

TARIFF
of "Municipal Bank" AD for the interest rates, fees, and commissions
applied to individuals



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PART ONE

CHAPTER ONE. GENERAL PROVISIONS

1. Scope of Application

1.1. This Tariff regulates the conditions and rules for the accrual of interest, fees, and commissions on transactions in national currency (BGN) and foreign currency (currency) that Municipal Bank AD¹ applies to clients in the segment of individuals when using banking products and services.

1.2. The Tariff specifies the minimum and/or maximum amounts of interest, fees, and commissions. If such amounts are not provided, they are determined by agreement.

2. Coverage

2.1. This Tariff applies to all clients of the Bank unless otherwise agreed.

2.2. Clients within the meaning of this Tariff are:

2.2.1. Local and foreign individuals (excluding sole proprietors);

2.2.2. Self-insured persons within the meaning of the Social Insurance Code – individuals registered in the BULSTAT register with the Registry Agency who engage in professional activity at their own expense but are not registered as sole proprietors and practice: a liberal profession, craftsmanship, or agricultural activity;

2.2.3. Local entities – "Unincorporated associations of individuals not registered in the BULSTAT register."

2.3. Clients who do not have open accounts with the Bank must prepay the due fees and commissions.

3. Applicable Exchange Rates for the Calculation and Collection of Fees and Commissions

3.1. The fees and commissions in this Tariff are specified in leva (BGN) and/or euro (EUR), and are payable in the currency of the operation performed, while those for opening, maintenance, and closure of accounts are payable in the currency of the respective type of account. When operations or accounts are in a currency other than euro or BGN, the fees and commissions are converted into the respective currency at the applicable central exchange rate of the BNB at the time of accounting for the operation unless otherwise agreed.

3.2. For the collection of due fees and commissions on credit transactions, in cases where the amounts secured by the client are in a currency different from the currency of the provided loan, unless otherwise agreed, the fees and commissions are converted at the applicable exchange rates

¹ Hereinafter referred to as the "Bank"

published in the Exchange Rate Bulletin of Municipal Bank AD at the time of accounting for the operation.

4. Taxable Transactions

4.1. In this Tariff, the fees and commissions for taxable transactions, as defined by the Value Added Tax Act, are stated exclusive of value-added tax (VAT), with the exception of Part One, Chapter Two, Section Six, Part Two, Chapter Two, and Chapter Three, where the values of the fees and commissions charged by the Bank include VAT, unless otherwise specified. For taxable transactions, VAT is additionally charged and collected from clients on the established Tariff or agreed amounts of fees and commissions.

4.2. The Bank issues invoices to its clients for taxable supplies of services to local entities and supplies with a place of performance outside the territory of the country to foreign entities with or without VAT, depending on the type of transactions. Invoices may not be issued for the supply of services to individuals or for exempt supplies of services. Nevertheless, the Bank issues invoices upon request from service recipients for all types of supplies.

5. Interest Rate Policy

5.1. The interest rate policy of the Bank is determined by its governing bodies based on market conditions and regulations specified in legal and subordinate legislative acts.

5.2. The interest rates on borrowed funds and loans for individuals are listed in the Bulletin on the interest rates accrued by Municipal Bank AD on transactions with individuals, Appendix No. 1 to this Tariff.

5.3. The Bank announces the interest conditions on accounts and loans in premises accessible to clients and on the website of Municipal Bank AD - www.municipalbank.bg.

6. Minimum Required Balance on an Account

6.1. The necessary amounts for the opening and maintenance of the minimum required balance on accounts are specified in the Bulletin on the Interest Rates accrued by Municipal Bank AD on transactions with individuals.

7. Value Dates for the Execution of Payment Transactions

7.1.1. The value date for crediting the account of a client – recipient of funds, is no later than the business day on which the Bank's account is credited with the amount under the payment transaction.

7.1.2. The value date for crediting, in cases of cash deposits to an account, is the business day on which the deposit was made.

7.1.3. The value date for debiting the account of a client – payer of funds, is no earlier than the date on which the account is debited with the amount under the payment transaction.

7.2. In corrective operations, the value date for debiting/crediting an account is considered to be the date of the erroneously executed operation.

8. Public Vault

8.1. The fees for renting safe boxes in public vaults are approved by the Bank's Management Board or authorized persons for each branch offering the service, with a separate tariff.

8.2. The fees are announced inclusive of VAT, publicly by posting them in premises in the respective branch of the Bank, accessible to clients.

CHAPTER TWO. FEES AND COMMISSIONS FOR PRODUCTS AND SERVICES

SECTION I. ACCOUNTS

I.1. CURRENT ACCOUNTS			
I.1.1. Standard current account without an issued bank card		BGN	CURRENCY
1.1.1.1.	Opening	5.00 BGN	10.00 BGN
1.1.1.2.	Maintenance and operational servicing *	4.00 BGN	4.00 BGN
1.1.1.3.1	Account closure if less than 6 months from the date of signing the framework agreement for account opening	5.00 BGN	5.00 BGN
1.1.1.3.2	Account closure if more than 6 months from the date of signing the framework agreement for account opening	free	free
<p>Note: *The fee is monthly and is automatically deducted from the account at the end of each calendar month. The fee is also due when there is a change in the product class of the account—applied to the previous account class—or upon the closure of the account. If the account is closed on the 1st day of any calendar month, the fee is not charged.</p>			
I.1.2. Standard current account/Third Age Current account with an issued national debit card Beard		BGN	CURRENCY
1.1.2.1.	Opening	2.00 BGN	not performed
1.1.2.2.	Maintenance and operational servicing	free	not performed
1.1.2.3.	Closure following deactivation of all bank cards issued to the account	free	not performed
I.1.3. Standard current account/Third Age Current account with an issued international debit card Mastercard		BGN	CURRENCY
1.1.3.1.	Opening	2.00 BGN	not performed
1.1.3.2.	Maintenance and operational servicing	free	not performed
1.1.3.3.	Closure following deactivation of all bank cards issued to the account	free	not performed
I.1.4. Standard current account with an issued standard and/ or gold credit card Mastercard with deposited funds of the account holder in the current account (CC)		BGN	CURRENCY
1.1.4.1.	Opening of a current account in BGN or EUR for the purpose of issuing a credit card	free	free
1.1.4.2.	Maintenance and operational servicing	free	free
1.1.4.3.	Closure following deactivation of all bank cards issued to the account	free	free
I.1.5. Standard current account with an issued standard and/ or gold revolving credit card Mastercard (RCC)		BGN	CURRENCY
1.1.5.1.	Opening of a current account in BGN or EUR for the purpose of issuing a revolving credit card	free	free
1.1.5.2.	Maintenance and operational servicing	free	free
1.1.5.3.	Closure following deactivation of all bank cards issued to the account	free	free
I.1.6. Special Current Account and Special Current Account for Interest for Private Bailiffs)		BGN	CURRENCY
1.1.6.1.	Opening	5.00 BGN	10.00 BGN

1.1.6.2.	Maintenance and operational servicing	free	free
1.1.6.3.	Closure	free	free
I.1.7. Special Current Account for Lawyers, Insurance Agents, or Notaries		BGN	CURRENCY
1.1.7.1.	Opening	5.00 BGN	10.00 BGN
1.1.7.2.	Maintenance and operational servicing *	4.00 BGN	4.00 BGN
1.1.7.3.1.	Account closure if less than 6 months from the date of signing the framework agreement for account opening	10.00 BGN	10.00 BGN
1.1.7.3.2.	Account closure if more than 6 months from the date of signing the framework agreement for account opening	free	free
<u>Note:</u> *The fee is monthly and is automatically deducted from the account at the end of each calendar month or upon account closure			
I.1.8. Special charitable current account		BGN	CURRENCY
1.1.8.1.	Opening	free	free
1.1.8.2	Maintenance and operational servicing	free	free
1.1.8.3.	Closure	free	free
I.1.9. Payment account for basic operations without an issued bank card		BGN	CURRENCY
1.1.9.1.	Opening	2.90 BGN	not performed
	Maintenance and operational servicing *	3.70 BGN	
1.1.9.2.	Maintenance and operational servicing for income from salaries, pensions, benefits and allowances under social security and social assistance, and scholarships for pupils, students, and doctoral candidates	free	not performed
1.1.9.3.1.	Account closure if less than 6 months from the date of signing the framework agreement for account opening	2.00 BGN	not performed
1.1.9.3.2.	Account closure if more than 6 months from the date of signing the framework agreement for account opening	free	not performed
Note: * The fee is monthly and is automatically deducted from the account at the end of each calendar month. The fee is also due when there is a change in the product class of the account—applied to the previous account class—or upon the closure of the account. If the account is closed on the 1st day of any calendar month, the fee is not charged.			
I.1.10. Payment account for basic operations with an issued national debit card Bcard		BGN	CURRENCY
1.1.10.1.	Opening	1.90 BGN	not performed
1.1.10.2.	Maintenance and operational servicing*	free	not performed
1.1.10.3.	Closure following deactivation of the bank card issued for the account	free	not performed
I.1.11. Special escrow current account		BGN	CURRENCY
1.1.11.1.	Opening	by agreement	by agreement
1.1.11.2.	Maintenance and operational servicing*	20.00 BGN	20.00 BGN
1.1.11.3.	Closure	free	free
<u>Note*:</u> The fee is monthly and is automatically deducted from the account at the end of each calendar month or upon the closure of the account.			

I.2. DISCONTINUED SAVINGS DEPOSITS AND DEMAND DEPOSITS "LUX +"			
		BGN	CURRENCY
1.2.1.	Maintenance and operational servicing*	2.00 BGN	2.00 BGN
1.2.2.	Issuing a new or replacement of a filled-up savings book	not applicable	not applicable
1.2.3.	Submission of a Request to Invalidate a Lost, Stolen, or Destroyed Savings Book	2.00 BGN excl. VAT	2.00 BGN excl. VAT
1.2.4.	Closure	free	free
<p>Note: * The fee is monthly and is automatically deducted from the account at the end of each calendar month or upon the closure of the account. If the account is closed on the 1st day of any calendar month, the fee is not charged. The fee is not collected from savings accounts with holders who are under the age of 18</p>			
I.3. SAVINGS ACCOUNTS			
1.3.1. Standard savings account		BGN	CURRENCY
1.3.1.1.	Opening	2.00 BGN	10.00 BGN
1.3.1.2.	Maintenance and operational servicing*	4.00 BGN	4.00 BGN
1.3.1.3.	Account closure if less than 6 months from the date of signing the framework agreement for account opening	5.00 BGN	5.00 BGN
1.3.1.4.	Account closure if more than 6 months from the date of signing the framework agreement for account opening	free	free
<p>Note: * The fee is monthly and is automatically deducted from the account at the end of each calendar month. If the account is closed on the 1st of any calendar month, the fee is not charged..</p>			
1.3.2. Child savings account		BGN	CURRENCY
1.3.2.1.	Opening	free	free
1.3.2.2.	Maintenance and operational servicing*	free	free
1.3.2.3.	Account closure if less than 6 months from the date of signing the framework agreement for account opening	5.00 BGN	5.00 BGN
1.3.2.4.	Account closure if more than 6 months from the date of signing the framework agreement for account opening	free	free
<p>Note: *The fee is monthly and is automatically deducted from the account at the end of each calendar month. The fee is also due when there is a change in the product class of the account—applied to the previous account class—or upon the closure of the account. If the account is closed on the 1st day of any calendar month, the fee is not charged.</p>			
I.4. TERM DEPOSITS			
		BGN	CURRENCY
1.4.1.	Opening	free	free
1.4.2.	Maintenance and operational servicing	free	free
1.4.3.	Closure	free	free

SECTION II. CASH DEPOSITS AND CASH WITHDRAWAL. OTHER CASH SERVICES

II.1. CURRENT ACCOUNTS			
II.1.1. Standard current account without an issued bank card		BGN	CURRENCY
2.1.1.1	Cash deposit by the account holder * 2 :		
a)	up to 3000.00 BGN or the equivalent in the relevant currency	2.00 BGN	2.00 BGN
b)	above 3000.00 BGN or the equivalent in the relevant currency	0.20 % of the deposited amount	0.30 % of the deposited amount
2.1.1.2	Coin deposit by the account holder * 2:		
a)	up to 20.00 BGN	no commission	not performed
b)	above 20.00 BGN	2.50% of the entire amount, min.4.00 BGN	not performed
2.1.1.3.	Cash withdrawal **::		
a)	up to 2000.00 BGN or the equivalent in the relevant currency- No prior request required	0.50 % of the entire amount min.5 BGN	0.55 % of the entire amount min.5 BGN
b)	above 2000.00 BGN or the equivalent in the relevant currency with a prior request ¹	0.60 % of the entire amount	0.65 %, of the entire amount
c)	above 2000.00 BGN or the equivalent in the relevant currency without a prior request	0.70 % of the entire amount	0.75 % of the entire amount
Notes:			
*The commissions apply to the single execution of the transaction within one business day. In the event of additional deposits within the same day, a commission is charged for each separate deposit according to the provisions of item 2.1.1.1 or item 2.1.1.2.			
** The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of item 2.1.1.3.			
II.1.2. Current account with an issued debit card		BGN	CURRENCY
2.1.2.1.	Cash deposit by the account holder * 2:		
a)	up to 3000.00 BGN	2.00 BGN	not performed
b)	above 3000.00 BGN	0.20 % of the deposited amount	not performed
2.1.2.2.	Coin deposit by the account holder * 2:		
a)	up to 20.00 BGN.	no commission	not performed
b)	above 20.00 BGN	2.5% of the entire amount, min.4.00 BGN	not performed
2.1.2.3.	Cash withdrawal without using a card **: :		

a)	up to 2000.00 BGN - No prior request required	0.50% of the entire amount, min.5.00 BGN	not performed
b)	above 2000.00 BGN with a prior request ¹	0.60 % of the entire amount	not performed
c)	above 2000.00 BGN without a prior request	0.70 % of the entire amount	not performed
Notes:			
* The commissions apply to the single execution of the transaction within one business day. In the event of additional deposits within the same day, a commission is charged for each separate deposit according to the provisions of item 2.1.2.1 or item 2.1.2.2.			
** The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of item 2.1.2.3.			
II.1.3. Standard current account with an issued credit card Mastercard, with funds deposited by the current account holder		BGN	CURRENCY
2.1.3.1.	Cash deposit by the account holder * ² :		
a)	up to 3000.00 BGN or the equivalent in the relevant currency	2.00 BGN	2.00 BGN
b)	above 3000.00 BGN or the equivalent in the relevant currency	0.20 % of the deposited amount	0.30 % of the deposited amount
2.1.3.2.	Coin deposit by the account holder * ² :		
a)	up to 20.00 BGN	no commission	not performed
b)	above 20.00 BGN	2.50% of the entire amount , min. 4.00 BGN	not performed
2.1.3.3.	Cash withdrawal without using a card **:		
a)	up to 2000.00 BGN or the equivalent in the relevant currency – No prior request required	0.50% of the entire amount, min.5.00 BGN	0.55% of the цялата сума, min. 5.00 BGN
b)	above 2000.00 BGN or the equivalent in the relevant currency with a prior request ¹	0.60 % of the entire amount	0.65 % of the entire amount
c)	above 2000.00 BGN or the equivalent in the relevant currency without a prior request	0.70 % of the entire amount	0.75 % of the entire amount
Notes:			
*The commissions apply to the single execution of the transaction within one business day. In the event of additional deposits within the same day, a commission is charged for each separate deposit according to the provisions of item 2.1.3.1 or item 2.1.3.2.			
** The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of item 2.1.3.3.			
II.1.4. Standard current account with an issued revolving credit card Mastercard (RCC)		BGN	CURRENCY
2.1.4.1.	Cash deposit by the account holder ² :		
a)	up to 3000.00 BGN or the equivalent in the relevant currency	no commission	no commission
b)	above 3000.00 BGN or the equivalent in the relevant currency	no commission	no commission

2.1.4.2.	Coin deposit by the account holder ² :		
a)	up to 20.00 BGN	no commission	not performed
b)	above 20.00 BGN	no commission	not performed
2.1.4.3.	Cash withdrawal without using a card	not performed	not performed
II.1.5. Special Current Account and Special Current Account for Interest for Private Bailiffs)		BGN	CURRENCY
2.1.5.1.	Cash deposit:		
a)	to a special current account	no commission	no commission
b)	To a special current account for interest	not performed	not performed
2.1.5.2.	Cash withdrawal ¹	no commission	no commission
II.1.6. Special Current Account for Lawyers, Insurance Agents, or Notaries		BGN	CURRENCY
2.1.6.1	Cash deposit		
a)	up to 3 000 BGN or the equivalent in the relevant currency	2.00 BGN	2.00 BGN
b)	above 3 000 BGN or the equivalent in the relevant currency	0.20% of the deposited amount	0.30% of the deposited amount
2.1.6.2.	Cash withdrawal *:		
a)	up to 2000.00 BGN or the equivalent in the relevant currency – No prior request required	0.50% of the entire amount, min.5.00 BGN	0.55% of the entire amount, min. 5.00 BGN
b)	above 2000.00 BGN or the equivalent in the relevant currency with a prior request ¹	0.60 % of the entire amount	0.65 % of the entire amount
c)	above 2000.00 BGN or the equivalent in the relevant currency without a prior request	0.70 % of the entire amount	0.75 % of the entire amount
Note:* The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of item 2.1.6.2			
II.1.7. Special charitable current account		BGN	CURRENCY
2.1.7.1.	Cash deposit	no commission	no commission
2.1.7.2.	Cash withdrawal ¹	no commission	no commission
2.1.7.3.	Cash withdrawal in coins at the client's request and subject to availability at the Bank	no commission	not performed
II.1.8. Payment account for basic operations with our without an issued national debit card Beard		BGN	CURRENCY
2.1.8.1.	Cash deposit by the holder ²		
a)	up to 3 000 BGN	1.10 BGN	not performed
b)	above 3 000 BGN	0.15% of the deposited amount	not performed
2.1.8.2.	Cash withdrawal for income from salaries, pensions, benefits and allowances under social security and social assistance, and scholarships for pupils, students, and doctoral candidates	no commission	not performed
	Cash withdrawal *:		
a)	up to 2000.00 BGN – No prior request required	0.30% of the entire amount, min.3.00 BGN	not performed
b)	above 2000.00 BGN with a prior request ¹	0.40 % of the	not performed

		entire amount	
c)	above 2000.00 BGN without a prior request	not performed	not performed
Note: * The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of 2.1.8.2.			
<u>General notes to subsection II.1:</u> The commissions for cash deposits of banknotes and/or coins are not applicable for a current account with an issued debit card, opened for a person under the age of 18.			
¹ Cash withdrawals from the accounts listed in subsection II.1 are carried out after the client submits a prior written request to the Bank as follows:			
	Term	Amounts	
	by 12:00 p.m. on the business day preceding the day of withdrawal	from 2 000.01 BGN up to 20 000.00 BGN	not performed
	Not later than 2 business days before the withdrawal date, with the day of submission included in the notice period.	not performed	from 1 000.01 euro to 5 000.00 euro or its equivalent in another currency
	Not later than 3 business days before the withdrawal date, with the day of submission included in the notice period	above 20 000.00 BGN	above 5 000.00 euro or its equivalent in another currency
² When cash deposits of banknotes and/or coins are made into the account by a depositor (a person who is not the account holder), the commission under item 3.2.2.1.3.3.1 and/or item 3.2.2.1.3.3.2 is charged. Commissions for cash deposits of banknotes and/or coins by the account holder are not applicable when the account holder is a Private Bailiff (PBA) or a person under the age of 18. Commissions for cash deposits of banknotes and/or coins are not applicable for a current account with an issued debit card, opened for a person under the age of 18..			
II.2. SAVINGS ACCOUNTS AND DISCONTINUED SAVINGS DEPOSITS AND DEMAND DEPOSITS "LUX +"			
		BGN	CURRENCY
2.2.1.	Cash deposit by the account holder * ² :		
a)	up to 3 500.00 BGN or the equivalent in the relevant currency	2.00 BGN	2.00 BGN
b)	above 3 500.00 BGN or the equivalent in the relevant currency	0.20 % of the deposited amount	0.30 % of the deposited amount
2.2.2.	Coin deposit by the account holder * ² :		
a)	up to 20.00 BGN	no commission	not performed
b)	above 20.00 BGN	2.5% of the entire amount, min. 4.00 BGN	not performed
2.2.3.	Cash withdrawal **::		

a)	up to 2 000.00 BGN or the equivalent in the relevant currency – No prior request required	0.50% of the entire amount, min. 5.00 BGN	0.55% of the entire amount, min. 5.00 BGN
b)	above 2 000.00 BGN or the equivalent in the relevant currency with a prior request ¹	0.60 % of the entire amount	0.65 % of the entire amount
c)	above 2 000 BGN or the equivalent in the relevant currency without a prior request	0.70% of the entire amount	0.75% of the entire amount
<p>Notes: * The commissions apply to the single execution of the transaction within one business day. In the event of additional deposits within the same day, a commission is charged for each separate deposit according to the provisions of item 2.2.1 or item 2.2.2.</p> <p>**The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of 2.2.3.</p> <p>¹ Cash withdrawals from the accounts/deposits listed in subsection II.2 are carried out after the client submits a prior written request to the Bank as follows :</p>			
Term		Amounts	
by 12:00 p.m. on the business day preceding the day of withdrawal		from 2 000.01 BGN up to 20 000.00 BGN	not performed
Not later than 2 business days before the withdrawal date, with the day of submission included in the notice period.		not performed	from 1 000.01 euro to 5 000.00 euro or its equivalent in another currency
Not later than 3 business days before the withdrawal date, with the day of submission included in the notice period		above 20 000.00 BGN	above 5 000.00 euro or its equivalent in another currency
<p>² The commissions for cash deposits of banknotes and/or coins by the account/deposit holder into the accounts/deposits listed in subsection II.2 are not applicable when the account/deposit holder is a person under the age of 18.</p>			
II.3. TERM DEPOSITS			
		BGN	CURRENCY
2.3.1.	Cash deposit by the account holder * ² commission	no commission	no
2.3.2.	Coin deposit by the account holder * ² :		
a)	up to 20.00 BGN	no commission	not performed
b)	above 20.00 BGN	2.5% of the entire amount min.4.00 BGN	not performed
2.3.3.1.	Cash withdrawal on the due date **:		
a)	up to 2 000.00 BGN or the equivalent in the relevant currency – No prior	no commission	no commission

	request required		
b)	above 2 000.00 BGN or the equivalent in the relevant currency with a prior request ¹	no commission	no commission
c)	above 2 000.00 BGN or the equivalent in the relevant currency without a prior request	0.30 % of the entire amount	0.35% of the entire amount
2.3.3.2.	Cash withdrawal before the due date **:		
a)	up to 2000.00 BGN or the equivalent in the relevant currency – no prior request is needed	0.50% of the entire amount, min. 5.00 BGN	0.55% of the entire amount, min. 5.00 BGN
b)	above 2000.00 BGN or the equivalent in the relevant currency with a prior request ¹	0.60% of the entire amount	0.65% of the entire amount
c)	above 2000.00 BGN or the equivalent in the relevant currency without a prior request	0.70 % of the entire amount,	0.75 % of the entire amount,
2.3.5.	Amount requested but not withdrawn by the client	0.25% of entire amount	0.25% of entire amount
<p><u>Notes:</u> * The commissions apply to the single execution of the transaction within one business day. In the event of additional deposits within the same day, a commission is charged for each separate deposit according to the provisions of item 2.3.1 or item 2.3.2.</p> <p>**The commissions apply to the single execution of the transaction within one business day. In the event of additional withdrawals within the same day, a commission is charged according to the provisions of 2.3.3.</p> <p>¹ Cash withdrawals from the deposits listed in subsection II.3 are carried out after the client submits a prior written request to the Bank as follows:</p>			
	Term	Amounts	
	by 12:00 p.m. on the business day preceding the day of withdrawal	from 2 000.01 BGN up to 20 000.00 BGN	not performed
	Not later than 2 business days before the withdrawal date, with the day of submission included in the notice period.	not performed	from 1 000.01 euro to 5 000.00 euro or its equivalent in another currency
	Not later than 3 business days before the withdrawal date, with the day of submission included in the notice period	above 20 000.00 BGN	above 5 000.00 euro or its equivalent in another currency
<p>² The commission for cash deposits of coins by the deposit holder into the deposits listed in subsection II.3 is not applicable when the deposit holder is a person under the age of 18.</p>			

II.4. OTHER CASH SERVICES			
		BGN	CURRENCY
2.4.1.	For cash withdrawals representing funds received via bank transfer in a foreign currency, by clients who do not have an account with the Bank and provided that the amounts have been requested ¹	not performed	0.4 % of the entire amount, min. 2.00 BGN
Note: ¹ Cash withdrawals are carried out after the client submits a prior written request to the Bank as follows:			
	Term	Amounts	
	Not later than 2 business days before the withdrawal date, with the day of submission included in the notice period.	not performed	from 1 000.01 euro to 5 000.00 euro or its equivalent in another currency
	Not later than 3 business days before the withdrawal date, with the day of submission included in the notice period	not performed	above 5 000.00 euro or its equivalent in another currency
2.4.2.	Exchange of Provided Banknotes for Coins - No Limitations	no commission	not performed
2.4.3.	Exchange of provided coins for banknotes.	3 % of the entire amount, min. 5.00 BGN	not performed
2.4.4.	Immediate Exchange of Damaged Bulgarian Banknotes and Coins	no fees and commissions	
2.4.5.	Collection, transportation, and security of valuables (including cash) or transportation and security of valuables (including cash) with a client representative.	By agreement (taxable transaction)	By agreement (taxable transaction)

SECTION III. BANK TRANSFERS/PAYMENTS

III.1. INCOMING CREDIT TRANSFERS			
III.1.1. Interbank Incoming Credit Transfers		BGN	CURRENCY
3.1.1.1.	По сметка/депозит на клиента ¹		
3.1.1.1.1.	in BGN	no commission	
3.1.1.1.2.	in a foreign currency :		
a)	from the EEA in euro or BGN (received SEPA transfers through payment systems) STEP2, BISERA7, TARGET)		no commission
b)	from non-EEA countries in euro and currencies other than euro (received through TARGET or SWIFT payment systems) up to 100.00 euro or its equivalent in another currency		no commission
c)	from non-EEA countries in euro and currencies other than euro, and from EEA countries in currencies other than euro or BGN (received through TARGET or SWIFT payment systems) above 100.00 euro or its equivalent in another currency		0.1% of the entire amount, min. 5.00 euro, max. 100.00 euro
3.1.1.2.	For an account/deposit of the client without a specified IBAN, a fee for manual processing is charged (the fee is collected from the beneficiary of the transfer, except in cases where the transfer costs are designated by the sender as "OUR")	not performed	10.00 euro
3.1.1.3.	(repealed by MB, in force from 01.12.2023)		
3.1.1.4.	Inquiry to another bank at the request of the Bank's client regarding an expected transfer.	10.00 BGN excl. VAT	15.00 euro excl. VAT
3.1.1.5.	(repealed by MB, in force from 01.12.2023)		
III.1.2. Intrabank Incoming Credit Transfers		BGN	CURRENCY
3.1.2.1.	To an account/ deposit	no commission	no commission
<u>Note:</u> ¹ The commissions under point 3.1.1.1 are not applicable to the special charitable current account.			
III.2. OUTGOING CREDIT TRANSFERS AND DIRECT DEBITS			
III.2.1. Interbank Outgoing Credit Transfers		BGN	CURRENCY
3.2.1.1.	For executing a credit transfer order in BGN via BISERA– via paper document:		
3.2.1.1.1	for each transfer from an account ¹ :		

a)	with the current execution date – does not apply to a Payment account for basic operations	6.00 BGN	not performed
	with the current execution date – <i>for a payment account for basic operations</i>	4.00 BGN	
	with the current execution date – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	
b)	with a future execution date up to 5 days – does not apply to a Payment account for basic operations	6.50 BGN	not performed
	with a future execution date up to 5 days – <i>for a payment account for basic operations</i>	4.50 BGN	
	with a future execution date up to 5 days – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	
3.2.1.1.2. (repealed by MB, in force from 01.10.2023)			
3.2.1.1.3. for each available cash deposit at the counter:			
a)	for banknotes	1 % of the entire amount, min.6.00 BGN	not performed
b)(repealed by MB, in force from 01.10.2023)			
c)	for coins	2 % of the entire amount, min.5.50 BGN	not performed
d) (repealed by MB, in force from 01.10.2023)			
3.2.1.2. For executing a credit transfer order in BGN via BISERA – electronically via «Online/ Mobile banking:			
3.2.1.2.1.	for each transfer from an account– does not apply to a Payment account for basic operations	1.50 BGN	not performed
	for each transfer from an account– <i>for a payment account for basic operations</i>	0.90 BGN	
	for each transfer from an account– <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social</i>	free	

<i>security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>			
3.2.1.2.2. (repealed by MB, in force from 01.10.2023)			
3.2.1.3. For executing a credit transfer order via RINGS – via paper document:			
3.2.1.3.1.	for each transfer from an account ¹	22.00 BGN	not performed
3.2.1.3.2. (repealed by MB, in force from 01.10.2023)			
3.2.1.3.3. for each available cash transfer at a bank counter:			
a)	for banknotes	1 % of the entire amount, min.14.00 BGN	not performed
b) (repealed by MB, in force from 01.10.2023)			
c)	for coins	2 % of the entire amount, min.15.50 BGN	not performed
d) (repealed by MB, in force from 01.10.2023)			
3.2.1.4. For executing a credit transfer order via RINGS – electronically through «Online/ Mobile banking :			
3.2.1.4.1.	for each transfer from an account ¹	12.00 BGN	not performed
3.2.1.4.2. (repealed by MB, in force from 01.10.2023)			
3.2.1.5. For executing a credit transfer order in currency from an account ¹ - via paper document ² :			
3.2.1.5.1. for each transfer within the EEA in euro:			
a)	SEPA (With value date on the next business day)	not performed	3.07 euro
b)	TARGET2 (With value date on the same business day)	not performed	11.25 euro

3.2.1.5.2.	for each transfer from outside the EEA in euro and currency other than euro, and from within the EEA in currency other than euro, processed via TARGET or SWIFT payment systems:		
a)	up to 1 000.00 euro or its equivalent in another currency	not performed	10.00 euro +10.00 euro fee S.W.I.F.T.
b)	above 1 000.00 euro or its equivalent in another currency	not performed	0.15 % of the entire amount, min. 15.00 euro, max. 250.00 euro +10.00 euro fee S.W.I.F.T.
3.2.1.5.3.	for each express transfer, upon explicit instruction from the client and if feasible for the Bank ¹	not performed	fee/ commission under item 3.2.1.5.2. plus 30.00 euro
3.2.1.5.4.	for each available cash deposit at the counter		0.4 % of the entire amount, min. 15.00 euro +10.00 euro fee S.W.I.F.T.
3.2.1.6.	For executing a credit transfer order in currency from an account - electronically through «Online/ Mobile banking ² :		
3.2.1.6.1.	for each transfer within the EEA in euro:		
a)	SEPA (With value date on the next business day)		0.77 euro
b)	TARGET2 (With value date on the same business day)		6.14 euro
3.2.1.6.2.	For each transfer from outside the EEA in euro and currency other than euro, and within the EEA in currency other than euro, executed via TARGET or SWIFT payment systems	not performed	0.1 % of the entire amount, min. 10.00 euro, max. 200.00 euro +10.00 euro fee S.W.I.F.T.
3.2.1.6.3.	For each express transfer, upon explicit instruction from the client and if feasible for the Bank ¹	not performed	the commission under item 3.2.1.6.2 plus 30.00 euro

3.2.1.7.	For a transfer executed at the request of the payer and returned not due to the fault of the Bank, a fee is charged as stipulated for an interbank incoming transfer to the payer's account (fees collected for the executed transfer are non-refundable).	not performed	the commission under item 3.1.1.1.2
3.2.1.8.	For amending details of a transfer ordered by a client of the Bank ¹	not performed	the actual costs of the other bank plus 10.00 euro
3.2.1.9.	For cancelling an already ordered transfer - subject to the Bank's ability ¹		30.00 euro
3.2.1.10.	Inquiry to another bank at the client's request for a transfer executed upon their instruction	10.00 BGN excl. VAT	15.00 euro excl. VAT
3.2.1.11.	Inquiry from another bank regarding inaccuracies in a transfer ordered by a client of the Bank (e.g., no account specified, incorrect account specified, incomplete beneficiary name, etc.), the foreign bank's fees are collected from the payer ¹	not performed	15.00 euro excl. VAT
Note: ¹ The fees and commissions under items 3.2.1.1 - 3.2.1.6 (excluding commissions for cash transfers), 3.2.1.8, 3.2.1.9, and 3.2.1.11 are not applicable to the special charitable current account.			
Note: ² For transfers in a foreign currency, where fees and commissions are borne by the payer, the bank charges an additional fee or commission according to the Appendix " Additional fees for ordering transfers in a foreign currency with the option for other banks' fees to be borne by the payer, collected on the day the transfer is issued "			
Additional fees for ordering transfers in a foreign currency with the option for other banks' fees to be borne by the originator, collected on the day the transfer is issued			
		Fee currency	
EUR			
up to EUR 12.500,00 incl.		14,00	
EUR 12.500,01 - EUR 20.000,00 incl.		35,00	
EUR 20.000,01 - EUR 50.000,00 incl.		40,00	
above EUR 50.000,00		50,00	
For Turkey		30,00	
USD		35,00	
For transfers in other currencies, ordered with charges borne by the originator, fees are collected according to the tariffs of the correspondent banks upon receipt..			
Note: ³ The fee is collected from the originator, regardless of the type of charges indicated by them for the transfer – "OUR", "BEN", or "SHA".			
III.2.2. Intrabank Payment Operations		BGN	CURRENCY
3.2.2.1.	For executing a credit transfer order – via paper document:		
3.2.2.1.1.	For each transfer between accounts opened in the name of the same client - does not apply for a payment account for basic operations	1.00 BGN	free

	For each transfer between <i>Payment account for basic operations</i> and accounts opened in the name of the same holder	1.00 BGN	not performed
	For each transfer between <i>Payment account for basic operations</i> и accounts opened in the name of the same client, when the PABO is for income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates.	free	not performed
	For each transfer between accounts of different account holders ¹ – does not apply to a Payment account for basic operations	2.00 BGN	2.00 BGN
3.2.2.1.2.	For each transfer from <i>Payment account for basic operations</i> to accounts of other clients of the Bank	1.50 BGN	not performed
	For each transfer from <i>Payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i> to accounts of other clients of the Bank	free	not performed
3.2.2.1.3.	For each cash deposit at the counter, made by the depositor (a person who is not the account holder), the following fees are charged:		
3.2.2.1.3.1.	For accounts of a corporate client, including a budgetary enterprise:		
a)	for banknotes	0.20 % of the entire amount, min. 3.00 BGN	0.30 % of the entire amount, min. 6.00 BGN
b)	for coins	2.50 % of the entire amount, min.4.00 BGN	not performed
3.2.2.1.3.2.	(repealed by MB, in force from 01.10.2023)		
3.2.2.1.3.3.	to accounts of individuals ² :		
3.2.2.1.3.3.1	for banknotes ³	0.20 % of the entire amount, min. 4.00 BGN	0.30 % of the entire amount, min. 6.00 BGN
3.2.2.1.3.3.2	for coins		
a)	up to 20.00 BGN	no commission	not performed
b)	above 20.00 BGN	2.5 % of the entire amount, min.4.00 BGN	not performed

3.2.2.2.	For executing a credit transfer order - electronically through Online/Mobile banking:		
3.2.2.2.1.	For each transfer between accounts opened in the name of the same client	free	free
	For each transfer between accounts of different account holders ¹ – does not apply to a Payment account for basic operations	0.50 BGN	1,00 BGN
3.2.2.2.2.	For each transfer from <i>Payment account for basic operations</i> to accounts of other clients of the Bank	0.39 BGN	
	For each transfer from <i>Payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i> to accounts of other clients of the Bank	free	not performed
<p>Note: ¹ The fees under points 3.2.2.1.2 and 3.2.2.2.2 are not applicable to the special charitable current account. ² The commissions for cash deposits of coins into accounts apply only to the first execution of the respective operation for the day. For each subsequent execution of the operation within a single business day, the amounts are accumulated in the respective account for the day, and the commission is charged on the accumulated amount. The commissions for cash deposits of banknotes under point 3.2.2.1.3.3.1 and/or coins under item 3.2.2.1.3.3.2 are not applicable to accounts opened for a person under the age of 18, current accounts of Private Bailiffs (PBA), and special current accounts under item II.1.5 – item II.1.7. ³ The commission for cash deposits of banknotes under item 3.2.2.1.3.3.1 is not applicable for deposits made into term deposits.</p>			
III.2.3. Interbank direct debits		BGN	CURRENCY
3.2.3.1.	Via BISERA in BGN - via paper document :		
	for each initiation of a direct debit order	6.00 BGN	
	for each initiation of a direct debit order – <i>for a payment account for basic operations</i>	4.00 BGN	
3.2.3.1.1.	for each initiation of a direct debit order – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	not performed
	for each payment by direct debit order – does not apply to a Payment account for basic operations	6.00 BGN	
	for each payment by direct debit order – <i>for a payment account for basic operations</i>	4.00 BGN	
3.2.3.1.2.	for each payment by direct debit order – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	not performed
3.2.3.2.	Via BISERA in BGN - Electronically via Online Banking:		
	for each initiation of a direct debit order	1.50 BGN	
	for each initiation of a direct debit order – <i>for a payment account for basic operations</i>	1.30 BGN	
3.2.3.2.1.	for each initiation of a direct debit order – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security</i>	free	not performed

	<i>and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>		
	for each payment by direct debit order	1.50 BGN	
	For each payment by direct debit order – <i>for a payment account for basic operations</i>	1.30 BGN	
3.2.3.2.2.	for each payment by direct debit order – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	not performed
3.2.3.3.	Via RINGS – via paper document :		
3.2.3.3.1.	for each payment by direct debit order	22.00 BGN	not performed
3.2.3.3.2.	(repealed by MB, in force from 01.10.2023)		
3.2.3.4.	Via RINGS - Electronically via Online Banking:		
3.2.3.4.1.	for each payment by direct debit order	12.00 BGN	not performed
3.2.3.4.2.	(repealed by MB, in force from 01.10.2023)		
III.2.4. Intrabank Direct debits		BGN	CURRENCY
3.2.4.1.	Via paper document :		
	For each initiation of a direct debit order	2.00 BGN	
	For each initiation of a direct debit order – <i>for a payment account for basic operations</i>	1.80 BGN	
3.2.4.1.1.	For each initiation of a direct debit order дебит – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	not performed
	For each payment by direct debit order – does not apply to a Payment account for basic operations	2.00 BGN	
	For each payment by direct debit order – <i>for a payment account for basic operations</i>	1.80 BGN	
3.2.4.1.2.	For each payment by direct debit order – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	not performed
3.2.4.2.	Electronically via Online Banking:		

	For each initiation of a direct debit order	0.20 BGN	not performed
	For each initiation of a direct debit order – <i>for a payment account for basic operations</i>	0.15 BGN	
3.2.4.2.1.	For each initiation of a direct debit order– <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	
	For each payment by direct debit order	0.20 BGN	
	For each payment by direct debit order – <i>for a payment account for basic operations</i>	0.15 BGN	
3.2.4.2.2.	For each payment by direct debit order – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	not performed
III.2.5. Periodic Transfers		BGN	
CURRENCY			
3.2.5.1.	Registration of periodic transfer	2.00 BGN	not performed
3.2.5.2.	Amendment of periodic transfer registration	2.00 BGN	not performed
3.2.5.3.	Intrabank transfers – on paper:		
3.2.5.3.1.	for each transfer between accounts opened in the name of the same client	free	not performed
	for each transfer from an account to accounts of other clients of the Bank – <i>does not apply to a Payment account for basic operations</i>	1.00 BGN	not performed
3.2.5.3.2.	for each transfer from an account to accounts of other clients of the Bank – <i>for a payment account for basic operations</i>	0.90 BGN	not performed
	for each transfer from an account to accounts of other clients of the Bank – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	
3.2.5.4.	Междубанкови изходящи кредитни преводи – на хартиен носител :		
	През БИСЕРА:		
	for each transfer from an account– <i>does not apply to a Payment account for basic operations</i>	1.50 BGN	
3.2.5.4.1.	for each transfer from an account – <i>for a payment account for basic operations</i>	1.40 BGN	not performed
	for each transfer from an account – <i>for a payment account for basic operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates</i>	free	
3.2.5.4.2.	Via RINGS: for each transfer from an account	18.00 BGN	not performed
3.2.5.5.	Utility payments electronically via Online Banking	free	not performed
III.2.5a. Group (Mass) Payments			

3.2.5a.1	For group payments via credit transfers or direct debits, a fee is charged for each individual payment included in the group, depending on the payment system:		
a)	for payments between accounts opened in the name of the same client within the Bank	free	not performed
b)	For payments to the account of another client in the Bank	0.50 BGN	not performed
c)	For payments to an account in another bank via BISERA	1.50 BGN	not performed
d)	For payments to an account in another bank via RINGS	12.00 BGN	not performed
<p><u>Note:</u></p> <p>For interbank payments in BGN:</p> <p>1.1.1. Via BISERA with current value date - the date of receipt, provided that the payment documents are received by the Bank up to 14:30 on the working day;</p> <p>1.1.2. (repealed by MB, in force from 01.10.2023)</p> <p>1.1.3. Via RINGS for payments at the client's request with current value date - the date of receipt by the Bank and within one hour of their registration, provided that the payment documents are received by the Bank up to 15:00 on the working day;</p> <p>1.1.4. Payment documents received after the times specified in points 1.1.1 and 1.1.3, but no later than the client service hours specified for the Bank's branch, are registered and accounted for in the accounting system on the day of receipt and executed with a value date of the next working day.</p> <p>For interbank payments in a foreign currency:</p> <p>1.2.1. Payment orders in a foreign currency submitted to the Bank by 15:00 are executed depending on the client's preference, the type of currency, and the applicable payment system:</p> <p>1.2.1.1. With value date no later than the next working day - for transfers ordered within the European Economic Area;</p> <p>1.2.1.2. With current value date - for express transfers, executed at the Bank's discretion, for which an additional express transfer fee is charged;</p> <p>1.2.1.3. With value date up to two banking days from the date of submission - for transfers not ordered under points 1.2.1.1 and 1.2.1.2;</p> <p>1.2.2. Payment documents received after the time specified in item 1.2.1 but no later than the client service hours specified for the Bank's branch are considered received on the next working day of the Bank.</p> <p>Payment documents with an execution date different from the date of submission are executed with the value date specified on the execution date.</p>			
III.2.6. Execution of Garnishments by the Bank		BGN	CURRENCY
3.2.6.1.	Interbank transfer via Bisera for execution of a garnishment to the account of the seizing authority	7.00 BGN	not performed
3.2.6.2.	Intrabank transfer for execution of a garnishment to the account of the seizing authority	3.00 BGN	not performed

SECTION IV. CURRENCY EXCHANGE AND ARBITRAGE OPERATIONS

IV. CURRENCY EXCHANGE AND ARBITRAGE OPERATIONS		
IV.1. Currency Exchange and Arbitrage Operations		
4.1.1.	The Bank performs cash-free foreign currency exchange at the client's initiative, based on rates specified in the Municipal Bank AD Currency Exchange Bulletin, as follows:	
4.1.1.1.	For the exchange of foreign currency into BGN, for amounts up to 10,000 BGN or the equivalent in foreign currency, when the amounts from the transaction are exchanged between the client's own accounts (cash-free transactions))	At cash-free rates, buy or sell
4.1.1.2.	For the exchange of foreign currency into BGN, for amounts above 10,000 BGN or the equivalent in foreign currency, when the amounts from the transaction are exchanged between the client's own accounts (cash-free transactions)	The exchange rates are negotiable
4.1.2.	The Bank performs cash foreign currency exchange at the client's initiative, based on rates specified in the Municipal Bank AD Currency Exchange Bulletin, as follows:	
4.1.2.1.	For the exchange of foreign currency into BGN, for amounts up to 10,000 BGN or its equivalent in foreign currency, when the amounts from the transaction are deposited and received by the client at the counter or deposited at the counter into the client's account or withdrawn from the client's account at the counter	At cash rates, buy or sell
4.1.2.2.	or the exchange of foreign currency into BGN, for amounts above 10,000 BGN or its equivalent in foreign currency, when the amounts from the transaction are deposited and received by the client at the counter or deposited at the counter into the client's account or withdrawn from the client's account at the counter	The exchange rates are negotiable
4.1.2.3.	Deposit of BGN into own account in foreign currency, if the amount is above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.2.4.	Deposit of foreign currency into own account in BGN, if the amount is above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.2.5.	Deposit of foreign currency into own account in another foreign currency, if the amount is above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.2.6.	Deposit of BGN into an account in foreign currency of a	At cash rates, buy or sell

	third party, regardless of the deposit amount;	
4.1.2.7.	Deposit of foreign currency into an account in BGN of a third party, regardless of the deposit amount	At cash rates, buy or sell
4.1.2.8.	Deposit of foreign currency into an account in another foreign currency of a third party, regardless of the deposit amount	At cross-rates, buy and sell
4.1.2.9.	Withdrawal of BGN from an account in foreign currency, if the amount is above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.2.10.	Withdrawal of foreign currency from an account in BGN, if the amount is above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.2.11.	Withdrawal of foreign currency from an account in another foreign currency – negotiable rate, if the amount is above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.3.	The Bank performs arbitrage operations based on rates specified in the Municipal Bank AD Currency Exchange Bulletin, as follows:	
4.1.3.1.	For arbitrage of foreign currency against another type of foreign currency at the counter or in own accounts for amounts up to 10,000 BGN or its equivalent	At cross-rates, buy or sell
4.1.3.2.	For arbitrage of foreign currency against another type of foreign currency at the counter or in own accounts for amounts above 10,000 BGN or its equivalent	The exchange rates are negotiable
4.1.4.	The Bank processes incoming and outgoing transfers requiring currency exchange based on rates specified in the Municipal Bank AD Currency Exchange Bulletin as follows:	
4.1.4.1.	For received transfers in foreign currency into a BGN account	at cash-free rate, buy
4.1.4.2.	For received transfers in foreign currency into an account in another foreign currency	At cross-rates, buy or sell
4.1.4.3.	For intrabank transfers with currency exchange between accounts of two parties, regardless of the amount and currency of the transfer	по «cash-free курсове, buy или sell или At cross-rates, buy and sell
4.1.4.4.	For outgoing transfers in foreign currency from BGN accounts, regardless of the amount of the transfer	at cash-free rate, sell
4.1.4.5.	For outgoing transfers in foreign currency from accounts in another foreign currency, regardless of the amount of the transfer	At cross-rates, buy or sell
4.1.4.6.	For outgoing transfers in BGN from an account in	at cash-free rate, buy

foreign currency, regardless of the amount of the transfer	
4.1.4.7. For incoming BGN transfers into accounts in another foreign currency, regardless of the amount of the transfer	at cash-free rate, sell
Note: No fees or commissions are charged for deposits/cash withdrawals related to currency exchange operations.	

SECTION V. CREDIT ACTIVITY

V.1. CURRENT ACCOUNT OVERDRAFT			
V.1.1. Overdraft on Standard Current Account in BGN with an Issued Debit Card from the Bank		BGN	CURRENCY
5.1.1.1.	For inquiry and analysis at the request for providing overdraft terms	no commission	not performed
5.1.1.2.	For creditworthiness and collateral analysis	free	not performed
5.1.1.3.	For creditworthiness and collateral analysis upon renewal of an overdraft secured by a pledge on future receivables ¹	1%, min. 20.00 BGN	not performed
5.1.1.4.	For reviewing a client's request for a change in overdraft agreement terms when there is no overdue payment at the time of request ²	30.00.BGN	
5.1.1.5.	For reviewing a client's request for a change in overdraft agreement terms when there is an overdue payment at the time of request ²	45.00 BGN	
V.1.2. Overdraft on Third Age Current Account with an Issued Debit Card		BGN	CURRENCY
5.1.2.1.	For inquiry and analysis at the request for providing overdraft terms	no commission	not performed
5.1.2.2.	For creditworthiness and collateral analysis	free	not performed
5.1.2.3.	For creditworthiness and collateral analysis upon renewal of an overdraft secured by a pledge on future receivables ¹	1%, min. 10.00 BGN	not performed
5.1.2.4.	For reviewing a client's request for a change in overdraft agreement terms when there is no overdue payment at the time of request ²	15.00 BGN	
5.1.2.5.	For reviewing a client's request for a change in overdraft agreement terms when there is an overdue payment at the time of request ²	25.00 BGN	
Note :			
¹ The commission is charged on the agreed amount upon each extension, including automatic extensions, of the overdraft agreement term.			
V.2. CONSUMER LOAN			
V.2.1. (amended by the Management Board, effective from 10.06.2024) Consumer loan; Consumer loan with Fixed Interest Rate (for the entire term of the credit agreement or part of it); "Third Age" Consumer Loan; "Zhiten Klas" Consumer Loan; "Eco Car" Consumer Loan" *		BGN	CURRENCY
5.2.1.1.	For creditworthiness and collateral analysis ¹ :		
5.2.1.1.1.	For a Consumer loan		

	up to 1 000 BGN incl.	20 BGN;	20 BGN;
	from 1 001 BGN up to 5 000 BGN;	100 BGN;	100 BGN;
	from 5 001 BGN up to 11 000 BGN;	200 BGN;	200 BGN;
	from 11 001 BGN up to 20 000 лв ;	270 BGN;	270 BGN;
	above 20 001 BGN	320 BGN	320 BGN
	For a Consumer loan „Third Age“		
	up to 1 000 BGN incl.	20 BGN;	
	from 1 001 BGN up to 5 000 BGN;	100 BGN;	
5.2.1.1.2.	from 5 001 BGN up to 11 000 BGN;	200 BGN;	not performed
	from 11 001 BGN up to 20 000 BGN;	270 BGN;	
	above 20 001 BGN	320 BGN	
	For a Consumer loan „Zhiten Klas“		
	up to 1 000 BGN incl.	20 BGN;	
	from 1 001 BGN up to 5 000 BGN;	100 BGN;	
5.2.1.1.3.	from 5 001 BGN up to 11 000 BGN;	200 BGN;	
	from 11 001 BGN up to 20 000 BGN;	270 BGN;	not performed
	above 20 001 BGN	320 BGN	
	For a Consumer loan with fixed interest rate		
5.2.1.1.4.	up to 1 000 BGN incl.	20 BGN;	20 BGN;
(amended by MB, in force from from 10.06.2024)	from 1 001 BGN up to 5 000 BGN;	100 BGN;	100 BGN;
	from 5 001 BGN up to 11 000 BGN;	200 BGN;	200 BGN;
	from 11 001 BGN up to 20 000 BGN;	270 BGN;	270 BGN;
	above 20 001 BGN	320 BGN	320 BGN
5.2.1.1.5.	For a Consumer loan „Eco Car“		

	from 20 000 BGN	320 лв	not performed
5.2.1.2.	Renegotiation of Terms for Consumer loan at the Client's Request (excluding changes to the agreed monthly maturity date and/or the servicing account) ² :		
5.2.1.2.1.	For a Consumer loan	1 %	1 %
5.2.1.2.2.	For a Consumer loan „Zhiten Klas“	1 %	not performed
5.2.1.2.3.	For a Consumer loan with fixed interest rate (изм. от УС, в сила from 10.06.2024)	1 %	1 %
5.2.1.2.4.	For a Consumer loan „Eco Car“	1 %	not performed
5.2.1.2.A	For renegotiating the monthly maturity date and/or the credit servicing account at the client's request ³	25.00 BGN	25.00 BGN
5.2.1.3.	For preparing documents for the registration and removal of collateral:		
5.2.1.3.1.	For an application to register a pledge under the Special Pledges Act	35.00 BGN excl. VAT	
5.2.1.3.2.	For preparing documents to remove a pledge under the Special Pledges Act	35.00 BGN excl. VAT	
5.2.1.4.	For Early Repayment (Partial or Full) of Consumer loan, "Third Age" Consumer loan, "Zhiten Klas" Consumer loan, or "Eco Car" Consumer loan	no commission	no commission
5.2.1.5	For Early Repayment (Partial or Full) of fixed interest rate consumer loan, if (изм. от УС, в сила from 10.06.2024)		
5.2.1.5.1.	When the remaining period of the credit agreement is greater than one year	1 % of the amount repaid in advance	
5.2.1.5.2.	When the remaining period of the credit agreement is less than one year	0.5 % of the amount repaid in advance	
<p><u>Notes:</u></p> <p>¹ The fee is charged once, based on the agreed credit amount, before the first disbursement of the loan. If the creditworthiness and collateral analysis fee is included in the loan, it is collected upon disbursement. Creditworthiness and collateral analysis fees are non-refundable.</p> <p>² The commission is charged on the outstanding principal before the annex is signed.</p> <p>³ If both conditions (monthly maturity date and servicing account) are renegotiated simultaneously, the fee is due for each of the renegotiated conditions.</p> <p>*In cases where the loan is provided in euro, the fees and commissions determined in BGN are collected in euro at the current central exchange rate of the BNB at the time the transaction is processed.</p>			
V.3. MORTGAGE LOAN			
V.3.1. (amended by the Management Board, effective from 10.06.2024) Mortgage loan, mortgage loan for current needs, mortgage loan for bulgarians with income from abroad, fixed interest rate mortgage loan (for the entire term of the credit agreement or part of it)*		BGN	CURRENCY

5.3.1.1.	For creditworthiness and collateral analysis ¹		
5.3.1.1.1.	Mortgage loan, Mortgage loan for Current Needs **	0.50% - 1 %	0.50% - 1 %
5.3.1.1.2. (amended by MB, in force from 10.06.2024)	mortgage loan for Bulgarians with income from abroad, fixed interest rate mortgage loan	1 %	1%
5.3.1.2.	for renegotiation of mortgage loan terms at the client's request:		
5.3.1.2.1.	For renegotiating interest rates ²	0.95 %	0.95 %
5.3.1.2.2.	For all other renegotiations	free	free
5.3.1.3.	For preparing a request to remove a mortgage on real estate	50.00 BGN excl. VAT	
5.3.1.4.	For verification of entries in the property register, an annual fee is charged for each real estate serving as collateral for the loan.	In accordance with the provisions of the "Tariff for State Fees Collected by the Registry Agency," for issuing a certificate of encumbrances, but not less than 10 BGN excl. VAT.	
5.3.1.5.	For early repayment (partial or full) of the loan before 12 monthly installments have been paid since its disbursement ³	1 %	1 %
<u>Notes:</u>			
¹ The commission is charged once on the agreed credit amount before the first disbursement of the loan. If the creditworthiness and collateral analysis fee is included in the loan, it is collected upon disbursement. Creditworthiness and collateral analysis fees are non-refundable.			
² The commission is charged on the outstanding principal.			
³ The commission is charged on the amount of the early repayment. This applies to loans granted from 08.11.2021 onward.			
*In cases where the loan is provided in euro, the fees and commissions determined in BGN are collected in euro at the current central exchange rate of the BNB at the time the transaction is processed.			
** The amount of the commission is determined according to the applicable interest rate on the loan.			

V.4. BANK GUARANTEES			
V.4.1. Guarantees Issued by the Bank		BGN	CURRENCY
5.4.1.1.	For creditworthiness and collateral analysis at the request for a bank guarantee, the fee/commission is collected upon submission of the request based on the requested guarantee amount ¹ :		
5.4.1.1.1.	For a guarantee up to 1 000.00 BGN	20.00 BGN	not performed
5.4.1.1.2.	For a guarantee above 1 000.00 BGN	0.1 % , min.50.00 BGN, max.500.00 BGN	not performed
5.4.1.1.3.	For a guarantee fully secured with cash funds in an account with the Bank	no commission	not performed
5.4.1.2.	For creditworthiness and collateral analysis at the request for renegotiation of bank guarantee terms, the fee is collected upon submission of the request,	50.00 BGN	not performed

	regardless of the type of requested change ¹		
5.4.1.2.1.	For guarantees under item 5.4.1.1.3, except in cases where the renegotiation concerns a change in collateral	no commission	no commission
5.4.1.3.	For issuing a guarantee secured with cash funds in an account with the Bank, securities, and guarantees issued by the Government of the Republic of Bulgaria and guarantees issued by first-class banks, the commission is collected quarterly or for part of a quarter until the expiration of the guarantee term ² :		
5.4.1.3.1	for Amounts up to 5 000.00 BGN	0.25 %, min. 30.00 BGN	not performed
5.4.1.3.2	for Amounts above 5 000.00 BGN	0.25 %, min. 50.00 BGN	not performed
5.4.1.4.	For issuing a guarantee secured by other means, the commission is collected quarterly or for part of a quarter until the expiration of the guarantee term ²	0.5 %, min. 100.00 BGN	not performed
5.4.1.5.	For issuing a one-time guarantee to customs authorities, secured with cash funds in an account with the Bank, covering a single transit operation with a validity term not exceeding 30 days ²	0.25 %, min. 30.00 BGN	not performed
5.4.1.6.	For express issuance of a guarantee, an additional fee is charged ² :		
5.4.1.6.1.	Within a term of up to 6 hours from the time of request submission	100.00 BGN	not performed
5.4.1.6.2.	Within a term of up to 24 hours from the time of request submission	50.00 BGN	not performed
5.4.1.7.	For renegotiating the terms of an issued guarantee at the request of the applicant, the following fees apply:		
5.4.1.7.1.	For text modification	25.00 BGN	not performed
5.4.1.7.2.	For extending the validity term within the quarter for which the fee/commission for issuing the guarantee was collected ³	25.00 BGN	not performed
5.4.1.7.3.	For increasing the guarantee amount (the commission is charged on the increased amount)	the commission under item 5.4.1.3. or item 5.4.1.4, or item 5.4.1.5	not performed
5.4.1.7.3.1.	For express issuance - when increasing the guarantee amount	the commission under item 5.4.1.7.3 plus the fee under item 5.4.1.6	not performed
5.4.1.8.	Upon encashment of amounts under an issued bank guarantee, the applicant pays	the commission under item 5.2.1.3.1	not performed
<u>Notes :</u>			
¹ If the guarantee is not issued, the collected fees and commissions for inquiry and analysis are non-refundable.			
² For issuing a bank guarantee, unless otherwise agreed, the applicant pays a fee/commission on the guarantee amount upon issuance. The collected fee/commission for an issued guarantee is non-refundable upon reduction of the guarantee amount.			
³ When the extension concerns a new quarter or part of a quarter, a fee/commission is charged as for issuing a new guarantee.			

SECTION VI. ISSUANCE AND SERVICING OF BANK PAYMENT CARDS

VI.1. DEBIT CARDS			
VI.1.1. International Debit Cards Maestro/Cirrus *(repealed by MB, in force from 01.06.2023)		BGN	CURRENCY
VI.1.2. International Debit Cards Mastercard		BGN	CURRENCY
6.1.2.1.	Issuance and renewal of Mastercard debit card		
6.1.2.1.1.	For issuance and renewal of the main card	free	not performed
6.1.2.1.2.	For issuance and renewal of an additional card	6.00 BGN	not performed
6.1.2.1.3.	For express service (up to 6 working days) for issuance, renewal, and reissuance of the main or additional card	12.00 BGN kapra	not performed
6.1.2.2.	Issuance of a new PIN code for an active main or additional card	6.00 BGN	not performed
6.1.2.2.1.	For servicing the main card (the fee is monthly, collected at the end of each month)	2.50 BGN	not performed
6.1.2.2.2.	For servicing the additional card (the fee is monthly, collected at the end of each month)	2.50 BGN	not performed
6.1.2.2.3.	For monthly servicing of the main and additional card for "Third Age" current account or for a current account of pupils above 14 years and students receiving scholarships (the fee is monthly, collected at the end of each month)	1.50 BGN	not performed
6.1.2.3.	For receiving a Mastercard debit card at a Bank branch other than the issuing branch	12.00 BGN	not performed
6.1.2.4.	For reissuance of the main and/or additional Mastercard debit card due to loss, theft, destruction, damage, etc.	6.00 BGN	not performed
6.1.2.5.	For payment operations in the Republic of Bulgaria		
6.1.2.5.1.	For cash withdrawal through the Bank's ATM terminals	0.30 BGN	not performed
6.1.2.5.2.	For cash withdrawal through ATM terminals of other banks	1.50 BGN	not performed
6.1.2.5.3.	For cash withdrawal through POS terminals at the Bank's counter	0.4% of the amount, min.4.00 BGN	not performed
6.1.2.5.4.	For cash withdrawal through POS terminals at other banks' counters	3.00 BGN + 1% of the amount paid	not performed
6.1.2.5.5.	For payments through POS terminals at a merchant	free	not performed
6.1.2.5.6.	For payment of periodic bills – taxes, fees, and other commercial services and products with cards registered and used for payment via the bPay system	0.20 BGN	not performed
6.1.2.5.7.	For payment of periodic bills – taxes, fees, and other commercial services and products with cards registered and used for payment via the ePay system	free	not performed
6.1.2.5.8.	For cash withdrawal through POS terminals at the Bank's counter, with Mastercard/VISA/Bcard debit card issued by a bank in the country, branch of a foreign bank in the country, or a foreign bank	0.20% of the amount paid, min. 1.00 BGN	not performed
6.1.2.5.9.	Unblocking a Mastercard debit card after entering 3 (three) incorrect PIN	1.00 BGN	free

	codes		
6.1.2.6.	For payment operations abroad*1		
6.1.2.6.1.	For cash withdrawal through ATM terminals		
6.1.2.6.1.1.	Through terminals within the EEA	not performed	0.77 euro
6.1.2.6.1.2	Through terminals outside the EEA	not performed	1.50 euro + 1% of the amount paid
6.1.2.6.2.	For payments through POS terminals at a merchant	not performed	free
6.1.2.6.3.	For cash withdrawal through POS terminals at a bank counter	not performed	1.50 euro + 1% of the amount paid
6.1.2.6.4.	Receiving a money transfer via a debit card issued by the Bank (includes operations like transfer from a virtual wallet/card/account registered with another financial institution (money send/money transfer), payment of gambling winnings, refund of betting amounts, payment transfers via other financial instruments (credit voucher/refund))	not performed	1.00 BGN + 1% of the amount received
6.1.2.7.	For blocking or unblocking a Mastercard debit card	1.20 BGN	not performed
6.1.2.8.	Operation for changing the PIN through ATM terminals in the country		
6.1.2.8.1.	Through the Bank's ATM terminals	free	not performed
6.1.2.8.2.	Through ATM terminals of other banks	0.25 BGN	not performed
6.1.2.9.	For unjustified dispute of transaction(s) with Mastercard debit cards Note: The fee is charged after reviewing the submitted complaint. The fee is charged once per reviewed complaint, regardless of whether one or more transactions have been unjustifiably disputed..	12.00 BGN	not performed
6.1.2.10.	Inquiry via ATM for the last five transactions and balance inquiry on a payment account with an issued Mastercard debit card		
6.1.2.10.1.	Through the Bank's ATM terminals	0.20 BGN	not performed
6.1.2.10.2.	Through ATM terminals of other banks	0.30 BGN	not performed
6.1.2.11.	Inquiry for transactions performed with a Mastercard debit card for a past period at the request of the cardholder or their authorized person	free 1.50 BGN	not performed
6.1.2.12.	Changing current limits for operations with Mastercard debit cards in the Republic of Bulgaria	6.00 BGN	not performed
6.1.2.13.	Changing current limits for operations with Mastercard debit cards abroad	6.00 BGN	not performed
6.1.2.14.	Registration of Mastercard debit cards for the service "SMS Notifications for Balances and Payments"	free	not performed
6.1.2.14.1.	Registration of Mastercard debit cards for the service "Electronic Utility Bill Payments"	free	not performed
6.1.2.15	Providing a new temporary static password for the service "3D Secure Payments"	1.20 BGN	not performed
6.1.2.16.	For a Mastercard debit card not collected within the 90-day term specified in the Card Issuance and Use Agreement	3.60 BGN	Not performed
Note: *1 Commissions under point 6.1.2.6. are collected in BGN at the current central exchange rate of the BNB at the time of transaction processing.			

VI.1.3. National Debit Cards Bcard		BGN	CURRENCY
6.1.3.1. Issuance, Renewal, and Monthly Maintenance of a Bcard Debit Card			
6.1.3.1.1. For issuance and renewal of the primary card		free	not performed
6.1.3.1.2.	For issuance and renewal of an additional card	6.00 BGN	not performed
6.1.3.1.3.	For maintenance of the primary card (fee is monthly, collected at the end of each month) – does not apply to a card issued to a Payment Account for Basic Operations	2.50 BGN	not performed
	For maintenance of the primary card, issued to a Payment Account for Basic Operations (fee is monthly, collected at the end of each month)	2.40 BGN	not performed
6.1.3.1.4.	For maintenance of an additional card (fee is monthly, collected at the end of each month)	2.50 BGN	not performed
6.1.3.1.5.	For maintenance of a primary or additional card issued to a Third Age Current Account or a Standard Current Account with a debit card for pupils over 14 years old and students receiving scholarships (the fee is monthly, collected at the end of each month)	1.00 BGN	not performed
6.1.3.2.	To receive a Bcard Debit Card at a branch of the Bank other than the issuing branch	12.00 BGN	not performed
6.1.3.3.	For reissuing the primary and/or additional Bcard debit card due to loss, theft, destruction, damage, etc.	3.60 BGN	not performed
6.1.3.4. For performing payment operations in the Republic of Bulgaria:			
6.1.3.4.1.	For cash withdrawal via ATM terminals of the Bank with a Bcard debit card (does not apply to a Bcard debit card issued to a Payment Account for Basic Operations)	0.30 BGN	not performed
	For cash withdrawal via ATM terminals of the Bank with a Bcard debit card issued to a Payment Account for Basic Operations	0.17 BGN	
	For cash withdrawal via ATM terminals of the Bank with a Bcard debit card issued to a Payment Account for Basic Operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates	free	
6.1.3.4.2.	For cash withdrawal via ATM terminals of other banks with a Bcard debit card (does not apply to a Bcard debit card issued to a Payment Account for Basic Operations)	1.50 BGN	not performed
	For cash withdrawal via ATM terminals of other banks with a Bcard debit card issued to a Payment Account for Basic Operations	0.98 BGN	
6.1.3.4.3.	For cash withdrawal with a Bcard debit card via POS terminals at a Bank counter	2.00 BGN + 0.1% of the amount	not performed
	For cash withdrawal with a Bcard debit card issued to a Payment Account for Basic Operations via POS terminals at a Bank counter	1.80 BGN + 0.1% of the amount	
	For cash withdrawal with a Bcard debit card issued to a Payment Account for Basic Operations with income from salaries, pensions, benefits, and social	free	

	security and social assistance, as well as scholarships for pupils, students, and doctoral candidates via POS terminals at a Bank counter		
6.1.3.4.4.	For cash withdrawal with a Bcard debit card via POS terminals at other banks' counters	3.00 BGN + 0.1% of the amount	not performed
6.1.3.4.5.	For payment via POS terminals at a merchant with a Bcard debit card (does not apply to a Bcard debit card issued to a Payment Account for Basic Operations)	free	not performed
	For payment via POS terminals at a merchant with a Bcard debit card issued to a Payment Account for Basic Operations	free	
6.1.3.4.6.	For payment via ATM for periodic bills – taxes, fees, and other commercial services and products, registered and using the BPay system with a Bcard debit card (does not apply to a Bcard debit card issued to a Payment Account for Basic Operations)	0.20 BGN	not performed
	For payment via ATM for periodic bills – taxes, fees, and other commercial services and products, registered and using the BPay system with a Bcard debit card issued to a Payment Account for Basic Operations	0.15 BGN	
	For payment via ATM for periodic bills – taxes, fees, and other commercial services and products, registered and using the BPay system with a Bcard debit card issued to a Payment Account for Basic Operations with income from salaries, pensions, benefits, and social security and social assistance, as well as scholarships for pupils, students, and doctoral candidates	free	
6.1.3.4.7.	For payment of periodic bills – taxes, fees, and other commercial services and products, registered and using the ePay system with a Bcard debit card	free	not performed
6.1.3.4.8.	For cash withdrawal via POS terminals at a Bank counter with Bcard debit cards issued by other banks in the country	not performed	not performed
6.1.3.4.9.	Unblocking a Bcard debit card after entering 3 (three) incorrect PIN codes	1.00 BGN	not performed
6.1.3.5.	For performing payment operations abroad:		
6.1.3.6.	With Bcard debit cards of Municipal Bank PLC, payment and non-payment operations can only be performed on the territory of the Republic of Bulgaria.	1.20 BGN	not performed
6.1.3.7.	For blocking or unblocking a Bcard debit card		
6.1.3.7.1.	Operation to change the PIN via ATM terminals in the country:	free	not performed
6.1.3.7.2.	Via the Bank's ATM terminals	0.25 BGN	not performed
6.1.3.8.	Via other banks' ATM terminals	1.80 BGN	not performed
6.1.3.9.	For issuing a new PIN code for an active primary or additional Bcard debit card	12.00 BGN	not performed
6.1.3.10.	For unjustified disputing of operations with Bcard debit cards		
6.1.3.10.1.	ATM enquiry for the last five transactions and balance enquiry on a payment account with an issued Bcard debit card	0.20 BGN	not performed
6.1.3.10.2.	Via the Bank's ATM terminals	0.30 BGN	not performed
6.1.3.11.	Report on transactions performed with a Bcard debit card for a past period upon request of the account holder or an authorised person	1.50 BGN	not performed

6.1.3.12.	Change of current limits for operations with Beard debit cards in the Republic of Bulgaria	6.00 BGN	not performed
6.1.3.13.	Registration of a Beard debit card for the service "SMS notifications for balances and payments"	free	not performed
6.1.3.13.1.	Registration of a Beard debit card for the service "Payment of Electronic Utility Bills"	free	not performed
6.1.3.14.	For non-received Beard debit card within the 90-day term stipulated by the Contract for Issuance and Use of Bank Card	3.60 BGN	not performed
6.1.3.15.	For providing a new temporary static password for the service "3D Secure Payments"	1.20 BGN	not performed
6.1.3.16. (repealed by the MB, in force from 10.08.2023)			
6.1.3.17. (repealed by the MB, in force from 10.08.2023)			
6.1.3.18 (repealed by the MB, in force from 10.08.2023)			
VI.2. CREDIT CARDS			
VI.2.1. Standard and Gold, Contact and Contactless Credit Cards Mastercard with deposited funds of the account holder in the current account (CC)		BGN	CURRENCY
6.2.1.1.	For issuance and renewal of primary and additional CC		
6.2.1.1.1	Standard	free	free
6.2.1.1.2.	Gold	free	free
6.2.1.1.3.	For express issuance and renewal of primary and/or additional CC (up to 6 working days) for each card		
6.2.1.1.3.1.	Standard	48.00 BGN	24.00 euro
6.2.1.1.3.2.	Gold	48.00 BGN	24.00 euro
6.2.1.2.	For reissuing before the expiry of the validity term of the CC due to loss, theft, destruction, damage, etc.		
6.2.1.2.1.	Reissuing a new Standard card	24.00 BGN	12.00 euro
6.2.1.2.2.	Issuing a new PIN code for an active Standard card	12.00 BGN	6.00 euro
6.2.1.2.3.	Reissuing a new Gold card	24.00 BGN	12.00 euro
6.2.1.2.4.	Issuing a new PIN code for an active Gold card	12.00 BGN	6.00 euro
6.2.1.3.	To receive a CC at a branch of the Bank other than the issuing branch of the CC	12.00 BGN	6.00 euro

6.2.1.4.	For early termination of a CC contract	12.00 BGN	6.00 euro
6.2.1.5.	For maintenance of primary and additional CC (fee is monthly, collected at the end of each month and upon termination of the card contract):		
6.2.1.5.1.	Standard	4.00 BGN	2.00 euro
6.2.1.5.2.	Gold	12.00 BGN	6.00 euro
6.2.1.6.	For performing payment operations in the Republic of Bulgaria *:		
6.2.1.6.1.	For cash withdrawal via ATM terminals of the Bank	3.00 BGN	1.50 euro
6.2.1.6.2.	For cash withdrawal via ATM terminals of other banks	3.00 BGN + 1% of the amount	1.50 euro + 1% of the amount
6.2.1.6.3.	For cash withdrawal via POS terminals at a Bank counter with a CC issued by the Bank	1% of the amount paid, min. 4.00 BGN	1% of the amount paid, min. 2.00 euro
6.2.1.6.4.	For cash withdrawal via POS terminals at a Bank counter with a Mastercard/VISA credit card issued by a bank in the country or a branch of a foreign bank in the country	2 % of the amount paid, min.4.00 BGN	2 % of the amount paid, min.2.00 euro
6.2.1.6.5.	For cash withdrawal via POS terminals at a Bank counter with a Mastercard/VISA credit card issued by a foreign bank	4 % of the amount paid	4 % of the amount paid
6.2.1.6.6.	For cash withdrawal with a CC via POS terminals at other banks in the country	6.00 BGN + 1.5 % of the amount paid, min. 20.00 BGN	3.00 euro + 1.5 % of the amount paid, min. 10.00 euro
6.2.1.6.7.	For payments via POS terminals at a merchant	free	free
6.2.1.6.8.	For payment of periodic bills – taxes, fees, and other commercial services and products with cards registered and using the BPay system	0.20 BGN	0.10 euro
6.2.1.6.9.	For payment of periodic bills – taxes, fees, and other commercial services and products with cards registered and using the ePay system	free	free
6.2.1.6.10.	Unblocking a Mastercard credit card after entering 3 (three) incorrect PIN codes	1.00 BGN	0.50 euro
6.2.1.7.	For performing payment operations with CC abroad:		
6.2.1.7.1.	For cash withdrawal via ATM terminals:		
6.2.1.7.1.1.	Via devices within the EEA	3.00 BGN + 1% of the amount paid	1.50 euro + 1% of the amount paid
6.2.1.7.1.2.	Via devices outside the EEA	6.00 BGN + 1.5 % of the amount paid, min. 20.00 BGN	3.00 euro + 1.5 % of the amount paid, min. 10.00 euro
6.2.1.7.2.	For cash withdrawal via POS terminals at other banks' counters	6.00 BGN + 1.5 % of the amount paid, min. 20.00 BGN	3.00 euro + 1.5 % of the amount paid, min. 10.00 euro
6.2.1.7.3.	For payments via POS terminals at a merchant or online	free	free
6.2.1.8.	For blocking or unblocking a CC	24.00 BGN	12.00 euro

6.2.1.9.	Operation to change the PIN via ATM terminals		
6.2.1.9.1.	Via the Bank's ATM terminals	free	Free
6.2.1.9.2.	Via other banks' ATM terminals	0.25 BGN	0.15 euro
6.2.1.10.	For an unjustified transaction dispute with a Mastercard credit card Note : * The fee is charged and collected after the submitted complaint has been reviewed. The fee is applied as a one-time charge in connection with a single reviewed complaint, regardless of whether one or more operations have been unjustifiably disputed with it.	240.00 BGN	120.00 euro
6.2.1.11.	ATM enquiry for the last five transactions and balance enquiry on a payment account with an issued credit card		
6.2.1.11.1.	Via the Bank's ATM terminals	0.10 BGN	0.05 euro
6.2.1.11.2.	Via other banks' ATM terminals	0.20 BGN	0.10 euro
6.2.1.12.	Statement of transactions performed with a Mastercard credit card for a previous period, upon request by the cardholder or an authorized person.	1.50 BGN	0.75 euro
6.2.1.13.	For changing the limits on transactions with a credit card.	24.00 BGN	12.00 euro
6.2.1.14.	For registering the credit card for the service "SMS notifications for payments."	free	free
6.2.1.14.1.	For registering the credit card for the service "Payment of electronic utility bills."	free	free
6.2.1.14.2.	(repealed by the MB, in force from 10.08.2023)		
6.2.1.14.3.	(repealed by the MB, in force from 10.08.2023)		
6.2.1.15.	For providing a new temporary static password for the service "3D Secure Payments"	2.00 BGN	1.00 euro
6.2.1.16	Receiving a money transfer via CC issued by the Bank (includes operations such as transfer from a virtual wallet/card/account registered with another financial institution (money send/money transfer), payout of gambling winnings, refund of betting amounts, money transfers via other financial instruments (credit voucher/refund))	2.00 BGN + 1% of the amount received	1.00 euro + 1% of the amount received
6.2.1.17.	For non-received CC within the 90-day term stipulated by the Contract for Issuance and Use of Bank Card	3.60 BGN	1.80 euro
6.2.1.18.	(repealed by the MB, in force from 10.08.2023)		
VI.2.2. Revolving credit card Mastercard (RCC)		BGN	CURRENCY
6.2.2.1.	For issuing and renewing a primary and additional RCC	free	free

6.2.2.2.	For reissuing before the expiry of the validity term of the credit card, due to loss, theft, destruction, damage, and other reasons		
6.2.2.2.1.	Standard credit card with limit	24.00 BGN	12.00 euro
6.2.2.2.2.	Gold credit card with limit	30.00 BGN	18.00 euro
6.2.2.2.3.	For issuing a new PIN code for an active RCC	12.00 BGN	6.00 euro
6.2.2.3.	For servicing an active primary RCC (the fee is collected monthly and upon termination of the RCC contract)		
6.2.2.3.1.	Standard credit card with limit	4.00 BGN	2.00 euro
6.2.2.3.2.	Gold credit card with limit	8.00 BGN	4.00 euro
6.2.2.4.	For servicing an active additional RCC (the fee is collected monthly and upon termination of the RCC contract)		
6.2.2.4.1.	Standard credit card with limit	2.00 BGN	1.00 euro
6.2.2.4.2.	Gold credit card with limit	4.00 BGN	2.00 euro
6.2.2.5.	For conducting payment transactions in Bulgaria:		
6.2.2.5.1.	Cash withdrawal via ATM terminal devices of the bank	2.50 BGN + 2% of the withdrawn amount, min. 5.00 BGN	1.50 euro + 2% of the withdrawn amount, min. 2.50 euro
6.2.2.5.2.	Cash withdrawal via ATM terminal devices of other banks in the country	5.00 BGN + 4% of the withdrawn amount, min. 10.00 BGN	2.50 euro + 3% of the withdrawn amount, min. 5.00 euro
6.2.2.5.3.	Cash withdrawal via POS terminal devices at the bank counter	6.00 BGN + 3% of the amount paid	3.00 euro + 3% of the amount paid
6.2.2.5.4.	Cash withdrawal via POS terminal devices at other banks' counters in the country	6.00 BGN + 3% of the amount paid	3.00 euro + 3% of the amount paid
6.2.2.5.5.	For payment of recurring bills – taxes, fees, and other commercial services and products with cards registered and used for payment via bPay	free	free
6.2.2.5.6.	For payment of recurring bills – taxes, fees, and other commercial services and products with cards registered and used for payment via ePay	free	free
6.2.2.5.7.	Payments via POS at merchants	free	free
6.2.2.5.8.	(repealed by the MB, in force from 10.08.2023)		
6.2.2.6.	For conducting payment transactions abroad:		
6.2.2.6.1.	Cash withdrawal via ATM terminal devices	6.00 BGN + 3% of the amount	3.00 euro + 3 % of the amount

		paid	paid
6.2.2.6.2.	Cash withdrawal via POS terminal devices at bank counters	6.00 BGN + 1 % of the amount paid	3.00 euro + 1 % of the amount paid
6.2.2.6.3.	Payments via POS at merchants or online	free	free
6.2.2.7.	Fees for revolving credit on RCC		
6.2.2.7.1.	Creditworthiness and collateral analysis	free	free
6.2.2.7.2.	Non-revolving fee	10.00 BGN	5.00 euro
6.2.2.7.3.	For exceeding the credit limit (upon occurrence of the claim)	5.00 BGN	2.50 euro
6.2.3.7.4.	Minimum monthly repayment installment (MRI)		
6.2.2.7.4.1.	Standard credit card with limit	3% of the authorized credit limit – min. 20.00 BGN	3% of the authorized credit limit – min. 20.00 euro
6.2.2.7.4.2.	Gold credit card with limit	3% of the authorized credit limit	3% of the authorized credit limit
6.2.2.8.	For blocking or unblocking RCC	12.00 BGN	6.00 euro
6.2.2.9.	For unjustified transaction complaints	48.00 BGN	24.00 euro
6.2.2.10.	Inquiry via ATM for the last five transactions and balance inquiry on a payment account with an issued Mastercard credit card		
6.2.2.10.1.	via ATM terminal devices of the Bank	free	Free
6.2.2.10.2.	via ATM terminal devices of other banks	0.20 BGN	0.10 euro
6.2.2.11.	PIN change operation via ATM terminal devices		
6.2.2.11.1.	via ATM terminal devices of the Bank	free	Free
6.2.2.11.2.	via ATM terminal devices of other banks	0.25 BGN	0.15 euro
6.2.2.12.	For providing a monthly statement of transactions made with primary and additional RCC		
6.2.2.12.1.	via email or at the bank counter	free	free
6.2.2.12.2.	to a specified address	5.00 BGN	5.50 euro
6.2.2.13.	For receiving RCC at a branch of the Bank different from the issuing branch	6.00 BGN	3.00 euro
6.2.2.14.	(repealed by the MB, in force from 10.08.2023)		
6.2.2.14.	For changing transaction limits with RCC	12.00 BGN	6.00 euro
6.2.2.15.	For registering RCC for the "SMS notifications for payments" service	free	free
6.2.2.15.1.	For received SMS notifications when conducting transactions with RCC ²	free	free

6.2.2.16.	For registering RCC for the "Payment of Electronic Utility Bills" service	free	free			
6.2.2.17.	For registering RCC for the "3D Secure Payments" service	free	free			
6.2.2.17.1.	Monthly fee for using the "3D Secure Payments" service	free	free			
6.2.2.17.2.	For providing a new temporary static password for the "3D Secure Payments" service	2.00 BGN	1.00 euro			
6.2.2.18.	Receiving a money transfer via RCC issued by the Bank (includes operations like transfer from a virtual wallet/card/account registered with another financial institution (money send/money transfer), payment of gambling winnings, refunding of betting amounts, money transfers via other financial instruments (credit voucher/refund))	2.00 BGN + 1% of the amount received	1.00 euro + 1% of the amount received			
6.2.2.19.	For an unreceived RCC within the regulated 90-day term under the Contract for issuing and using a bank card	3.60 BGN	1.80 euro			
VI.3. Standard limits for transactions with international debit cards Mastercard, international debit cards Maestro/Cirrus, and national debit cards Bcard						
Types of limits	For payment of goods and services via POS terminal or internet		For cash withdrawal through an ATM and POS at a bank		Total	
	Maestro/Cirrus	Mastercard	Maestro/Cirrus	Mastercard	Maestro/Cirrus	Mastercard
In Bulgaria maximum transaction	3000 BGN	4000 BGN	400 BGN at an ATM and 3000 BGN at a POS in the bank	800 BGN at an ATM or 800 BGN at a POS in a bank*	3400 BGN	4800 BGN
Outside Bulgaria maximum transaction	3000 BGN	4000 BGN	600 BGN	1000 BGN	3600 BGN	5000 BGN
In Bulgaria limit for 24 hours	3000 BGN	4000 BGN	400 BGN at an ATM and 3000 BGN at a POS in the bank	1600 BGN at an ATM or 1600 BGN at a POS in a bank	3400 BGN	5600 BGN
Outside Bulgaria 24-hour limit	4000 BGN	4000 BGN	1200 BGN	2000 BGN	5200 BGN	6000 BGN
Total 24-hour limit	4000 BGN	6000 BGN	1600 BGN at an ATM and 3000 BGN at a POS in the bank	3000 BGN at an ATM or 3000 BGN at a POS in a bank	5200 BGN	8000 BGN
Number of transactions per 24 hours	50	50	50	50	50	50
In Bulgaria 7-day limit	3000 BGN	4000 BGN	2800 BGN at an ATM and 3000 BGN at a	4000 BGN at an ATM or 4000 BGN at a	5800 BGN	8000 BGN

			POS in the bank	POS in a bank		
Outside Bulgaria 7-day limit	4000 BGN	4000 BGN	4000 BGN	4000 BGN	8000 BGN	8000 BGN
Total 7-day limit	6000 BGN	6000 BGN	4000 BGN at an ATM and 3000 BGN at a POS in the bank	4000 BGN at an ATM or 4000 BGN at a POS in a bank	8000 BGN	8000 BGN
Number of transactions over 7 consecutive days	80	80	80	80	80	80
Limit for contactless payments in the country without confirming the transaction with a PIN		50 BGN				

Standard limits for transactions with national debit cards Beard.

Types of limits	For payment of goods and services via POS terminal or internet	For cash withdrawal through an ATM and POS at a bank	Total
In Bulgarian maximum transaction	3 000 BGN	2 000 BGN at an ATM or 2 000 BGN at a POS in the bank*	5 000 BGN
In Bulgaria limit for 24 hours	3 000 BGN	2 000 BGN at an ATM or 2 000 BGN at a POS in the bank	5 000 BGN
Number of transactions per 24 hours	50	50	50
In Bulgaria 7-day limit	6 000 BGN	5 000 BGN at an ATM or 5 000 BGN at a POS in the bank	11 000 BGN
Number of transactions over 7 consecutive days.	80	80	80
The limit for contactless payments in the country without confirming the transaction with a PIN	50 BGN		

*The specified limit for cash withdrawal via ATM can be withdrawn in a single transaction, if the terminal allows it. Otherwise, the limit can be withdrawn through several separate operations, depending on the maximum amount the specific ATM permits..

VI.4. Standard limits for operations with standard and gold mastercard credit cards with funds deposited by the current account holder and revolving mastercard credit cards issued on current accounts opened in the name of individuals

Types of limits	Standard credit card Mastercard			Gold credit card Mastercard		
	For payment of goods and services via POS terminal or internet	For cash withdrawal	Total	For payment of goods and services via POS terminal or internet	For cash withdrawal	Total

In Bulgaria maximum transaction	3000 EUR 9000 BGN	500 EUR 1000 BGN	2200 EUR 4400 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	
Outside Bulgaria maximum transaction	2000 EUR 4000 BGN	500 EUR 1000 BGN	2500 EUR 5000 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	
In Bulgaria limit for 24 hours	2000 EUR 4000 BGN	500 EUR 1000 BGN	2500 EUR 5000 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	7000 EUR 14000 BGN
Outside Bulgaria 24-hour limit	2000 EUR 4000 BGN	500 EUR 1000 BGN	2500 EUR 5000 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	7000 EUR 14000 BGN
Total 24-hour limit	3000 EUR 6000 BGN	1000 EUR 2000 BGN	3000 EUR 6000 BGN	10000 EUR 20000 BGN	4000 EUR 8000 BGN	10000 EUR 20000 BGN
Number of transactions per 24 hours			50			50
In Bulgaria 7-day limit	2000 EUR 4000 BGN	2000 EUR 4000 BGN	3000 EUR 6000 BGN	10000 EUR 20000 BGN	5000 EUR 10000 BGN	10000 EUR 20000 BGN
Outside Bulgaria 7-day limit	2000 EUR 4000 BGN	2000 EUR 4000 BGN	4000 EUR 8000 BGN	10000 EUR 20000 BGN	5000 EUR 10000 BGN	10000 EUR 20000 BGN
Total 7-day limit	3000 EUR 6000 BGN	2000 EUR 4000 BGN	4000 EUR 8000 BGN	10000 EUR 20000 BGN	8000 EUR 16000 BGN	10000 EUR 20000 BGN
Number of transactions for a 7-day period			80			80
Limit for contactless payments in the country without PIN confirmation	50 BGN					

SECTION VII. ONLINE/ MOBILE BANKING

VII. ONLINE/ MOBILE BANKING		
7.1.1.	For providing access to the Online Banking system	
7.1.1.1.	Registration in the system	free (taxable transaction)
7.1.2.	For using the Online Banking system	free (taxable transaction)
7.1.3.	For providing a new username and/or password at the client's request	free (taxable transaction)
7.1.4.	For received SMS notification with an authorization code	free (taxable transaction)

SECTION VIII. OTHER SERVICES

VIII. ДРУГИ УСЛУГИ		
8.1.	For providing information (including on banking operations) upon the written request of the client, for each individual inquiry:	
8.1.1.	For the current month	5.00 BGN excl. VAT plus the fee under item 8.13
8.1.2.	For the current year	10.00 BGN excl. VAT plus the fee under item 8.13
8.1.3.	For previous years	30.00 BGN excl. VAT plus the fee under item 8.13
8.1.4.	For inquiries based on a written request from authorities authorized by law to receive the respective information	free (taxable transaction)

8.2.	Providing information from the Central Credit Register upon the written request of clients regarding their credit indebtedness	1.00 BGN excl. VAT за едно лице
8.3.	For collecting banking information from abroad upon the written request of the client	By agreement (taxable transaction)
8.4.	Issuing a certificate for third parties upon the written request of a client:	
8.4.1.	In Bulgarian	30.00 BGN excl. VAT
8.4.2.	In English	40.00 BGN excl. VAT
8.5.	Issuing a reference for third parties upon the written request of a client:	
8.5.1.	In Bulgarian	50.00 BGN excl. VAT
8.5.2.	In English	70.00 BGN excl. VAT
8.6.	For performing corrective operations upon the written request of a client, if possible	5.00 BGN excl. VAT
8.7.	For transmitting information upon the client's request by fax, after assessing the appropriateness of such transmission:	
8.7.1.	for the country	5.00 BGN excl. VAT
8.7.2.	abroad	5.00 BGN excl. VAT
8.8.	For sending notifications/documents by mail	
8.8.1	in the country	the actual costs made (taxable transaction)
8.8.2.	abroad	the actual costs made (taxable transaction)
8.9.	For sending notifications/documents upon the client's request via special courier:	
8.9.1.	in the country	the actual costs made (taxable transaction)
8.9.2.	abroad	50.00 euro excl. VAT
8.10.	For the sale of payment document forms upon the client's request:	
8.10.1.	By booklets or individual forms exceeding 5 per day	at prices set by the competent Bank authority (taxable transaction)
8.10.2.	By individual forms, but no more than 5 per day	free (taxable transaction)
8.11.	For calculating legal interest upon written request:	
8.11.1.	From clients of the Bank	10.00 BGN excl. VAT
8.11.2.	From persons who are not clients of the Bank	20.00 BGN excl. VAT
8.12.	For providing consultations on currency-financial, market, and other issues, and expertise related to currency operations	By agreement (taxable transaction)
8.13.	For copying documents	0.50 BGN excl. VAT per page
8.14.	A one-time fee for processing a garnishment order – for each imposition, change in circumstances, and release of garnishment for each account opened under section I "ACCOUNTS"	10.00 BGN 5 euro
8.15.	For performing a check from the Register of Bank Accounts and Safes of the Bulgarian National Bank (BNB) when opening a Payment account for basic operations – in accordance with the BNB's Tariff.	2,17 BGN excl. VAT

PART TWO: TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS

CHAPTER ONE. GENERAL PROVISIONS

1. The Bank provides services for maintaining a register of foreign securities for clients (custodial services) through a subcontractor – a foreign depository institution based on concluded agreements for custodial services.
2. The fees and commissions in Chapter Two of this Tariff are specified in leva (BGN) and/or euro (EUR) and are payable in the currency of the transaction/operation carried out, while those for the Opening, servicing, and Closure of a securities account, if applicable, are payable in the currency of the respective securities issue.

CHAPTER TWO. FEES AND COMMISSIONS OF MUNICIPAL BANK AD FOR TRANSACTIONS WITH GOVERNMENT SECURITIES

I. Government Securities (GS) registered in Bulgaria	
1. Execution of competitive orders for participation in an auction for the acquisition of GS	
1.1. For approved orders	0,05 % of the total nominal value of the order, min. 10.00 BGN.
1.2. For unapproved orders	5.00 BGN
2. Execution of non-competitive orders for participation in an auction for the acquisition of GS	0,05 % of the total nominal value of the order, min. 10.00 BGN
3. On the maturity of GS	0,03% of the nominal value
4. Transfer of GS between a client of the Bank and another primary or non-primary dealer	20.00 BGN
5. Transfer of GS between a client of the Bank and other natural or legal persons	
5.1. Within the Bank	15.00 BGN
5.2. To/from another financial institution	15.00 BGN
6. Issuance of a certificate of ownership of GS (VAT included)	6 BGN
6.1. Issuance of a duplicate certificate of ownership of GS (VAT included)	10.00 BGN
7. Transfer of GS to the Ministry of Finance account at the BNB for participation in a privatisation deal (VAT included)	15.00 BGN
8. Preparation of a report on owned GS upon client's request (VAT included)	15.00 BGN
9. Registration of special pledges in the Bank's register and issuance of certificates (VAT included)	35.00 BGN
10. Upon termination of the agreement for the registration of a special pledge (VAT included)	20.00 BGN

11. Registration of a transaction with GS between foreign investors before the BNB (VAT included)	20.00 BGN
12. Purchase or sale of GS conducted outside a regulated market	
Up to EUR/BGN 100,000	0,15%, min. EUR/BGN 100
Above EUR/BGN 100,000	negotiable
13. Purchase or sale of GS on a regulated market	0,15 %, min. 50 BGN
14. Cancellation of instructions for GS transactions	50 BGN
15. Custody (VAT included)	0,06 %, min. 5 BGN месечно
16. Specific activities, services, and fees provided by the BNB	
13. Purchase or sale of GS on a regulated market	Tariff of BNB + 10 %
II. Government Securities registered Outside Bulgaria (foreign GS)	
1. Processing fee for each transaction	30.00 EUR for issues in euro or its equivalent in the original currency of the respective securities issue
2. Preparation of a report on owned foreign GS upon client's request (VAT included)	20.00 BGN
3. Custody and maintenance of the register (including monthly register statement) (Fee payable once a month) (VAT included)	0.06% на год. база от пазарната стойност на портфейла, минимум 15.00 currency units ¹
4. Purchase or sale of GS conducted outside a regulated market	
Up to EUR/USD 100,000	0,3 %, min. 100.00 currency units ¹
Above EUR/USD 100,000	negotiable

¹The fee is payable in the original currency of the respective securities issue and is due two banking days after the client receives a notice prepared by the Bank regarding the market value of the portfolio, containing a request for payment of the fee..

CHAPTER THREE. FEES AND COMMISSIONS OF MUNICIPAL BANK AD FOR TRANSACTIONS WITH CORPORATE SECURITIES AND COMPENSATION INSTRUMENTS

I. Corporate Securities (CS) registered in Bulgaria	
Includes all securities as per Article 3, item 1 in connection with §1, item 1 of the Supplementary Provisions of the Law on Public Offering of Securities, excluding government securities, as well as compensation instruments and shares of collective investment schemes	
1. Purchase or sale of bonds and other debt CS conducted on a regulated market	
Up to 100,000 BGN	0,1 %, min. 7.00 BGN
Above 100,000 BGN	negotiable
2. Purchase or sale of bonds and other debt CS conducted outside a regulated market	

Up to 100,000 BGN	0,15%, min. EUR/BGN 50.00
Above 100,000 BGN	negotiable
3. Purchase or sale of shares and other non-debt CS conducted on a regulated market	
Standard fee	1%, min. 12 BGN
For clients investing above 100,000 BGN	negotiable
4. Purchase or sale of shares and other non-debt CS conducted outside a regulated market	
Up to 100,000 BGN	0,1%, min. 20.00 BGN
Above 100,000 BGN	negotiable
5. Transfer of CS in a repo transaction	
In a repo transaction with the Bank	free
In a repo transaction with another investment intermediary	0,1%, min. 20.00 BGN
6. Purchase of shares and other non-debt CS in an initial or secondary offering (IPO or SPO)	
7. Purchase of shares or other non-debt CS in a privatisation procedure through a regulated market	
8. Transfer of CS from the client's account in Central Depository AD to the client's account in the Bank	
9. Transfer of CS from the client's account with another investment intermediary to the client's account in the Bank	
10. Transfer of CS from the client's account in the Bank to the client's account in Central Depository AD or with another investment intermediary	
11. Issuance of a certificate of ownership of financial instruments from Central Depository AD (VAT included)	
12. Custodian transfer	
13. Fee upon order submission (VAT included)	
14. Fee for order correction (VAT included)	
15. Fee for order withdrawal (where possible) (VAT included)	
16. Notification of dividend/interest payment (upon request) (VAT included)	
17. Dividend/interest payment	
To a bank account	
To a bank account	
2. Custody of securities in the register with Municipal Bank AD (VAT included)	
2.1. Professional clients and other persons under Article 77d, para.2 of the LPOS	
2.2. Non-professional clients outside the scope of persons under Article 77d, para.2 of the LPOS * (VAT included)	
<i>* For publicly traded financial instruments</i>	<i>Free</i>
<i>* For non-publicly traded financial instruments</i>	<i>0.075 %, minimum 2.50 BGN monthly</i>
	<i>the fee is charged monthly based on the market price of the assets</i>
	<i>the fee is charged monthly according to the provisions of Ordinance 23 of the Financial Supervision</i>

<i>Commission</i>	
3. Preparation of specific (non-regular) reports on securities movements in the registers	
3.1. Specific (non-regular) report (statement) by the Bank (VAT included)	24.00 BGN
4. Provision of services for registrations in “Central Depository” AD, under the Law on Special Pledges	
4.1. Registration of a pledge agreement (VAT included) *	84.00 BGN
4.2. Fees payable for the administration of a special pledge in Central Depository AD	0.04% of the monetary amount for which the pledge is established, but not less than 300.00 BGN and not more than 15 000.00 BGN
4.3. Registration of additional circumstances under a pledge agreement (VAT included)	350.00 BGN
4.4. Cancellation of a pledge (VAT included)	350.00 BGN
4.5. Issuance of a certificate of existence/non-existence of registered circumstances (VAT included)	20.00 BGN
4.6. Registration of foreclosure on a special pledge (VAT included)	350.00 BGN
4.7. Registration of abandonment of foreclosure on a special pledge (VAT included)	350.00 BGN
5. Blocking of financial instruments	
5.1. Blocking of financial instruments at the request of the account holder (VAT included)	80 BGN per entry
5.2. Issuance of a blocking certificate at the request of a party to an agreement (VAT included)	150.00 BGN
5.3. Unblocking of financial instruments (VAT included)	80.00 BGN

* The indicated fees include the fees due to “Central Depository” AD.

6. Specific activities, services, and fees provided by the Central Depository AD	Tariff of the Central Depository + 10 %
7. Other unspecified actions and operations accompanying or guaranteeing the aforementioned, or those of interest to the client – discretionary portfolio management, representation at the General Meeting of shareholders or bondholders, investment consultancy	Negotiable
8. Specific actions and functions accompanying and supporting the activities of legal entities – preparation of a prospectus, underwriting and/or placement of a bond issue, performing the function of a Trustee Bank, consultancy	Negotiable

II. Corporate Securities (CS) Registered Outside Bulgaria

This includes all securities within the meaning of Art. 3, item 1 in connection with §1, item 1 of the Additional Provisions of the Law on the Public Offering of Securities (LPOS), excluding government securities, as well as

compensatory instruments and units of collective investment schemes.

1. Transactions for the purchase and sale of corporate securities (CS) registered outside of Bulgaria

	Country	Financial instruments market	Commission **	Annual storage fee ***
1.1	Australia	Australian Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.2	Austria	Vienna Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.3	Belgium	Euronext Brussels	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.4	UK	London Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.6	Greece	Athens Stock Exchange	0.85 %, min EUR 20.00 per order	0,45 %, min EUR 20.00
1.7	Denmark	Copenhagen Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.9	Spain	Madrid Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.10	Italy	Borsa Italiana	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.11	Canada	Montreal Exchange, Toronto Stock Exchange	EUR equivalent of CAD 0.20 per share, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.12	Norway	Oslo Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.13	Portugal	Euronext Lisbon	0.85 %, min EUR 35.00	0,45 %, min EUR

			per order	20.00
1.14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.15	Finland	Helsinki Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.16	France	Euronext Paris	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.17	the Netherlands	Euronext Amsterdam	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.18	Switzerland	SIX Swiss Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.19	Sweden	Stockholm Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.20	Japan	Tokyo Stock Exchange	0.85 %, min EUR 35.00 per order	0,45 %, min EUR 20.00
1.21	Poland	Warsaw Stock Exchange	0.90 %, min EUR 45.00 per order	0,75 %, min EUR 20.00
1.22	Singapore	Stock Exchange of Singapore	0.90 %, min EUR 40.00 per order	0,75 %, min EUR 20.00
1.23	Turkey	Istanbul Stock Exchange	0.90 %, min EUR 45.00 per order	0,75 %, min EUR 20.00
1.24	Hungary	Budapest Stock Exchange	0.90 %, min EUR 80.00 per order	0,75 %, min EUR 20.00
1.25	Honkong	Hong Kong Exchanges and Clearing	0.90 %, min EUR 40.00 per order	0,75 %, min EUR 20.00
1.26	Czech Republic	Prague Stock Exchange	0.90 %, min EUR 60.00 per order	0,75 %, min EUR 20.00

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The commission does not include additional market-specific costs that may arise, such as taxes (including stamp duty), levies, state and regulatory fees, and other payments related to the acquisition or sale of financial instruments. These costs will be communicated to the client in a timely manner before concluding a transaction for the purchase or sale of financial

instruments. The commission is calculated in euros, based on the value/equivalent of the transaction price in euros at the official exchange rate of the Bank or at a rate determined by a credit and/or depository institution to which the Bank has delegated all or part of its functions related to the custody of corporate securities. For clients who have an account in US dollars (USD), commissions for transactions on the US market are collected in USD.

The indicated storage fee is annual and is calculated on a 30/360 basis. The fee is determined based on the average daily balances during the month, revalued at the closing price of the respective market on the last or the nearest preceding day of the month. The fee is calculated on the euro equivalent of the revaluation, based on the official exchange rate of the Bank or a rate determined by a credit and/or depository institution to which the Bank has delegated all or part of its functions related to the custody of corporate securities. The accrued storage fee for corporate securities is collected on a quarterly basis.

2.	Transfer of foreign corporate securities (CS) from/to a client whose register is not maintained by the Bank.	EUR 30.00
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ADDITIONAL PROVISIONS

§ 1. For the purposes of the Tariff of Municipal Bank AD for interest rates, fees, and commissions for individuals:

1. "User of payment services" refers to a natural person who uses a payment service as a payer, payee, or in both capacities.
2. "Payer" refers to a natural person who is the holder of a bank payment account and orders the execution of a payment order from that account, or in the absence of an account, a natural or legal person who issues a payment order.
3. "Payee" refers to a natural person designated as the final recipient of funds that are the subject of a payment transaction.
4. "Currency unit" refers to the monetary unit of the currency in which the account is maintained.
5. "Value date" refers to the reference date used by the Bank as a payment service provider for calculating interest on funds credited or debited to the account. When no interest is agreed upon for the account, the value date is the date on which the Bank is required to debit or credit the account.
6. "**BISERA**" is a collective name for systems servicing customer payments in the national currency or in euro, initiated for execution at a specific moment. The systems are:
 - a) "BISERA 6" - processes payment orders in BGN within the territory of the Republic of Bulgaria;
 - b) "BISERA 7 – EUR" - processes payment orders in euro within the territory of the Republic of Bulgaria, up to 50,000 euro, as well as cross-border transfers in euro without limitation on the amount of the ordered transfers to/from banks and bank branches operating within the European Economic Area.
7. "**RINGS**" is a real-time gross settlement system in the BNB, through which the transfer of funds in BGN is carried out between the settlement accounts of participants, finalizing individually (transaction by transaction) and in real-time upon receiving the payment order from the system's participants. Through RINGS, systemically important payments are made, including client payments from commercial banks without limitation on the amount, initiated to the system at the client's request.
8. **TARGET2** (the Trans-European Automated Real-Time Gross Settlement Express Transfer System) is the real-time gross settlement system of the Eurosystem for the final settlement of operations between central banks, systemically important payments in euro, and other euro-denominated payments.

9. The "European Economic Area" includes the territory of the member states of the European Union and the three member states of the European Free Trade Association (EFTA) - Iceland, Liechtenstein, and Norway.

§ 2. For all services not specified in this Tariff, the Bank collects fees and commissions by agreement. In each of these cases, the transaction is treated as taxable or exempt, according to the criteria of the Value Added Tax Act (promulgated in SG No. 63 of 2006) and the Rules for the Application of the Value Added Tax Act (promulgated in SG No. 76 of 2006).

§ 3. The Management Board of the Bank has the right to:

1. Authorize bank officials to negotiate interest rates or determine the collection of fees and commissions different from the Tariff for individual operations or clients, in compliance with legal requirements.
2. Adopt individual tariffs applicable to a separate branch of the Bank, which the Bank announces in the premises of the respective branch accessible to clients.
3. Approve interest rates, fees, commissions, and other specific conditions different from the Tariff for specialized products, applicable to all clients using the product. The relevant interest rates, fees, commissions, and conditions for specialized products are an integral part of this Tariff.

§ 4. In the event of any change in numbering or wording, the points in this Tariff replace the corresponding regulatory provisions cited in concluded contracts and agreements.

TRANSITIONAL AND FINAL PROVISIONS

§ 5. This Tariff repeals the Tariff of "Municipal Bank" AD for interest rates, fees, and commissions for individuals, adopted by the Management Board of Municipal Bank AD on 13.03.2019, effective from 18.03.2019, including its amendments and supplements.

§ 6. This Tariff was adopted by the Management Board of Municipal Bank AD with Minutes No. 19 dated 22.03.2022 and comes into effect on 01.01.2023 (amended and supplemented by the Management Board on 09.03.2023, effective from 01.04.2023; amended and supplemented by the Management Board on 23.05.2023, effective from 01.06.2023; amended and supplemented by the Management Board on 23.05.2023, effective from 10.08.2023; amended and supplemented by the Management Board on 29.08.2023, effective from 01.09.2023; amended and supplemented by the Management Board on 26.09.2023, effective from 01.10.2023; amended by the Management Board on 28.11.2023, effective from 01.12.2023; amended and supplemented by the Management Board on 31.10.2023, effective from 15.01.2024; amended and supplemented by the Management Board on 06.02.2024, effective from 12.02.2024; amended and supplemented by the Management Board on 16.04.2024, effective from 15.05.2024; amended and supplemented by the Management Board

on 23.04.2024, effective from 15.05.2024; amended by the Management Board in part V. Credit Activity on 23.04.2024, effective from 10.06.2024; amended and supplemented by the Management Board on 18.06.2024, effective from 24.06.2024).

§ 7. An integral part of this Tariff are:

1. Appendix No. 1. Bulletin for interest rates charged by Municipal Bank AD on transactions with individuals.