 0.52
1.2.5.	Withdrawal through ATM in countries outside European Economic Area	BGN 5+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
1.2.6.	Withdrawal through POS	BGN 5 +1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
1.2.7.	Cash withdrawal up to BGN 50 through POS terminal (cashback) at merchants in the country	BGN 0.20 / EUR 0.10/ USD 0.14 / GBP 0.08
1.2.8.	Receipt of funds on card through POS (credit refund)	1%
1.2.9.	Balance enquiry within the country	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
1.2.10.	Balance enquiry abroad	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
<b>1.3.</b>	<b>Other services</b>	
1.3.1.	Select and change of PIN	Free of charge
1.3.2.	Sending SMS to a short number to receive a PIN	Collected by the mobile operator: BGN 0.25 (without VAT) for customers of A1 and Vivacom; BGN 0.24 (without VAT) for customers of Telenor
1.3.3.	Card delivery at another office of the Bank	Free of charge
1.3.4.	Monthly card account statement upon request at an office of the Bank	Free of charge
1.3.5.	Change of cardholder's details/card parameters	Free of charge
1.3.6.	Change of card operational limits	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
1.3.7.	Card blocking	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40

1.3.8.	Card activation after entering 3 wrong PINs	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
1.3.9.	Registration for the Notification service	Free of charge
1.3.10.	Notification – receipt of text notifications for operations (monthly fee)	Free of charge
1.3.11.	Unreasonable claims on transaction	BGN 10 / EUR 5 / USD 6.67 / GBP 4
<b>2.</b>	<b>Credit Mastercard Business for Micro clients</b>	
<b>2.1.</b>	<b>Minimum payment (payable monthly by the client)</b>	<b>5%, min. BGN 10 / EUR 5</b>
<b>2.2.</b>	<b>Interest rate</b>	<b>18.9%</b>
<b>2.3.</b>	<b>Card issuance, renewal on expiring of the standard validation period</b>	<b>Free of charge</b>
<b>2.4.</b>	<b>Card re-issuing before expiry</b>	<b>BGN 20 / EUR 10</b>
<b>2.5.</b>	<b>Monthly fee</b>	<b>BGN 6.30 / EUR 3.15 (for the first card)</b> <b>BGN 4.30 / EUR 2.15 (for the next cards)</b>
<b>2.6.</b>	<b>Services</b>	
2.6.1.	Payment of goods and services	Free of charge
2.6.2.	Withdrawal through ATM/POS of the Bank	BGN 3+1.5% / EUR 1.50+1.5%
2.6.3.	Cash deposits through ATM of the Bank	Free of charge
2.6.4.	Withdrawal through ATM/POS of other banks within the country and in countries from European Economic Area	BGN 5+1.5% / EUR 2.50+1.5%
2.6.5.	Withdrawal through ATM/POS in countries outside European Economic Area	BGN 7+3% / EUR 3.50+3%
2.6.6.	Cash withdrawal up to BGN 50 through POS terminal (cashback) at merchants in the country	1%
2.6.7.	Cash withdrawal through POS of the Bank with instalment functionality up to 12 equal monthly repayments.	0% interest rate, 4% fee
2.6.8.	Receipt of funds on card through POS (credit refund)	1%
2.6.9.	Balance enquiry	BGN 1 / EUR 0.50
<b>2.7.</b>	<b>Other services</b>	
2.7.1.	Select and change of PIN	Free of charge
2.7.2.	Sending SMS to a short number to receive a PIN	Collected by the mobile operator: BGN 0.25 (without VAT) for customers of A1 and Vivacom; BGN 0.24 (without VAT) for customers of Telenor
2.7.3.	Monthly card statement	Free of charge
2.7.4.	Monthly card account statement upon request at an office of the Bank	BGN 1 / EUR 0.50
2.7.5.	Change of credit limit/operational limits	BGN 10 / EUR 5
2.7.6.	Card blocking	BGN 10 / EUR 5
2.7.7.	Unblocking after past due repayment	BGN 5 / EUR 2.50
2.7.8.	Card activation after entering 3 wrong PINs	BGN 5 / EUR 2.50
2.7.9.	Unreasonable claim on transaction	BGN 10 / EUR 5
2.7.10.	Card delivery at another office of the Bank	Free of charge
<b>2.8.</b>	<b>Extra upon past due (on annual base)</b>	<b>10%</b>
<b>2.9.</b>	<b>Overlimit on credit card</b>	<b>BGN 10 / EUR 5</b>
<b>2.10.</b>	<b>Fee for examination and analysis of documentation in connection with the provision of card credit limit</b>	<b>BGN 50 / EUR 25</b>
<b>2.11.</b>	<b>Annual fee for the service Automatic repayment via direct debit</b>	<b>BGN 15 / EUR 7.50</b>
<b>3.</b>	<b>Credit Visa Business for Corporate clients</b>	
<b>3.1.</b>	<b>Minimum required instalment (payable monthly by the client)</b>	<b>5%, min. BGN 10 / EUR 5</b>
<b>3.2.</b>	<b>Interest rate</b>	<b>As per the agreement signed with the client</b>
<b>3.3.</b>	<b>Card issuance</b>	<b>As of the Agreement</b>
3.3.1.	Card re-issuance before expiry	BGN 40 / EUR 20
3.3.2.	Card renewal	Free of charge

<b>3.4.</b>	<b>Annual/Monthly fee</b>	
3.4.1.	For the first two cards	BGN 105 / BGN 10.50 EUR 52.50 / EUR 5.25
3.4.2.	For every next card – from third to fifteenth	BGN 55 / BGN 5.50 EUR 27.50 / EUR 2.75
3.4.3.	For every next card above fifteenth	BGN 45 / BGN 4.50 EUR 22.50 / EUR 2.25
<b>3.5.</b>	<b>Services</b>	
3.5.1.	Payment of goods and services	Free of charge
3.5.2.	Withdrawal through ATM/POS of the Bank	BGN 3+1.5% / EUR 1.50+1.5%
3.5.3.	Cash deposit through ATM of the Bank	Free of charge
3.5.4.	Withdrawal through ATM/POS of other banks within the country and in countries from European Economic Area	BGN 5+1.5% / EUR 2.50+1.5%
3.5.5.	Withdrawal through ATM/POS in countries outside European Economic Area	BGN 7+3% / EUR 3.50+3%
3.5.6.	Receipt of funds on card through POS (credit refund)	1%
3.5.7.	Balance enquiry	BGN 1 / EUR 0.50
<b>3.6.</b>	<b>Other services</b>	
3.6.1.	Select and change of PIN	Free of charge
3.6.2.	Sending SMS to a short number to receive a PIN	Collected by the mobile operator: BGN 0.25 (without VAT) for customers of A1 and Vivacom; BGN 0.24 (without VAT) for customers of Telenor
3.6.3.	Monthly card statement	Free of charge
3.6.4.	Monthly card account statement upon request at an office of the Bank	BGN 10 / EUR 5
3.6.5.	Change of credit limit/operational limits	BGN 20 / EUR 10
3.6.6.	Card blocking	BGN 10 / EUR 5
3.6.7.	Unblocking after past due repayment	BGN 5 / EUR 2.50
3.6.8.	Card activation after entering 3 wrong PINs	BGN 5 / EUR 2.50
3.6.9.	Unreasonable claim on transaction	BGN 10 / EUR 5
<b>3.7.</b>	<b>Extra upon past due</b>	<b>As per the agreement signed with the client</b>
<b>3.8.</b>	<b>Overlimit on credit card</b>	<b>BGN 20 / EUR 10</b>
<b>3.9.</b>	<b>Fee for examination and analysis of documentation in connection with the provision of card credit limit</b>	<b>By arrangement</b>
<b>3.10.</b>	<b>Annual fee for the service Automatic repayment via direct debit</b>	<b>BGN 30 / EUR 15</b>
<b>3.11.</b>	<b>Priority Pass visit<sup>1</sup></b>	<b>EUR 33.60</b>
<b>4.</b>	<b>Terminal device services</b>	
<b>4.1.</b>	<b>POS payment processing</b>	<b>By arrangement</b>
<b>Note:</b>		
1. The fee as per p.3.11. is billed by Priority Pass Ltd – EUR 33.60 (with VAT) on a visit per person.		
<b>III. Miscellaneous</b>		
		<b>BGN / FCY</b>
<b>1.</b>	<b>Processing of enquiries and issuing duplicates of documents pertaining to bank transactions and services</b>	
1.1.	For the current year	EUR 3
1.2.	For the previous year	EUR 10
1.3.	For previous periods	EUR 25
<b>2.</b>	<b>Issuing of certificates and verification of information related to accounts at the Bank</b>	
2.1.	Bulgarian language	BGN 30
2.2.	English language	BGN 50

<b>3.</b>	<b>Issuing of bank references, letters of intent and letters of tender participation</b>	
3.1.	Bulgarian language	BGN 45
3.2.	English language	BGN 80
<b>4.</b>	<b>Issuing of bank information in form under customer's requirement</b>	
4.1.	Bulgarian language	BGN 60
4.2.	English language	BGN 80
<b>5.</b>	<b>Information for bank operations different than bank statement and documents pertaining to bank transactions</b>	
		BGN 100
<b>6.</b>	<b>Confirmation of account balances to auditors</b>	
6.1.	Standard service – 20 working days	
6.1.1.	Bulgarian language	BGN 150
6.1.2.	English language	BGN 250
6.2.	Express service – 7 working days	
6.2.1.	Bulgarian language	BGN 300
6.2.2.	English language	BGN 350
<b>7.</b>	<b>Confirmation and verification the authenticity of bank documents and authorized signatures</b>	
		BGN 100
<b>8.</b>	<b>Additional fee for express issuing of Documents as per art. 1, 2, 3, and 4</b>	
		BGN 20
<b>9.</b>	<b>Fee for sending bank documents and payment instruments/devices and related to them protection devices via courier</b>	
9.1.	Within the country	BGN 9.60
9.2.	Abroad	
9.2.1.	Inside Europe	BGN 96
9.2.2.	Outside Europe	BGN 138
<b>10.</b>	<b>Raiffeisen Online</b>	
10.1.	Monthly fee (per client)	BGN 10
10.2.	Setting of specific rights for Raiffeisen Online	BGN 20
10.3.	Re-issue of PIN	BGN 5
10.4.	Activation of TOKEN device	
10.4.1.	Hardware TOKEN	BGN 60
10.4.2.	Software TOKEN	Free of charge
<b>11.</b>	<b>Multicash</b>	
11.1.	Implementation	EUR 100 (one-time fee)
11.2.	Monthly fee	EUR 50
11.3.	Fee for site visit related to Multicash (per site visit)	EUR 50
<b>12.</b>	<b>Statements via SWIFT</b>	
12.1.	Implementation of the service	EUR 50 (one-time fee)
12.2.	Monthly fee	
12.2.1.	Format MT 940	EUR 30 (per account)
12.2.2.	Format MT 940 with structure field 86	By arrangement
12.2.3.	Format MT941	By arrangement
12.2.4.	Format MT942	By arrangement
12.3.	Termination	EUR 20
12.4.	Change of the SWIFT address, adding new SWIFT address	EUR 50 (one-time fee)
<b>13.</b>	<b>Payments in format MT 101-Incoming</b>	
13.1.	Implementation	EUR 50 (one - time fee)
13.2.	Monthly fee	EUR 25 (per account)
13.3.	Termination or changes	EUR 20

<b>14.</b>	<b>Fee for sending account statements via e-mail</b>	<b>BGN 2 (per account per month)</b>
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**Notes:**

1. The fee as per p.1 is applied per enquiry for the respective year.
2. The period for issuance for the service as per p.5 begins from the date of the request, deposited in the Bank.
3. For transfers initiated via incoming MT101 the prices for paper based payment orders are applied as of:
  - For payments in BGN – as of Chapter One: Services in local and foreign currency, p.3 "Payments in BGN", p 3 .2. "Outgoing payments to beneficiaries at other banks".
  - For payments in foreign currency - as of Chapter One: Services in local and foreign currency, p.4 "Payments in foreign currency", p. 4.2 "Outgoing payments to beneficiaries at other banks".

**15. For the fees below in foreign currency, other than EUR, are according to applied table:**

Currency	Minimum balance	Maintenance of Current Accounts (monthly fee)		
		electronic statements	account statement printing every 1 month, 3 months or less frequency	account statement printing every day, every week, up to every month
CHF	91	15	24	30
DKK	565	65	140	176
GBP	65	9	16	17
JPY	9100	1300	2280	2890
NOK	794	149	228	277
SEK	833	154	238	290
USD	88	16	24	30
RUB	5272	700	1342	1687
RON	367	57	95	114
PLN	329	52	86	108
CAD	114	19	31	38
AUD	125	21	33	41
HUF	24943	3412	6062	7718
CZK	2012	264	468	596

#### IV. General Provisions

1.	The Bank's tariffs for payments in BGN and foreign currency are applied according to the currency of the payment operation. Payments in BGN to foreign banks are charged according to the Tariff of the Bank for payments in foreign currency.
2.	Commissions, fees, and charges to foreign currency transactions are given in EUR for convenience purposes, but shall be collected in the currency of the account, calculated as per The Bulgarian National Bank reference exchange rates stated in the bulletin for the respective currency on the day of settlement.
3.	Expenses of correspondent banks, involved in outgoing currency payments or documentary operations, are calculated and collected in foreign currency or the BGN equivalent at ask and bid rate for the respective currencies on the day of settlement.
4.	The Bank reserves its right to claim its commissions and charges for documentary operations from the remitter when in their order it is indicated that these fees are at the expense of the beneficiary, but the Bank is unable to collect them from the latter.
5.	Payment systems: <ul style="list-style-type: none"> <li>• BISERA – Interbank Settlement System</li> <li>• RINGS – Real Time Gross Settlement System</li> </ul>
6.	COTs for receiving and processing of outgoing payment orders
6.1.	For payments in BGN
6.1.1.	In paper form <ul style="list-style-type: none"> <li>• For payments through RINGS – until 15:00h. for processing with same-day value date for the beneficiary's bank</li> <li>• For payments through BISERA – until 11:00h. for processing with same-day value date for the beneficiary's bank and – until 15:30h. for processing with next-day value date for the beneficiary's bank</li> </ul>



	<ul style="list-style-type: none"> <li>• For payments through SEBRA – until 13:45h. for processing on the same business day</li> <li>• For intrabank payments – until 17:00h.</li> </ul>
6.1.2.	In electronic form
	<ul style="list-style-type: none"> <li>• For payments through RINGS <ul style="list-style-type: none"> <li>– until 15:30h. for processing with same day value date for the beneficiary's bank</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• For payments through BISERA <ul style="list-style-type: none"> <li>– Until 15:00h. for processing with same-day value date for the beneficiary's bank</li> <li>– Until 17:00h. for processing with next- day value date for payments in BGN with currency conversion except BGN/EUR for the beneficiary's bank</li> <li>– Until 22:00h. for processing with next- day value date for the beneficiary's bank for transfers in BGN without conversion or with currency conversion BGN/EUR for payments through Raiffeisen online and payments up to BGN 30,000 through Multicash</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• For payments through SEBRA <ul style="list-style-type: none"> <li>– until 14:15h. for processing with same-day value date</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• Intrabank transfers <ul style="list-style-type: none"> <li>– Until 17:00h. for payments in BGN with currency conversion except BGN/EUR</li> <li>– Until 22:00h. for payments in BGN without conversion or currency conversion BGN/EUR for processing with same-day value date. Only when official bank exchange rate is applied.</li> <li>– After 22:00h. for processing with next-day value date through Raiffeisen online and payments up to BGN 30,000 through Multicash. Only when official bank exchange rate is applied.</li> </ul> </li> </ul>
6.2.	For payments in foreign currency
6.2.1.	To other banks (ordered in paper or electronically)
	<ul style="list-style-type: none"> <li>• With value date – two business days forward /spot/ - 15:30h.</li> <li>• With next-day value date – 15:30h.</li> <li>• With same-day value date for payments in USD and EUR – 15:00h.</li> </ul>
6.2.2.	Intrabank payments – until 17:00h.
<b>Notes:</b>	
<p>1. In case payment order with SAME day value date is deposited in the Bank before the respective hours as written above in p.6.1. and p.6.2., the ordering party account will be debited with SAME day value date. For payments orders deposited after those COTs the ordering party's account will be debited with NEXT day value date. The value date with which the ordering party's account will be debited depends on the hours written in p.6 above for depositing and processing of payment orders.</p> <p>2. The moment of crediting the beneficiary's account depends on the moment of depositing the payment order in the Bank in relation to the hours described above, on the working days in Bulgaria and on the working days of the payment currency. 2.1. Considering p. 2 from the Notes, for payments in foreign currency to other banks (electronically ordered or on paper) the payment order will be processed on the same business day, and:</p> <ul style="list-style-type: none"> <li>- in case it is chosen a value date of 2 working days (SPOT), the standard value date for crediting of the beneficiary's account is two working days after the day of submission of the payment order;</li> <li>- in case it is chosen a NEXT day value date, the standard value date for crediting the beneficiary's account is the business day following the day of submission of the payment order;</li> <li>- in case it is chosen a SAME day value date, for payments in USD and EUR, the standard value date for crediting the beneficiary's account is the business day on which the payment order is submitted.</li> </ul> <p>The value date for the beneficiary's account depends on the time in which it is deposited in the bank, the working days in Bulgaria, and on the working days of the payment currency.</p> <p>3. Intrabank transfer in BGN without conversion or with currency conversion BGN/EUR are processed and are available to the beneficiary in real time, except the time, required for technical completion of the work day.</p> <p>4. The Bank may change the working hours of the offices, as well as the specified hours for receiving and processing payment orders, in connection with force majeure circumstances, and / or weekends and / or holidays. As a result of these changes, the time for receiving and processing payment orders may be shortened regardless of the end hours specified in this Tariff. The changes will be announced through a written announcement on the Bank's website <a href="http://www.rbb.bg">www.rbb.bg</a> and / or in the Bank's offices and / or through the respective electronic channels for internet banking.</p>	
7.	COTs for processing of incoming payments
7.1.	Payment orders from other banks:
	<ul style="list-style-type: none"> <li>• In foreign currency, received until 17:00h. – with SAME day value date;</li> <li>• In foreign currency, received after 17:00h. – on the next working day with value date the receiving date of the payment in the Bank;</li> <li>• In BGN, received through BISERA until 16:00h. – with SAME day value date;</li> <li>• In BGN, received through RINGS until 16:00h. - with SAME day value date;</li> </ul>

7.2.	Intrabank payments: <ul style="list-style-type: none"> <li>In foreign currency - until 17:00h. - with SAME day value date; after 17:00h. - with NEXT day value date;</li> <li>In BGN – until 22:00h. - with SAME day value date;</li> </ul>
8.	Commissions, charges and expenses listed in this Tariff refer only to the customary bank services. The provision of special and complex services is to be negotiated individually in terms of fees and commissions.
9.	Banking services not quoted in this Tariff are charged by arrangement.
10.	For all transactions performed by the Bank, the Bank's General Business Conditions and General Terms and Conditions for the providing of payment services to Legal Entities shall be applied.
11.	The prices of all services are subject to taxation under the Law on Value Added Tax and are quoted with VAT included.
12.	The bank executes only orders in proper form and content that comply with the legislation currently in force.
13.	The bank reserves the right, to amend the current Tariff with 1 (one) week pre-notice in the Legal entities section on the webpage of the Bank <a href="http://www.rbb.bg">www.rbb.bg</a> .
14.	Advices for outgoing payments in foreign currency are provided to customers by the next business day.
15.	The present Tariff has been approved by the Management Board of Raiffeisenbank (Bulgaria) EAD.