

I. Services in local and foreign currency					
1. Current accounts, Term deposits and Special accounts					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
		BGN	FCY	BGN	FCY
1.1.	Opening				
1.1.2.	Term deposits	Free of charge	Free of charge	1% on the whole amount, min. BGN 50	1% on the whole amount, min. EUR 50
1.1.3.	Capital accounts	BGN 20	EUR 10	BGN 10	EUR 10
1.1.6.	Fee for examination and analysis of documentation in connection with account opening (current and capital) for domestic legal entities with foreign-owned	BGN 200	EUR 100	BGN 100	EUR 50
1.3.	Maintenance of accounts (monthly fee)				
1.3.3.	Capital accounts	BGN 10	EUR 5	Free of charge for the first three months	Free of charge for the first three months
1.6.	Closure of accounts				
1.6.1.	Closure of current accounts/ current accounts with debit cards	BGN 30	EUR 15	BGN 30	EUR 30
1.6.2.	Closure of capital accounts	BGN 30	EUR 15	BGN 30	EUR 30
1.6.3.	Closure of safeguarding account	BGN 30	EUR 15	BGN 30	EUR 30
2. Cash Transactions					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
		BGN	FCY	BGN	FCY
2.1.	Cash withdrawals of banknotes and coins				
2.1.1.	Cash withdrawals of banknotes				
	Cash withdrawals of banknotes	0.6% on the amount, min. BGN 10	0.6% on the amount, min. EUR 5	0.55% on the amount, min. BGN 5	0.6% on the amount, min. EUR 3
	From Term deposits	0.6% on the amount, min. BGN 10	0.6% on the amount, min. EUR 5	0.55% on the amount, min. BGN 5	0.6% on the amount, min. EUR 3
2.1.3.	Cash previously ordered but not withdrawn (banknotes and coins)	0.6% on the not withdrawn amount	0.6% on the not withdrawn amount	0.6% on the not withdrawn amount	0.65% on the not withdrawn amount
2.1.4.	Cash withdrawals of amounts with no pre-notice				
	For amounts over BGN 10,000 / EUR 5,000	0.7% on the amount	0.7% on the amount	0.6% on the amount, min. BGN 10	0.65% on the amount, min. EUR 10
Notes:				Notes:	
1. In case of withdrawals of amounts over: - BGN 10,000 – a written pre-notice should be submitted not later than 12.00 h. on the previous business day; - EUR 5,000 (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.				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.	
2.2.	Cash Deposit of banknotes and coins				
2.2.1.	Cash Deposit of banknotes				
	Cash Deposit of banknotes	0.4% on the amount,	0.4% on the	0.3% on the	0.3% on the

2.2.1.1.		min. BGN 5 ,max BGN 300	amount, min. EUR 2.50, max EUR 150	amount, min. BGN 3	amount, min. EUR 1.5
2.3.	Cash payment by third parties private individuals and corporates in favour of Bank's corporate customers				
2.3.1.	Of banknotes	0.5 % on the total amount, min. BGN 4.50	0.5 % on the total amount, min. EUR 2.25	0,4% върху on the total amount, min. BGN 3	0,4% on the total amount, min. EUR 3
3. Payments in BGN					
				New fee as of 01.10.2022	Old fee up to 30.09.2022 including
3.2.	Outgoing payments to beneficiaries at other banks				
	Payments initiated through BISERA				
	• ordered in paper form			BGN 7	BGN 5
3.2.2.	Payments initiated through RINGS				
	• ordered in paper form			BGN 40	BGN 25
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.	Payments initiated through BISERA			1 %, min. BGN 10	0.7 %, min. BGN 6, For each concequive 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.	Payments initiated through RINGS			1 %, мин. BGN 35	0.8 %, min. BGN 16 For each concequive payment entry in a payment order to the budget (multiple entries) initiated through RINGS BGN 3 in addition to p. 3.2.3.2
3.3.	Intrabank payments				
3.3.1.	• ordered in paper form			BGN 4.50	BGN 2.50
3.6.	Transfer of remuneration to staff accounts by mass payment (Ordered electronically)				
3.6.1.	Intrabank Payments			BGN 0.60	0.1% on the file amount
3.6.2.	Through BISERA			BGN 1.20	0.1% on the file amount
3.7.	Direct Debit				
3.7.2.	Direct debit request, initiated by the Bank through BISERA on demand of Bank's customer				
	• ordered in paper form			BGN 7	BGN 5
3.7.4.	Payment performed by the Bank on direct debit request, initiated by another bank through BISERA				
	• Up to BGN 100,000 performed through BISERA			BGN 7	BGN 5
	• BGN 100,000 or over performed through RINGS			BGN 40	BGN 25
3.7.6.	Direct debit requests between clients of the Bank				
	• Requests initiated by Bank's customer (to Bank's customer) ordered in paper form			BGN 4.50	BGN 3
	• Payment performed by Bank's customer (on demand of Bank's customer)			BGN 4.50	BGN 3

4. Payments in foreign currency					
			New fee as of 01.10.2022		Old fee up to 30.09.2022 including
4.2.	Outgoing payments to beneficiaries at other banks				
4.2.1.	Outgoing payments in EUR to countries inside the European Economic Area				
	• Spot value date				
	up to equivalent of BGN 100 000		EUR 3.58		EUR 2.56
	equal or greater than the equivalent of BGN 100 000		EUR 20.45		EUR 12.78
	• Next-day value date				
	up to equivalent of BGN 100 000		EUR 3.58		EUR 2.56
	equal or greater than the equivalent of BGN 100 000		EUR 20.45		EUR 12.78
	• Same-day value date		EUR 20.45		EUR 12.78
4.2.2.	Payments different than the mentioned in p.4.2.1.				
	Outgoing payments ordered electronically				
	• Same-day value date (only for payments in EUR and USD)		0.2%, min. EUR 25, max. EUR 300 + EUR 10		0.2%, min. EUR 50, max. EUR 500 + EUR 10
	Outgoing payments ordered in paper form				
	• Same-day value date (only for payments in EUR and USD)		0.2%, min. EUR 25, max. EUR 300 + EUR 10		0.2%, min. EUR 50, max. EUR 500 + EUR 10
	•				
4.3.	Intrabank transfers				
4.3.1.	ordered in paper form				
			EUR 2.30		EUR 3
4.3.2.	ordered electronically				
			EUR 0.30		EUR 1.50
5. Documentary Letters of Credit					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
		BGN	FCY	BGN	FCY
5.1.	Import Letter of credit, issued by the Bank				
5.1.1.	Issuing a Letter of Credit				
5.1.1.1.	With cash collateral	0.35%, min. BGN 60, per quarter or part of it	0.4%, min. EUR 50, per quarter or part of it	0.3 %, min. BGN 85, per quarter or part of it	0.4%, min. EUR 60, per quarter or part of it
5.1.1.2.	With other collateral				
	• Inssuing	0.55 %, min. BGN 100	0.55 %, min. EUR 50	By arrangement, min BGN 85, per quarter or part of it	By arrangement, min EUR 60, per quarter or part of it
5.1.2.	Payment/Drawing (per each set of presented documents)	0.1%, min. BGN 100	0.1%, min. EUR 50	0.1%, min. BGN 50, max. BGN 300	0.1%, min. EUR 50, max. EUR 300
5.1.3.	Deffered payment or acceptance	0.1%, min. BGN 100	0.1%, min. EUR 50	0.1%, min. BGN 20, per month or part of it	0.1%, min. EUR 20, per month or part of it
5.1.4.	Amendments (excluding increase of the amount/extension of validity)	BGN 120	EUR 60	BGN 70	EUR 60
5.1.6.	Cancellation of application for issuing of letters of credit	BGN 100	EUR 50	BGN 50	EUR 50
5.1.7.	Cancellation before expiry date	BGN 100	EUR 50	BGN 70	EUR 60
5.1.9.	Discrepant documents received (commission for account of the beneficiary of the letter of credit)	BGN 200	EUR 100	BGN 100	EUR 100
5.1.10.	Fee for photocoping of received documents (fee is for account of beneficiary of letter of credit)	BGN 72	EUR 36	BGN 20	EUR 10
5.1.13.	Correspondence upon the client's order	BGN 100	EUR 50		
5.2.	Export Letters of Credit, advised by the Bank				
5.2.1.	Advising without adding confirmation of the Bank	0.12%, min. BGN 100, max. BGN 1000	0.12%, min. EUR 50, max. EUR 500	0.12%, min. BGN 50, max. BGN 300;	0.12%, min. EUR 60, max. EUR 300;
5.2.3.	Amendments (excluding increase of the amount/extension of validity)	BGN 100	EUR 50	BGN 50	EUR 60

5.2.4.	Handling, sending and payment of documents (per each set of presented documents)	0.18%, min. BGN 100	0.18% min. EUR 50	0.18%, min. BGN 50	0.20%, min. EUR 50
5.2.5.	Deferred payment commission				
	<ul style="list-style-type: none"> Confirmed Letters of credit 	By arrangement	By arrangement	BGN 55	EUR 45
5.2.6.	Unconfirmed Letters of credit	BGN 80	EUR 40	0.2%, min. BGN 70, max. BGN 600	0.2%, min. EUR 70, max. EUR 600
5.2.7.	Transfer of Letters of credit	0.2%, min. BGN 100	0.2%, min. EUR 50	0.15%, min. BGN 50, max. BGN 250	0.15%, min. EUR 50, max. EUR 300
5.2.8.	Assignment of proceeds	0.15%, min. BGN 100	0.15%, min. EUR 50	0.1%, min. BGN 30, max. BGN 150	0.15% min. EUR 50, max. EUR 300
5.2.10.	Cancelling before the expiry date	BGN 100	EUR 50	BGN 50	EUR 60
5.2.11.	Urgent processing, within the same working day when the application is received (applied for applications received in the Bank up to 12:00 a.m. of the working day)	BGN 100	EUR 50	BGN 30	EUR 35
5.2.12.	Correspondence upon the client's order	BGN 100	EUR 50	BGN 30	EUR 20
6. Letters of Guarantee					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
		BGN	FCY	BGN	FCY
6.1.	Letters of guarantees issued by the Bank				
6.1.1.	Issuing letters of guarantee				
6.1.1.1.	With cash cover	0.35%, min. BGN 60, per quarter or part of it	0.35%, min. EUR 50, per quarter or part of it	0.35%, мин. BGN 75, per quarter or part of it	0.35%, мин. EUR 75, per quarter or part of it
6.1.1.3.	With other type of collateral				
	<ul style="list-style-type: none"> Issuing 	0.55%, min. BGN 100	0.55%, min. EUR 50	By arrangement, min BGN 75, per quarter or part of it	By arrangement, min EUR 60, per quarter or part of it
6.1.2.	Amendments	BGN 80	EUR 60	BGN 50	EUR 60
6.1.6.	Handling a request for payment	0.1%, min. BGN 100, max. BGN 750	0.1%, min. EUR 100, max. EUR 500	0.1%, min. BGN 100, max. BGN 500	0.1%, min. EUR 100, max. EUR 500
6.2.	Letters of guarantees received in the Bank				
6.2.1.	Advising of guarantees	0.1%, min. BGN 100, max. BGN 500	0.1%, min. EUR 50, max. EUR 250	0.1%, min. BGN 70, max. BGN 350	0.1%, min. EUR 70, max. EUR 350
6.2.2.	Administration and processing of Direct Guarantees	0.1%, min. BGN 100, max. BGN 500	0.1%, min. EUR 50, max. EUR 250	0.1%, min. BGN 70, max. BGN 350	0.1%, min. EUR 70, max. EUR 350;
6.2.3.	Handling a request for payment under guarantee			0.12%, min. BGN 70, max. BGN 500	0.12%, min. EUR 50, max. EUR 300
6.2.3.1.	Advised by the Bank	BGN 200	EUR 100	BGN 50	EUR 40
6.2.3.2.	Issued directly to the beneficiary	0.10%, min. BGN 200, max. BGN 600	0.12%, min. EUR 100, max. EUR 300		
6.2.4.	Cancelling a request for payment	BGN 50	EUR 40	BGN 50	EUR 40
6.2.9.	Urgent processing, within the same working day when the application is received (applied for applications received in the Bank up to 12:00 a.m. of the working day)	BGN 100	EUR 50		
6.2.10.	Correspondence upon the client's order	BGN 100	EUR 50		

7. Collections					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
7.1.	Documents sent for collection to other banks				
7.1.2.	Documents sent "Free of Payment"	0.25%, min. EUR 50, max. EUR 300		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		0.25%, min. EUR 50, max. EUR 300	
7.1.4.	Amendments	EUR 50		EUR 40	
7.1.7.	Correspondence upon the client's order	EUR 40			
7.2.	Collection of documents, received from other banks				
7.2.2.	Collection of documents against acceptance	0.3%, min. EUR 60, max. EUR 300		0.25%, min. EUR 60, max. EUR 300	
7.2.4.	Return of unpaid documents	EUR 50		0.2%, min. EUR 60; Max. EUR 250	
7.2.5.	Avalizing of Drafts and/or Promissory notes				
	<ul style="list-style-type: none"> With cash collateral 	0.35%, min. EUR 50		0.3%, min. EUR 60, per quarter or part of it; + EUR 10 one-off charge	
7.2.9.	Correspondence upon the client's order	EUR 40			
8. Loans					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
		BGN	FCY	BGN	FCY
8.3.	Preparing documents for registering a pledge of a commercial enterprise (agreement for pledge of a commercial enterprise, an application for registration in the Commercial Register, the CRRP and other respective registers)	BGN 100 + BGN 50 per each subsequent page after the first of the agreement for a pledge of a commercial enterprise, but not more than BGN 600; BGN 100 for registering a pledge in CRRP; BGN 100 for registration in each respective register.	EUR 50 + EUR 25 per each subsequent page after the first of the agreement for a pledge of a commercial enterprise, but not more than EUR 300; EUR 50 for registering a pledge in CRRP; EUR 50 for registration in each respective register.		
II. Miscellaneous					
		New fee as of 01.10.2022		Old fee up to 30.09.2022 including	
		BGN/FCY		BGN/FCY	
3.	Issuing of bank references, letters of intent and letters of tender participation				
3.1.	Bulgarian language	BGN 50		BGN 40	
3.2.	English language	BGN 100		BGN 80	