

**TARIFF
of Municipal Bank AD for the interest rates, fees and commissions for retail
clients**



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PART ONE

CHAPTER ONE. GENERAL PROVISIONS

1. Field of application

- 1.1. This Tariff regulates the terms and conditions for the charging interest, fees and commissions on transactions in the national currency (BGN) and foreign currencies, which Municipal Bank AD ¹applies for retail customers, when using bank products and services.
- 1.2. The tariff specifies the minimum and / or maximum rates of interest, fees and commissions. If such rates are not provided, they are considered negotiable.

2. Scope

- 2.1. This Tariff applies to all Bank customers, unless otherwise agreed.
- 2.2. Customers within the meaning of the Tariff are:
 - 2.2.1. local and foreign natural persons (excluding a sole trader);
 - 2.2.2. a local person - "A group of citizens without registration in BULSTAT".
- 2.3. Customers who do not have accounts/ deposit accounts with the Bank pay the fees and commissions due in advance.

3. Applicable exchange rates on the calculation and collection of fees and commissions

- 3.1. The fees and commissions in this Tariff are denominated in BGN and/ or EUR and are due in the currency of the transaction, and those for opening, maintaining and closing an account/ deposit - in the currency of the respective account/ deposit. Where operations or accounts/ deposit accounts are in a currency other than EUR or BGN, the fees and commissions shall be converted into the relevant currency at the prevailing central rate of the BNB at the time of the accounting of the operation, unless otherwise agreed.
- 3.2. For the collection of fees and commissions due on credit transactions, in cases where the amounts provided by the customer are in a currency other than the currency of the granted credit, unless otherwise agreed, the fees and commissions are converted at the applicable exchange rates announced in the Foreign Exchange Bulletin of Municipal Bank AD at the time of the accounting of the operation.

4. Taxable transactions

- 4.1. In this Tariff, the fees and commissions for taxable transactions within the meaning of the Value Added Tax Act do not include value added tax (VAT). For fees and commissions, for which a "taxable transaction" is indicated, VAT is additionally collected from the customers for these transactions, charged on the fees and commissions established in the Tariff or as negotiated by the parties.
- 4.2. The Bank issues invoices to its customers for taxable deliveries of services to local persons and deliveries with place of performance outside the territory of the country to foreign persons with or without VAT, depending on the type of transactions. Invoices may not be issued for the delivery of services where the recipient is a natural person or in the case of exempt deliveries of services. Nevertheless, the Bank issues invoices at the request of the recipients of the services for all types of deliveries.

5. Interest Rate Policy

- 5.1 The Bank's interest rate policy is determined by its governing bodies on the basis of the market conditions and rules, as defined by the laws and by-laws.
- 5.2. The amount of interest on borrowed funds and loans of natural persons, the method of calculating interest rates and other conditions under Art. 57 and Art. 58 of the Credit Institutions Act, are specified in the Bulletin for the Interests Rates Charged by Municipal Bank AD (Bulletin No. 1 to this Tariff).
- 5.3. The bank announces the terms of deposit accounts and credits in premises, to which customers have access.

6. Minimum amount accepted as a deposit

- 6.1. The necessary amounts for opening and maintaining a minimum availability (minimum amount) on deposit accounts and accounts are determined by the descriptions of the respective banking products and/ or this Tariff and are stated in the Bulletin.

7. Closing of deposit accounts and other accounts

- 7.1. Savings accounts and current accounts may be closed at the sole discretion of the Bank unilaterally and without further notice to the customer, if for more than 3 consecutive months the balance on the deposit/ account is below the specified minimum amount and for savings accounts and current accounts, for which the Bank does not set a requirement for minimum availability and for current accounts with bank payment cards issued thereto - provided that for more than 3 consecutive months the balance on the deposit / account is zero.
- 7.2. Upon closing of deposit accounts and accounts in a foreign currency, an amount that is less than the smallest denomination in the respective currency, is paid in its BGN equivalent at the Bank's purchase rates at the time of the transaction's accounting.

8. Value dates for the implementation of payment transactions

- 8.1.1. The value date for crediting of a deposit / account of a customer-recipient of funds, shall be no later than the business day, on which the Bank's account is credited with the amount of the payment transaction.
- 8.1.2. The value date, in the case of a cash installment to a deposit account/ account, is the business day on which the installment was made.
- 8.1.3. The value date for debiting a deposit account/ account of a customer – payee of the funds, is not earlier than the date on which the deposit account/ account is debited with the amount of the payment transaction.
- 8.2. For corrective operations, the value date for debiting/ crediting an account is considered the date of the erroneously executed operation.

9. Public safe

- 9.1. The remuneration for renting a safe in the public vaults is approved by the Bank's Management Board or persons authorized by it for each division offering the service, in a separate tariff.
- 9.2. Remunerations (fees) are publicly announced with VAT, by placing them in the premises of the respective branch of the Bank, which are accessible to customers.

CHAPTER TWO. FEES AND COMMISSIONS APPLICABLE TO PRODUCTS AND SERVICES

SECTION I. DEPOSIT ACTIVITIES

¹ Hereinafter shortly referred to as the "Bank"

I.1. CURRENT ACCOUNTS			
I.1.1. Current account without a bank card provided thereto		BGN	CURRENCY
1.1.1.1.	Opening	1.00 BGN	5.00 EUR
1.1.1.2.	Maintenance and operational services *	1.70 BGN	1.25 EUR
1.1.1.3.1	Closure in case less than 6 months have passed since the date of conclusion of the framework agreement for opening the account	5.00 BGN	2.50 EUR
1.1.1.3.2	Closure in case more than 6 months have passed since the date of conclusion of the framework agreement for opening the account	free of charge	free of charge
1.1.1.4	Minimum account balance	2.00 BGN	5.00 currency units
Note: *This is a monthly fee that is automatically collected from the account in the end of each calendar month or upon closing the account			
I.1.2. Current account provided with an electronic debit card Maestro/Cirrus and/ or a debit card with national access (EDC)		BGN	CURRENCY
1.1.2.1.	Opening	free of charge	not performed
1.1.2.2.1	Maintenance and operational services*	1.70 BGN	not performed
1.1.2.2.2.	Maintenance and operational services for a current account provided with a debit card – Seniors or EDC of students above the age of 14 or university students receiving scholarships *	1.00 BGN	not performed
1.1.2.3.	Closing following the deactivation of all bank cards issued to the account	free of charge	not performed
1.1.2.4.	Minimum account balance	2.00 BGN	not performed
Note:*This is a monthly fee that is automatically collected from the account in the end of each calendar month or upon closing the account			
I.1.3. Current account provided with a contactless debit card Mastercard		BGN	CURRENCY
1.1.3.1.	Opening	free of charge	not performed
1.1.3.2.	Maintenance and operational services*	free of charge	not performed
1.1.3.3.	Closing following the deactivation of all bank cards issued to the account	free of charge	not performed
1.1.3.4.	Minimum account balance	2.00 BGN	not performed
Note*:If, in addition to a contactless debit card, the account is provided with a debit card Maestro/ Cirrus and/ or a debit card with national access only, a fee is collected pursuant to pt. 1.1.2.2.1 or pt. 1.1.2.2.2.			
I.1.4. Current account provided with a standard and/ or gold credit card Mastercard with deposited funds of the holder to the current account (CC)		BGN	CURRENCY
1.1.4.1.	Opening of a current account in BGN or EUR for the issuance of a CC	free of charge	free of charge
1.1.4.2.	Maintenance and operational services	free of charge	free of charge
1.1.4.3.	Closing following the deactivation of all bank cards issued to the account	free of charge	free of charge
1.1.4.4.	Minimum account balance provided with:		
a)	a standard credit card	50.00 BGN	25.00 EUR
b)	a gold credit card	100.00 BGN	50.00 EUR
I.1.5. Current account provided with a 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 issuance of RCC	free of charge	free of charge
1.1.5.2.	Maintenance and operational services	free of charge	free of charge
1.1.5.3.	Closing following the deactivation of all bank cards issued to the account	free of charge	free of charge
1.1.5.4.	Minimum balance to an account provided with:		
a)	standard RCC	not required	not required
b)	gold RCC	not required	not required
I.1.6. Special current account and a Current account for interest of private bailiffs (PB)		BGN	CURRENCY
1.1.6.1.	Opening	free of charge	free of charge
1.1.6.2.	Maintenance and operational services	free of charge	free of charge
1.1.6.3.	Closing	free of charge	free of charge
1.1.6.4.	Minimum account balance	not required	not required
I.1.7. Special current account of a lawyer, insurance agent or a notary		BGN	CURRENCY
1.1.7.1.	Opening	1.00 BGN	5.00 EUR
1.1.7.2.	Maintenance and operational services *	1.30 BGN	1.00 EUR
1.1.7.3.1.	Closure in case less than 6 months have passed since the date of conclusion of the framework agreement for opening the account	10.00 BGN	5.00 EUR
1.1.7.3.2.	Closure in case more than 6 months have passed since the date of conclusion of the framework agreement for opening the account	free of charge	free of charge
1.1.7.4.	Minimum account balance	2.00 BGN	5.00 currency units
Note: *This is a monthly fee that is automatically collected from the account in the end of each calendar month or upon closing the account			
I.1.8. Special current account for charity purposes		BGN	CURRENCY
1.1.8.1.	Opening	free of charge	free of charge
1.1.8.2	Maintenance and operational services	free of charge	free of charge
1.1.8.3.	Closing	free of charge	free of charge
1.1.8.4.	Minimum account balance	2.00 BGN	5.00 currency units
I.1.9. Payment account for major transactions, not provided with a bank card		BGN	CURRENCY
1.1.9.1.	Opening	free of charge	not performed
1.1.9.2.	Maintenance and operational services *	1,60 BGN	not performed

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1.1.9.3.1.	Closure in case less than 6 months have passed since the date of conclusion of the framework agreement for opening the account	2.00 BGN	not performed
1.1.9.3.2.	Closure in case more than 6 months have passed since the date of conclusion of the framework agreement for opening the account	free of charge	not performed
1.1.9.4.	Minimum account balance	2.00 BGN	not performed
Note: *This is a monthly fee that is automatically collected from the account in the end of each calendar month or upon closing the account			
I.1.10. Payment account for major transactions, provided with a bank debit card Maestro\Cirrius		BGN	CURRENCY
1.1.10.1.	Opening	free of charge	not performed
1.1.10.2.	Maintenance and operational services*	1.60 BGN	not performed
1.1.10.3.	Closing following the deactivation of all bank cards issued to the account	free of charge	not performed
1.1.10.4.	Minimum account balance	2.00 BGN	not performed
I.2. SAVINGS ACCOUNTS AND DEMAND DEPOSITS „DE LUXE +“			
		BGN	CURRENCY
1.2.1.	Opening	free of charge	free of charge
1.2.2.	Maintenance and operational services	free of charge	free of charge
1.2.3.	Issuance of a new or replacement of a full savings book	1.50 BGN VAT excl.	1.50 BGN VAT excl.
1.2.4.	Submission of a request for invalidation of a lost, stolen or destroyed savings book	2.00 BGN VAT excl.	2.00 BGN VAT excl.
1.2.5.	Closing	free of charge	free of charge
I.3. TERM DEPOSITS			
		BGN	CURRENCY
1.3.1.	Opening	free of charge	free of charge
1.3.2.	Maintenance and operational services	free of charge	free of charge
1.3.3.	Submission of a request for invalidation of a lost, stolen or destroyed term deposit agreement	2.00 BGN VAT excl.	2.00 BGN VAT excl.
1.3.4.	Closing	free of charge	free of charge

SECTION II. DEPOSITS AND CASH WITHDRAWAL. OTHER CASH SERVICES

II.1. CURRENT ACCOUNTS			
II.1.1. Current account without a bank card provided thereto		BGN	CURRENCY
2.1.1.1	Deposit of banknotes in cash by the holder * 2 :		
a)	up to 3500.00 BGN/2 500.00 EUR or its equivalent in the relevant currency	no commission	no commission
b)	more than 3500.00 BGN/2 500.00 EUR or its equivalent in the relevant currency	0.1 % of the amount for the part exceeding 3500 BGN, min. 1.00 BGN, max. 200.00 BGN	0.15 % of the amount for the part exceeding 2500 EUR, min. 1.00 EUR, max. 100.00 EUR
2.1.1.2	Deposit of coins by the holder * 2:		
a)	up to 20.00 BGN.	No commission	not performed
b)	more than 20.00 BGN	2% for the part exceeding 20.00 BGN, min.2.00 BGN	not performed
2.1.1.3.	Cash withdrawal **::		
a)	up to 2000.00 BGN /1000.00 EUR or its equivalent in the relevant currency - no preliminary request is required	0.1 % on the entire amount, min.1.00 BGN	0.1 % on the entire amount, min. 1.00 EUR.
b)	more than 2000.00 BGN/1000.00 EUR or its equivalent in the relevant currency with a preliminary request ¹	0.35 % of the amount for the part exceeding 2000 BGN – min. 7.00 BGN, max. 300 BGN	0.35 %, of the amount for the part exceeding 1000 EUR min. 3.50 EUR, max. 150.00 EUR
c)	more than 2000.00 BGN/ 1000.00 EUR or its equivalent in the relevant currency without a preliminary request	0.45 % of the amount for the part exceeding 2000 BGN, min. 15.00 BGN, max.400 BGN	0.60 % of the amount for the part exceeding 1000 EUR, min. 7.50 EUR, max. 200 EUR
2.1.1.4.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	no commission	not performed

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Notes: *The commission payment refers to a single operation within a business day. In case of additional deposits within the same business day, a commission shall be collected for each individual deposit pursuant to pt. 2.1.1.1 or pt.2.1.1.2. ** The commission payment refers to a single operation within a single business day. In case of additional withdrawals within the same day, a commission is collected pursuant to pt.2.1.1.3.			
II.1.2. Current account provided with a contactless debit card Mastercard, Maestro/Cirrus		BGN	CURRENCY
2.1.2.1.	Deposit of banknotes in cash by the holder * 2:		
a)	up to 3500.00 BGN	no commission	not performed
b)	more than 3500.00 BGN	0.1 % of the amount for the part exceeding 3500 BGN, min. 1.00 BGN, max. 200.00 BGN	not performed
2.1.2.2.	Deposit of coins by the holder * 2:		
a)	up to 20.00 BGN.	no commission	not performed
b)	more than 20.00 BGN	2% for the part exceeding 20.00 BGN, min.2.00 BGN	not performed
2.1.2.3.	Cash withdrawal without using a card ** :		
a)	up to 2000.00 BGN - no preliminary request is required	0.1% on the entire amount, min.1.00 BGN	not performed
b)	more than 2000.00 BGN with a preliminary request ¹	0.35 % of the amount for the part exceeding 2000 BGN – min. 7.00 BGN, max. 300 BGN	not performed
c)	more than 2000.00 BGN without a preliminary request	0.45 % of the amount for the part exceeding 2000 BGN, min. 15.00 BGN, max.400 BGN	not performed
2.1.2.4.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	not performed	not performed
Notes: * The commission payment refers to a single operation within a business day. In case of additional deposits within the same business day, a commission shall be collected for each individual deposit pursuant to pt.2.1.2.1 or pt.2.1.2.2. ** The commission payment refers to a single operation within a single business day. In case of additional withdrawals within the same day, a commission is collected pursuant to pt.2.1.2.3.			
II.1.3. Current account provided with a bank card Mastercard, with funds of the holder deposited to the current account		BGN	CURRENCY
2.1.3.1.	Deposit of banknotes in cash by the holder * 2 :		
a)	up to 3500.00 BGN/ 2 500.00 EUR or its equivalent in the relevant currency	no commission	no commission
b)	more than 3500.00 BGN/ 2 500.00 EUR or its equivalent in the relevant currency	0.1 % of the amount for the part exceeding 3500 BGN, min. 1.00 BGN, max. 200.00 BGN	0.15 % of the amount for the part exceeding 2500 EUR, min. 1.00 EUR, max. 100.00 EUR
2.1.3.2.	Deposit of coins by the holder * 2:		
a)	up to 20.00 BGN.	no commission	not performed
b)	more than 20.00 BGN	2% for the part exceeding 20.00 BGN, min. 2.00 BGN	not performed
2.1.3.3.	Cash withdrawal without using a card **::		
a)	up to 2000.00 BGN / 1000.00 EUR – no preliminary request is required	0.1% on the entire amount, min.1.00 BGN	0.1% on the entire amount, min. 1.00 EUR.
b)	more than 2000.00 BGN / 1000.00 EUR with a preliminary request ¹	0.35 % of the amount for the part exceeding 2000 BGN – min. 7.00 BGN, max. 300 BGN	0.35 % of the amount for the part exceeding 1000 EUR -min. 3.50 EUR, max. 150.00 EUR
c)	more than 2000.00 BGN/ 1000.00 EUR without a preliminary request	0.45 % of the amount for the part exceeding 2000 BGN, min. 15.00 BGN, max. 400 BGN	0.60 % of the amount for the part exceeding 1000 EUR, min. 7.50 EUR, max. 200 EUR

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2.1.3.4.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	not performed	not performed
Notes: *The commission payment refers to a single operation within a business day. In case of additional deposits within the same business day, a commission shall be collected for each individual deposit pursuant to pt.2.1.3.1 or pt.2.1.3.2. ** The commission payment refers to a single operation within a single business day. In case of additional withdrawals within the same day, a commission is collected pursuant to pt.2.1.3.3.			
II.1.4. Current account provided with a revolving credit card MasterCard (RCC)		BGN	CURRENCY
2.1.4.1.	Deposit of banknotes in cash by the holder ² :		
a)	up to 3500.00 BGN/ 2 500.00 EUR or its equivalent in the relevant currency	no commission	no commission
b)	more than 3500.00 BGN/ 2 500.00 EUR or its equivalent in the relevant currency	no commission	no commission
2.1.4.2.	Deposit of coins by the holder ² :		
a)	up to 20.00 BGN.	no commission	not performed
b)	more than 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 a Current account for interest of private bailiffs (PB)		BGN	CURRENCY
2.1.5.1.	Cash deposit:		
a)	to a Special current account	no commission	no commission
b)	to a current account for interest	not performed	not performed
2.1.5.2.	Cash withdrawal ¹	no commission	no commission
2.1.5.3.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	no commission	not performed
II.1.6. Special current account of a lawyer, an insurance broker or a notary		BGN	CURRENCY
2.1.6.1	Cash deposit	no commission	no commission
2.1.6.2.	Cash withdrawal *:		
a)	up to 2000.00 BGN/ 1000.00 EUR – no preliminary request is required	0.1% on the entire amount, min.1.00 BGN	0.1% on the entire amount, min. 1.00 EUR.
b)	more than 2000.00 BGN / 1000.00 EUR with a preliminary request ¹	0.35 % of the amount for the part exceeding 2000 BGN – min. 7.00 BGN, max. 300 BGN	0.35 % of the amount for the part exceeding 1000 EUR, min. 3.50 EUR, max. 150.00 EUR
c)	more than 2000.00 BGN/1000.00 EUR without a preliminary request	0.45 % of the amount for the part exceeding 2000 BGN, min. 15.00 BGN, max.400 BGN	0.60 % of the amount for the part exceeding 1000 EUR, min. 7.50 EUR, max. 200 EUR
2.1.6.3.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	no commission	not performed
Note:* The commission payment refers to a single operation within a single business day. In case of additional withdrawals within the same day, a commission is collected pursuant to pt.2.1.6.2			
II.1.7. Special current account for charity purposes		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 of coins at the request of the customer and if the Bank has the opportunity to provide it	no commission	not performed
II.1.8. Payment account for major transactions without or with a bank debit card issued thereto Maestro/Cirrus (PAMO)		BGN	CURRENCY
2.1.8.1.	Cash deposit by the holder ²	no commission	not performed
2.1.8.2.	Cash withdrawal *:		
a)	up to 2000.00 BGN – no preliminary request is required	0.09% on the entire amount, min.0.90 BGN	not performed
b)	more than 2000.00 BGN with a preliminary request ¹	0.3 % of the amount for the part exceeding 2000 BGN – min. 6.90 BGN, max. 290 BGN	not/ performed
c)	more than 2000.00 BGN without a preliminary request	not performed	not performed
2.1.8.3.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	not performed	not performed
Note: * The commissions refer to a single operation within a business day. In case of additional withdrawals within the same day, a commission is charged pursuant to 2.1.8.2.			
<u>General notes to subsection II.1:</u> the commissions for deposit of banknotes and/ or coins do not apply to a current account provided with EDC, opened in the name of a minor			
¹ The cash withdrawal from the accounts referred to in subsection II.1 takes place after the submission of a preliminary written request by the customer to the Bank, as follows:			
Term		Amounts	

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up to 12.00 pm on the business day preceding the day of withdrawal	from 2 001.00 BGN up to 20 000.00 BGN	not performed
up to 2 business days before the day of withdrawal, where the date of submission is included in the request term	not performed	from 1 001.00 EUR up to 5 000.00 EUR or its equivalent in another currency
up to 3 business days before the day of withdrawal, where the date of submission is included in the request term	more than 20 000.00 BGN	above 5 000.00 EUR or its equivalent in another currency
² In case of a deposit of banknotes and/ or coins to the account by a depositor (a person who is not the holder) a commission is charged under pt. 3.2.2.1.3.3.1 and/ or under pt.3.2.2.1.3.3.2. The commissions for deposits by the holder in banknotes and/ or coins to the current account under pt. 2.1.1. do not apply where the account holder is a private bailiff or a minor. The commissions for deposit of banknotes and/ or coins do not apply to a current account provided with EDC, opened in the name of a minor.		
II.2. SAVINGS ACCOUNTS AND DEMAND DEPOSITS „DE LUXE +“		
	BGN	CURRENCY
2.2.1.	Deposit of banknotes in cash by the holder * ² :	
a)	up to 4 000.00 BGN/ 2 000.00 EUR or its equivalent in the relevant currency	no commission
b)	above 4 000.00 BGN/ 2 000.00 EUR or its equivalent in the relevant currency	0.1 % of the amount for the part exceeding 4000 BGN, min. 4.00 BGN, max. 200.00 BGN
		0.15 % of the amount for the part exceeding 2000 EUR, min. 2.00 EUR, max. 100.00 EUR
2.2.2.	Deposit of coins by the holder * ² :	
a)	up to 20.00 BGN	no commission
b)	more than 20.00 BGN	2% for the part exceeding 20.00 BGN, min. 2.00 BGN
2.2.3.	Cash withdrawal **:	
a)	up to 2000.00 BGN/1 000.00 EUR or its equivalent in the relevant currency – no preliminary request is required	0.15% on the entire amount, min. 2 BGN
b)	more than 2000.00 BGN/1 000.00 EUR or its equivalent in the relevant currency with a preliminary request ¹	0.35 % of the amount for the part exceeding 2000 BGN, min. 7.00 BGN, max. 300.00 BGN
c)	more than 2000 BGN/1 000 EUR or its equivalent in the relevant currency without a preliminary request	0.50% of the amount for the part exceeding 1000 EUR, min. 15 EUR
2.2.4.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	no commission
Notes: * The commission payment refers to a single operation within a business day. In case of additional deposits within the same business day, a commission shall be collected for each individual deposit pursuant to pt.2.2.1 or pt.2.2.2. **The commissions refer to a single operation within a business day. In case of additional withdrawals within the same day, a commission is charged pursuant to 2.2.3. ¹ Cash withdrawal from the deposits referred to in subsection II.2 can be performed following a preliminary written request submitted by the customer to the Bank as follows:		
	Term	Amounts
up to 12.00 pm on the business day preceding the day of withdrawal	from 2 001.00 BGN up to 20 000.00 BGN	not performed
up to 2 business days before the day of withdrawal, where the date of submission is included in the request term	not performed	from 1 001.00 EUR to 5 000.00 EUR or its equivalent in another currency
up to 3 business days before the day of withdrawal, where the date of submission is included in the request term	more than 20 000.00 BGN	above 5 000.00 EUR or its equivalent in another currency
² The commissions charged for deposits made by the holder in banknotes and/ or coins to the deposit accounts referred to in subsection II.2 do not applied where the account holder is a minor.		
II.3. TERM DEPOSITS		
	BGN	CURRENCY
2.3.1.	Deposit of banknotes in cash by the holder * ²	
2.3.2.	Deposit of coins by the holder * ² :	
a)	up to 20.00 BGN.	no commission
		not performed

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b)	more than 20.00 BGN	2% for the part exceeding 20.00 BGN min.2.00 BGN	not performed
2.3.3.1. Cash withdrawal on the due date **::			
a)	up to 3000.00 BGN/1500.00 EUR or its equivalent in the relevant currency – no preliminary request is required	no commission	no commission
b)	more than 3000.00 BGN/1500.00 EUR or its equivalent in the relevant currency with a preliminary request ¹	no commission	no commission
c)	more than 3000.00 BGN/1500.00 EUR or its equivalent in the relevant currency without a preliminary request	0.20 % of the amount for the part exceeding 3 000 BGN, min. 5.00 BGN, max. 200.00 BGN	0.25% of the amount for the part exceeding 1500 EUR, min. 5.00 EUR, max. 200.00 EUR
2.3.3.2. Cash withdrawal before the due date **::			
a)	up to 3000.00 BGN/1500.00 EUR or its equivalent in the relevant currency – no preliminary request is required	no commission	no commission
b)	more than 3000.00 BGN/1500.00 EUR or its equivalent in the relevant currency with a preliminary request ¹	no commission	no commission
c)	more than 3000.00 BGN/1500.00 EUR or its equivalent in the relevant currency without a preliminary request	0.4 % of the amount for the part exceeding 3 000 BGN, min. 10.00 BGN	0.5 % of the amount for the part exceeding 1500 EUR, min. 5.00 EUR
2.3.4.	Cash withdrawal of coins at the request of the customer and if the Bank has the opportunity to provide it	no commission	not performed
Notes: * The commission payment refers to a single operation within a business day. In case of additional deposits within the same business day, a commission shall be collected for each individual deposit pursuant to pt.2.3.1 or pt.2.3.2. **The commissions refer to a single operation within a business day. In case of additional withdrawals within the same day, a commission is charged pursuant to 2.3.3. ¹ Cash withdrawal from the deposits referred to in subsection II.3 is carried out following the submission of a preliminary written request by the customer to the bank, as follows:			
		Term	Amounts
		up to 12.00 pm on the business day preceding the day of withdrawal	from 3 001.00 BGN up to 20 000.00 BGN
		up to 2 business days before the day of withdrawal, where the date of submission is included in the request term	not performed
		up to 3 business days before the day of withdrawal, where the date of submission is included in the request term	from 1 501.00 EUR to 5 000.00 EUR or its equivalent in another currency above 5 000.00 EUR or its equivalent in another currency
			more than 20 000.00 BGN
² The commission for coin deposits by the holder to the deposit accounts referred to in subsection II.2 does not apply where the deposit holder is a minor.			
II.4. OTHER CASH SERVICES			
		BGN	CURRENCY
2.4.1.	For Cash withdrawal, constituting funds in a foreign currency received via bank transfer, by customers who have no accounts/ deposits in the Bank and provided that the amounts are notified ¹	not performed	0.4 % on the entire amount, min. 1.00 EUR
Note: ¹ Cash withdrawal may be performed after the submission of a preliminary written request by the customer to the bank, as follows:			
		Term	Amounts
		up to 2 business days before the day of withdrawal, where the date of submission is included in the request term	from 1 001.00 EUR up to 5 000.00 EUR or its equivalent in another currency
		up to 3 business days before the day of withdrawal, where the date of submission is included in the request term	not performed
			above 5 000.00 EUR or its equivalent in another currency
2.4.2.	Exchange of banknotes for coins - no limitations	no commission	not performed
2.4.3.	Exchange of coins for banknotes	3 % on the entire amount, min. 5.00 BGN	not performed
2.4.4.	Direct substitution of Bulgarian damaged banknotes	5 % , min. 0.50 BGN	
2.4.5.	Collection, transport and security services for valuable consignments (including cash) or transport and security services for valuable consignments (including cash) with a customer representative	negotiable (taxable transaction)	negotiable (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.	To a current account/ deposit account of the customer ¹		
3.1.1.1.1.	in BGN	no commission	
3.1.1.1.2.	in a foreign currency:		
a)	up to 100.00 EUR or the equivalent thereof in another currency		no commission
b)	above 100.00 EUR or the equivalent thereof in another currency		0.1% on the entire amount, min. 5.00 EUR, max. 100.00 EUR
3.1.1.2.	To a current account/ deposit account of the customer without indication of an IBAN, a fee for manual processing is collected (the fee is collected from the beneficiary of the transfer, except in cases where the transfer costs are determined by the payer as "OUR")	not performed	10.00 EUR
3.1.1.3.	In favour of natural persons – customers of other banks	not performed	0.2% on the entire amount, min. 10.00 EUR, max. 200.00 EUR
3.1.1.4.	Inquiry to another bank based on a request by a bank's customer for an expected transfer	10.00 BGN VAT excl.	15.00 EUR VAT excl.
3.1.1.5.	For an inquiry to other banks or a received change for a received transfer (incoming transfer) with inaccuracies (there is no account stated, an incorrect account has been indicated, incomplete name of the beneficiary) a fee is collected by the payer's bank	not performed	15.00 EUR VAT excl.
3.1.1.6.	Upon a customer request for return of a transfer received by him, the fee/ commission provided for an inter-bank outgoing credit transfer to another bank is charged (the fees/ commissions collected for the received transfer are not refundable)	not performed	The fee/ the commission under pt.т.3.2.1.5.1 and 3.2.1.5.2 or pt.3.2.1.6
III.1.2. Internal incoming credit transfers		BGN	CURRENCY
3.1.2.1.	To a current account/ deposit account	no commission	No commission
Note: ¹ The commissions under pt. 3.1.1.1 do not apply to a Special current account for charity purposes.			
III.2. OUTGOING CREDIT TRANSFERS AND DIRECT DEBITS			
III.2.1. Interbank outgoing credit transfers		BGN	CURRENCY
3.2.1.1.	Upon implementation of a credit transfer order in BGN through BISERA - on a hard copy:		
3.2.1.1.1.	for each transfer from a current account/deposit, without using a multi-line payment order/deposit receipt for a payment from/ to the state budget ¹ :		
a)	with a current date of performance - does not apply to a payment account for major transactions	2.00 BGN	not performed
	with a current date of performance - for a payment account for major transactions	1.90 BGN	
b)	with a future date of implementation up to 5 days – does not apply to for a payment account for major transactions	2.50 BGN	not performed
	with a future date of implementation up to 5 days – <i>for a payment account for major transactions</i>	2.40 BGN	
3.2.1.1.2.	for each transfer from a current account/ deposit account, upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget ¹ :		
a)	with a current date of performance - does not apply to a payment account for major transactions	4.00 BGN	not performed
	with a current date of performance - for a payment account for major transactions	3.80 BGN	
b)	with a future date of implementation up to 5 days – does not apply to for a payment account for major transactions	5.00 BGN	not performed
	with a future date of implementation up to 5 days – <i>for a payment account for major transactions</i>	4.80 BGN	
3.2.1.1.3.	for each money remittance upon a deposit at a cash desk:		
a)	for banknotes without using a multi-line payment order/deposit receipt for a payment from/ to the state budget	1 % on the entire amount, min.5.00 BGN	not performed
b)	for banknotes upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget	1 % on the entire amount, min.6.00 BGN	not performed
c)	for coins without using a multi-line payment order/deposit receipt for a payment from/ to the state budget	2 % on the entire amount, min.5.50 BGN	not performed
r)	for coins upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget	2 % on the entire amount, min.9.50 BGN	not performed
3.2.1.2.	Upon implementation of a credit transfer order in BGN through BISERA – electronically via Internet banking:		
3.2.1.2.1.	for each transfer from a current account, without using a multi-line payment order/deposit receipt for a payment from/ to the state budget ¹ – does not apply to for a payment account for major transactions	1.00 BGN	not performed
	for each transfer from a current account, without using a multi-line payment order/deposit receipt for a payment from/ to the state budget – <i>for a payment account for major transactions</i>	0.90 BGN	

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3.2.1.2.2.	for each transfer from a current account, upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget ¹ – does not apply to for a payment account for major transactions	2.00 BGN	not performed
	for each transfer from a current account, upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget – for a payment account for major transactions	1.80 BGN	
3.2.1.3.	Upon implementation of a credit transfer order through RINGS – on a hard copy:		
3.2.1.3.1.	for each transfer from a current account/deposit, upon payments for amounts equal to or above 100 000.00 BGN ¹	12.00 BGN	not performed
3.2.1.3.2.	for each transfer from a current account/ deposit account, upon payments at the request of the customer for amounts below 100 000.00 BGN ¹	12.00 BGN	not performed
3.2.1.3.3.	for each money remittance upon a deposit at a cash desk:		
a)	for banknotes without using a multi-line payment order/deposit receipt for a payment from/ to the state budget	1 % on the entire amount, min.14.00 BGN	not performed
b)	for banknotes upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget	1 % on the entire amount, min.16.00 BGN	not performed
c)	for coins without using a multi-line payment order/deposit receipt for a payment from/ to the state budget	2 % on the entire amount, min.15.50 BGN	not performed
r)	for coins upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget	2 % on the entire amount, min.17.50 BGN	not performed
3.2.1.4.	Upon implementation of a credit transfer order through RINGS – electronically via Internet banking :		
3.2.1.4.1.	for each transfer from a current account, upon payments for amounts equal to or above 100 000.00 BGN ¹	9.00 BGN	not performed
3.2.1.4.2.	for each transfer from a current account, upon payments at the request of the customer for amounts below 100 000.00 BGN ¹	9.00 BGN	not performed
3.2.1.5.	Upon implementation of a credit transfer in a foreign currency - on a hard copy ² :		
3.2.1.5.1.	for each transfer from a current account/deposit ¹		
a)	up to 1 000.00 EUR or its equivalent in another currency: through the S.W.I.F.T system.	not performed	10.00 EUR +10.00 EUR fee S.W.I.F.T.
	through SEPA - transfers in EUR within the European Economic Area		10.00 EUR
b)	above 1 000.00 EUR or its equivalent in another currency : through the S.W.I.F.T system.	not performed	0.15 % on the entire amount, min. 15.00 EUR, max. 250.00 EUR +10.00 EUR fee S.W.I.F.T.
	through SEPA - transfers in EUR within the European Economic Area		0.15 % on the entire amount, min. 15.00 EUR, max. 250.00 EUR
3.2.1.5.2.	for each express transfer from a current account/ deposit - if the bank is able to perform it ¹	not performed	The fee/ the commission under pt.3.2.1.5.1. plus 30.00 EUR
3.2.1.5.3.	for each money remittance upon a deposit at a cash desk	not performed	0.4 % on the entire amount, min. 15.00 EUR +10.00 EUR fee S.W.I.F.T.
3.2.1.6.	Upon implementation of a credit transfer in a foreign currency - electronically via Internet banking ² :		
3.2.1.6.1.	For each transfer from a current account ¹ : through the S.W.I.F.T system.	not performed	0.1 % on the entire amount, min. 10.00 EUR, max. 200.00 EUR +10.00 EUR fee S.W.I.F.T.
	through SEPA - transfers in EUR within the European Economic Area		0.1 % on the entire amount, min. 10.00 EUR, max. 200.00 EUR
3.2.1.6.2.	For each express transfer from a current account – if the bank is able to perform it ¹	not performed	the commission under pt.3.2.1.6.1 plus 30.00 EUR
3.2.1.7.	For a transfer carried out at the request of the payer and returned but not due to the bank's fault, a commission is collected, as provided for an interbank incoming transfer to the account/ deposit of the payer (the commissions collected for the transfer are not refundable)	not performed	the commission under pt.3.1.1.1.2

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3.2.1.8.	For data changes to a transfer ordered by a bank customer ¹	not performed	The actual costs of the other bank plus 10.00 EUR
3.2.1.9.	For the annulment of an already ordered transfer - if the bank is able to perform it ¹		30.00 EUR
3.2.1.10.	Inquiry to another bank at customer's request for a transfer made at his order	10.00 BGN VAT excl.	15.00 EUR VAT excl.
3.2.1.11.	Inquiry from another bank or change received regarding inaccuracies on a bank transfer ordered by a customer of the Bank (eg no account specified, wrong account, incomplete name of the beneficiary, etc.), the fees of the other bank are collected from the ¹	not performed	15.00 EUR VAT excl.
3.2.1.12.	In order to establish the IBAN of the Beneficiary upon the submission of a transfer order to the Bank without mentioning an IBAN, but such exists, a fee is collected for manual processing ³	not performed	10.00 EUR
Note: ¹ Fees and commissions under points 3.2.1.1 - 3.2.1.6 (excluding cash transfer fees), 3.2.1.8, 3.2.1.9 and 3.2.1.11 do not apply to Special current account for charity purposes.			
Note: ² For transfers in a foreign currency where the fees and commissions are charged to the payer, the Bank collects an additional fee or commission according to Appendix " Additional charges for ordering foreign currency transfers with the option costs of other banks at the expense of the payer, collected on the day of broadcasting the transfer			
Additional charges for ordering foreign currency transfers with the option costs of other banks at the expense of the payer, collected on the day of broadcasting the transfer			
		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 at the expense of the payer, fees are charged according to the Correspondent Bank Tariffs upon receipt.			
Note: ³ The fee is collected from the payer, regardless of the type of expenses he has specified for the transfer - "OUR", "BEN" or "SHA".			
III.2.2. Internal outgoing credit transfers		BGN	CURRENCY
3.2.2.1.	Upon implementation of a credit transfer order – on a hard copy:		
3.2.2.1.1.	for each transfer between current accounts/deposit accounts, opened in the name of the same customer	free of charge	free of charge
3.2.2.1.2.	for each transfer from a current account to accounts/ deposit accounts of other bank customers ¹ – does not apply to for a payment account for major transactions	1.00 BGN	1.00 EUR
	for each transfer from a current account to accounts/ deposit accounts of other bank customers – for a payment account for major transactions	0.90 BGN	1.00 EUR
3.2.2.1.3.	for each money remittance upon a deposit at a cash desk, the depositors (a person who is not a holder) are charged the following fees:		
3.2.2.1.3.1.	to accounts of a corporate customer, including a state-budget enterprise (without using a multi-line payment order/deposit receipt for a payment from/ to the state budget):		
a)	for banknotes	0.2 % on the entire amount, min. 1.50 BGN	0.2 % on the entire amount, min. 3.00 EUR
b)	for coins	2 % on the entire amount, min. 2.50 BGN	not performed
3.2.2.1.3.2.	to accounts of a corporate customer, including a state-budget enterprise (upon using a multi-line payment order/deposit receipt for a payment from/ to the state budget) :		
a)	for banknotes	0.2 % on the entire amount, min. 3.00 BGN	not performed
b)	for coins	2 % on the entire amount, min. 4.50 BGN	not performed
3.2.2.1.3.3.	to current accounts/deposit accounts of natural persons ² :		
3.2.2.1.3.3.1.	for banknotes ³	0.1 % on the entire amount, min. 1.00 BGN	0.1 % on the entire amount, min. 1.00 EUR
3.2.2.1.3.3.2.	for coins		
a)	up to 20.00 BGN	no commission	not performed
b)	more than 20.00 BGN	2% for the part exceeding 20.00 BGN, min.2.50 BGN	not performed
3.2.2.2.	Upon implementation of a credit transfer order - electronically via Internet banking:		
3.2.2.2.1.	For each transfer between current accounts, opened in the name of the same customer	free of charge	free of charge
3.2.2.2.2.	For each transfer from a current account to accounts/ deposit accounts of other bank customers ¹ – does not apply to for a payment account for major transactions	0.50 BGN	0.50 EUR
	For each transfer from a current account to accounts/ deposit accounts of other bank customers – for a payment account for major transactions	0.39 BGN	0.50 EUR
Note: ¹ The fees under points 3.2.2.1.2 and 3.2.2.2.2 do not apply to Special current account for charity purposes.			
² Commissions for depositing coins on accounts / deposit accounts refer only to the single execution of the respective operation within the same day. Each time the transaction is executed within the same business day, the amounts are accrued on the respective account / deposit for the day and the commission is collected on the accumulated amount.			

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Commissions for depositing banknotes under item 3.2.2.1.3.3.1 and/ or of coins under pt. 3.2.2.1.3.3.2 do not apply to current accounts and deposit accounts, opened in the name of a minor, a current account of a bailiff and the special current accounts under pt.II.1.5 – pt.II.1.7. ³ The commission for depositing banknotes under pt. 3.2.2.1.3.3.1 does not apply for term deposits.			
III.2.3. Interbank Direct Debit		BGN	CURRENCY
3.2.3.1.	Through BISERA in BGN - on a hard copy :		
3.2.3.1.1.	for each initiated payment based on a direct debit order	1.50 BGN	not performed
3.2.3.1.2.	for each payment based on a direct debit order – does not apply to for a payment account for major transactions	1.50 BGN	not performed
	for each payment based on a direct debit order – <i>for a payment account for major transactions</i>	1.40 BGN	
3.2.3.2.	Through BISERA in BGN - electronically via Internet banking:		
3.2.3.2.1.	for each initiated payment based on a direct debit order	0.70 BGN	not performed
3.2.3.2.2.	for each payment based on a direct debit order	0.70 BGN	not performed
3.2.3.3.	Through RINGS – on a hard copy :		
3.2.3.3.1.	for each payment based on a direct debit order, for the payment of amounts equal to or above 100 000.00 BGN	10.00 BGN	not performed
3.2.3.3.2.	for each payment based on a direct debit order, upon payments at the request of the customer for amounts below 100 000.00 BGN	10.00 BGN	not performed
3.2.3.4.	Through RINGS - electronically via Internet banking:		
3.2.3.4.1.	for each payment based on a direct debit order, for the payment of amounts equal to or above 100 000.00 BGN	9.00 BGN	not performed
3.2.3.4.2.	for each payment based on a direct debit order, upon payments at the request of the customer for amounts below 100 000.00 BGN	9.00 BGN	not performed
III.2.4. Internal direct debits		BGN	CURRENCY
3.2.4.1.	On a hard copy :		
3.2.4.1.1.	For each initiated payment based on a direct debit order	0.50 BGN	not performed
3.2.4.1.2.	For each payment based on a direct debit order – does not apply to for a payment account for major transactions	0.50 BGN	not performed
	For each payment based on a direct debit order – <i>for a payment account for major transactions</i>	0.45 BGN	
3.2.4.2.	Electronically via Internet banking:		
3.2.4.2.1.	For each initiated payment based on a direct debit order	0.20 BGN	not performed
3.2.4.2.2.	For each payment based on a direct debit order	0.20 BGN	not performed
<u>Note:</u>			
1. In order to execute payment orders pursuant to subsection III.2 of Section III, the Bank shall accept payment documents by registering them in the accounting system in the order of their receipt, indicating a reference number, date, hour and minute and where the transfer order does not specify a date of execution, it shall execute them as follows:			
1.1. When making interbank payments in BGN:			
1.1.1. via BISERA for amounts below 100 000.00 BGN with a current value date - the date of their receipt, provided that the payment documents have been received at the Bank by 2.30 pm on the business day;			
1.1.2. via RINGS for amounts equal to or above BGN 100 000.00 with current value date - the date of their receipt by the Bank and within one hour from their registration, provided that the payment documents were received by the Bank by 3.00 pm on the business day;			
1.1.3. via RINGS for payments at customer's request for amounts below BGN 100 000.00 with current value date - the date of their receipt by the Bank and within one hour of their registration, provided that the payment documents were received at the Bank by 3.00 pm on the business day;			
1.1.4. payment documents received after the terms specified in 1.1.1, 1.1.2 and 1.1.3, but not later than the customer service hours specified for the Bank's branch, shall be registered and accounted for in the accounting system on the day of receipt and shall be executed with a value date the next business day.			
1.2. When making interbank payments in a foreign currency			
1.2.1. Payment orders in a foreign currency submitted to the Bank by 3.00 pm, are executed according to the customer's request, the type of currency and the applicable payment system:			
1.2.1.1. with a value date no later than the next business day - for ordered transfers within the territory of the European Economic Area;			
1.2.1.2. with current value date - for express transfers, executed if possible at the discretion of the Bank, for which an additional fee for express transfer is collected;			
1.2.1.3. with a value date up to two bank business days from the date of their submission - for transfers not ordered in accordance with points 1.2.1.1 and 1.2.1.2;			
1.2.2. Payment documents received after the time specified in clause 2.1.1, but not later than the customer service hours specified for the Bank's branch, are deemed to have been received on the next business day of the Bank.			
1.3. Payment documents with a date of execution other than the date of submission of the document shall be executed with a value date coinciding with the specified date of execution.			

SECTION IV. PURCHASE AND SALE OF FOREIGN CURRENCY AND ARBITRATION OPERATIONS

IV. PURCHASE AND SALE OF FOREIGN CURRENCY AND ARBITRATION TRANSACTIONS		
IV.1. Purchase and sale of foreign currency and arbitration transactions		
4.1.1.	The Bank shall exchange foreign currency at the initiative of the customer at quotes specified in the Exchange Rate Bulletin of Municipal Bank AD as follows:	
4.1.1.1.	upon the exchange of foreign currency against BGN, where the amounts involved in the deal are exchanged from an account to another account (cashless deals)	based on cashless exchange rates, "buy" or "sell"
4.1.1.2.	upon the exchange of foreign currency against BGN, when the transaction amounts are deposited and received by the customer at a cash desk or are deposited at the cash desk to the customer's account or are withdrawn from the customer's account	based on cash exchange rates, "buy" or "sell"
4.1.1.3.	in case of foreign currency arbitrage against another type of foreign currency	based on cross exchange rates, "buy" or "sell"
4.1.2.	For cash and cashless individual transactions	The rates are negotiable
Note: For operations, involving currency exchange no fees and commissions for cash withdrawal are collected.		

SECTION V. CREDIT ACTIVITY

V.1. OVERDRAFT FROM A CURRENT ACCOUNT			
V.1.1. Overdraft from a current account in BGN provided with a debit card from the Bank		BGN	CURRENCY
5.1.1.1.	For consideration and analysis based on a request for overdraft	20 BGN	not performed
5.1.1.2.	For consideration and analysis based on a request for renegotiation of the overdraft conditions	no commission	not performed
5.1.1.3.	For the approval of overdraft and preparation of documents for a credit deal, upon a collateral including future receivables pledge – the fee is collected once, prior to the first utilization of amounts of the overdraft and depending on the agreed amount: - for amounts up to 1 000 BGN; - for amounts up to 2 000 BGN; - for amounts more than 2 000 BGN.	30.00 BGN 40.00 BGN 50.00 BGN	not performed not performed not performed
5.1.1.4.	To renegotiate, at customer's request, the amount and / or term of the overdraft	no commission	not performed
5.1.1.5.	For overdraft commitment	no commission	not performed
V.1.2. Overdraft from a current account provided with a debit card - Third Age		BGN	CURRENCY
5.1.2.1.	For consideration and analysis based on a request for overdraft	no commission	not performed
5.1.2.2.	For consideration and analysis based on a request for renegotiation of the overdraft conditions	no commission	not performed
5.1.2.3.	For the approval of overdraft and preparation of documents for a credit deal	10.00 BGN	not performed
5.1.2.4.	To renegotiate, at customer's request, the amount and / or term of the overdraft	no commission	not performed
5.1.2.5.	For overdraft commitment	no commission	not performed
V.1.3. Guaranteed overdraft from a current account in EUR provided with a credit card MasterCard by the Bank - not available			
V.1.4. Unguaranteed overdraft from a current account in BGN or EUR provided with a credit card MasterCard by the Bank - not available			
V.2. CONSUMER CREDIT			
V.2.1. Consumer credit; Consumer credit „Third Age“; Consumer credit „Wheat Head“ *		BGN	CURRENCY
5.2.1.1.	For consideration and analysis based on a credit request ¹ :		
5.2.1.1.1.	For Consumer credit and for Consumer credit «Wheat Head»	30.00 BGN	
5.2.1.1.2.	For Consumer credit „Third Age“	20.00 BGN	
5.2.1.2.	For the approval of credit and preparation of documents for a credit deal ² :		
5.2.1.2.1.	For Consumer credit	2 %	2 %
5.2.1.2.2.	For Consumer credit „Third Age“	1,25%	not performed
5.2.1.2.3.	For Consumer credit „Wheat Head“	2 %	not performed
5.2.1.3.	To renegotiate consumer credit terms, at customer's request (except for a change in the agreed monthly maturity date and / or change of the servicing account) ³ :		
5.2.1.3.1.	For Consumer credit	1 %	1 %
5.2.1.3.2.	For Consumer credit „Wheat Head“	1 %	not performed
5.2.1.4.1.	For a commitment under a credit repaid in installments or once, except for credits repaid in annuity installments ⁴	1 % per annum	1 % per annum
5.2.1.4.2.	For a commitment under a credit repaid in annuity installments ⁴	the agreed credit interest rate	the agreed credit interest rate
5.2.1.5.	For the preparation of documents for registration and deletion of collateral:		
5.2.1.5.1.	For an application for registration of a pledge pursuant to the Special Pledges Act	25.00 BGN VAT excl.	
5.2.1.5.2.	For the preparation of documents for pledge deletion pursuant to the Special Pledges Act	20.00 BGN VAT excl.	
5.2.1.6.	For early repayment (partial or full) of a credit	no commission	no commission
Notes :			
¹ When the consideration and the analysis of a credit application are made by the Bank's Head Office and the fees and commissions are not collected for that purpose, they are collected in the division servicing the credit facility prior to the conclusion of the relevant contracts and / or annexes.			

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In case the credit is not granted, the fees and commissions collected for consideration and analysis are non-refundable.

² The commission is collected once on the agreed loan amount at first loan utilization.
In the event that the commission for the approval of credit and preparation of documents for a credit deal is at the expense of the credit, it is collected upon the credit utilization.
Commissions for approval of credit and preparation of documents for a credit deal are non-refundable.

³ The commission is collected on the outstanding principal amount, prior to signing an annex.

⁴ The commitment fee is calculated as an annual interest rate on the difference between the agreed and the utilized portion of the loan. The commission is charged from the envisaged start date for credit utilization and is collected monthly during the period of utilization / use of the credit, unless otherwise agreed.
The Commitment commission for credits repaid in annuity installments is due on the first maturity date and is included in the first annuity installment.

* In cases where the credit is provided in EUR, the fees and commissions determined in BGN are collected in EUR at the current BNB exchange rate at the time the transaction is booked.
The Borrower does not pay fees for the payments made in cash or by internal bank transfer related to repayment of the granted credit, together with the interest and the penalties thereof.

V.3. MORTGAGE CREDIT

V.3.1. Mortgage credit, Mortgage credit for current needs, Mortgage credit for Bulgarians receiving income abroad *		BGN	CURRENCY
5.3.1.1.	For consideration and analysis based on a request for credit ¹	50.00 BGN	25.00 EUR
5.3.1.2.	For the approval of credit and preparation of documents for a credit deal ²	1 %	1 %
5.3.1.3.	To renegotiate mortgage credit terms at customer's request (except for a change in the agreed monthly maturity date and / or change of the servicing account) ³	0.95 %	0.95 %
5.3.1.4.1.	For a commitment under a credit repaid in installments or once, except for credits repaid in annuity installments ⁴	1 % per annum	1 % per annum
5.3.1.4.2.	For commitment on credit repaid in annuity installments ⁴	the agreed credit interest rate	the agreed credit interest rate
5.3.1.5.	To prepare an application for deletion of a mortgage on a real estate	50.00 BGN VAT excl.	
5.3.1.6.	For a verification regarding the entries in the property register, a one-off annual fee is collected for each real estate serving as collateral on a credit.	Pursuant to the value specified in the Tariff for state fees collected by the Registry Agency for the issuance of an encumbrance certificate but not less than 10 BGN VAT excl.	
5.3.1.7.	For early repayment (partial or full) of the credit	no commission	no commission

V.3.2. Residential credit "Dream Home", secured with a real estate - not available

Notes :

¹ When the consideration and the analysis of a credit application are made by the Bank's Head Office and the fees and commissions are not collected for that purpose, they are collected in the division servicing the credit facility prior to the conclusion of the relevant contracts and / or annexes.
In case the credit is not granted, the fees and commissions collected for consideration and analysis are non-refundable.

² The commission is collected once on the agreed amount of the credit, upon first utilization of the loan amounts.
In the event that the commission for the approval of credit and preparation of documents for a credit deal is at the expense of the credit, it is collected upon the credit utilization.
Commissions for approval of credit and preparation of documents for a credit deal are non-refundable.

³ The commission is collected on the outstanding principal amount.

⁴ The commitment fee is calculated as an annual interest rate on the difference between the agreed and the utilized portion of the loan. The commission is charged from the envisaged start date for credit utilization and is collected monthly during the period of utilization / use of the credit, unless otherwise agreed.
The Commitment commission for credits repaid in annuity installments is due on the first maturity date and is included in the first annuity installment.

* In cases where the credit is provided in EUR, the fees and commissions determined in BGN are collected in EUR at the current BNB exchange rate at the time the transaction is booked.
The Borrower does not pay fees for the payments made in cash or by internal bank transfer related to repayment of the granted credit, together with the interest and the penalties thereof.

V.4. BANK GUARANTEES

V.4.1. Guarantees issued by the bank		BGN	CURRENCY
5.4.1.1.	For consideration and analysis based on a request for a bank guarantee, the fee / commission is collected upon filing the claim on the amount of the guarantee requested ¹ : ¹ :		
5.4.1.1.1.	For a guarantee of 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

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5.4.1.1.3.	For a guarantee fully secured with funds available to an account in the bank	no commission	not performed
5.4.1.2.	For consideration and analysis based on a request for renegotiation of the bank guarantee conditions, the fee being collected at the filing of the claim irrespective of the type of change requested ¹	50.00 BGN	not performed
5.4.1.2.1.	For guarantees under item 5.4.1.1.3, except when the renegotiation relates to a change of collateral	no commission	no commission
5.4.1.3.	For the issuance of a guarantee secured by cash on a bank account, securities and guarantees issued by the Government of the Republic of Bulgaria and guarantees issued by first class banks, the commission is being collected for a quarter or part of a quarter until the expiry of the term of validity of the guarantee 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 the issuance of a guarantee secured otherwise, the commission is being collected for a quarter or part of a quarter until the expiration of the term of validity of the guarantee ²	0.5 %, min. 100.00 BGN	not performed
5.4.1.5.	For the issuance of a one-off guarantee to customs offices secured by cash to a bank account covering a transit operation with a term of validity not exceeding 30 days ²	0.25 %, min. 30.00 BGN	not performed
5.4.1.6.	For the express issuance of a guarantee an additional fee is paid ² :		
5.4.1.6.1.	within 6 hours from the time of receipt of the request	100.00 BGN	not performed
5.4.1.6.2.	within 24 hours from the time of receipt of the request	50.00 BGN	not performed
5.4.1.7.	In order to renegotiate the terms of a guarantee at the request of the originator, he shall pay:		
5.4.1.7.1.	Upon changes in the text	25.00 BGN	not performed
5.4.1.7.2.	upon extension of the validity period within the quarter for which a fee / commission was collected for the issue of the guarantee ³	25.00 BGN	not performed
5.4.1.7.3.	when the value of the guarantee is increased (the fee / commission is charged on the amount of the increase)	the commission under pt.5.4.1.3. or pt.5.4.1.4, or pt.5.4.1.5	not performed
5.4.1.7.3.1.	for express issuance - when the value of the guarantee is increased	the commission under pt.5.4.1.7.3 plus the fee under pt.5.4.1.6	not performed
5.4.1.8.	Upon the collection of amounts on a bank guarantee, the payer shall pay	the commission under pt.5.2.1.3.1	not performed
Notes :			
¹ In the event that the guarantee is not issued, the collected fees and commissions for consideration and analysis are not refundable.			
² For the issuance of a bank guarantee, unless otherwise agreed, the payer pays a fee / commission on the amount of the guarantee upon its issuance. The fee / commission collected for the issued guarantee is not refundable when the value of the guarantee is reduced.			
³ When the extension refers to a new quarter or part of a quarter, a fee / commission is collected, equal to the fee for issuing a new guarantee.			

SECTION VI.ISSUANCE AND SERVICING OF BANK PAYMENT CARDS

VI.1. DEBIT CARDS			
VI.1.1. Electronic debit cards Maestro /Cirrus with international access (EDC) *		BGN	CURRENCY
6.1.1.1.	For issuance, renewal and personalization of EDC		
6.1.1.1.1.	of a main EDC	free of charge (taxable transaction)	not performed
6.1.1.1.2.	of an additional EDC	3.00 BGN VAT excl.	not performed
6.1.1.2.	To receive an EDC in a branch of the Bank other than the EDC issuer, the fee is being collected by the unit that delivers the EDC to the customer	10.00 BGN VAT excl., for each card	not performed
6.1.1.3.	For reissuance of an EDC due to a forgotten PIN, lost, stolen, destroyed, damaged card, etc.	3.00 BGN VAT excl.	not performed
6.1.1.4.	For the conduction of payment operations in the Republic of Bulgaria:		
6.1.1.4.1.	for cash withdrawal through terminal devices ATM of the bank (does not apply to a card Maestro/Cirrus, issued to a payment account for major transactions).	0.20 BGN	not performed
	for cash withdrawal through terminal devices ATM of the bank with card Maestro/Cirrus issued to a payment account for major transactions	0.19 BGN	
6.1.1.4.2.	for cash withdrawal through terminal devices ATM of other banks. (does not apply to card Maestro/Cirrus issued to a payment account for major transactions)	1.00 BGN	not performed
	for cash withdrawal through terminal devices ATM of other banks with card Maestro /Cirrus, issued to a payment account for major transactions	0.98 BGN	
6.1.1.4.3.	for cash withdrawal through terminal devices POS at a bank cash desk	2.00 BGN + 0.1% of the amount	not performed
6.1.1.4.4.	for cash withdrawal through terminal devices POS at the cash desk of other banks.	3.00 BGN + 0.1% of the amount	not performed

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6.1.1.4.5.	for payments through terminal devices POS at a trader's location. (does not apply to card Maestro/ Cirrus, issued to a payment account for major transactions).	Free of charge	not performed
	for payments through terminal devices POS at a trader's location with a card Maestro/ Cirrus, issued to a payment account for major transactions	Free of charge	
6.1.1.4.6.	for an ATM payment of periodic bills – taxes, fees and other commercial services and products registered for and using the BPay payment system (does not apply to Maestro/ Cirrus cards, issued to a payment account for major transactions)	0.20 BGN	not performed
	for an ATM payment of periodic bills – taxes, fees and other commercial services and products registered for and using the BPay payment system c EDC, issued to a payment account for major transactions	0.15 BGN	
6.1.1.4.7.	for the payment of periodic bills –taxes, fees and other commercial services and products registered for and using the EPay payment system (does not apply to card Maestro/ Cirrus, issued to a payment account for major transactions)	0.15 BGN	not performed
	for the payment of periodic bills – taxes, fees and other commercial services and products registered for and using the EPay payment system c EDC, issued to a payment account for major transactions	0.10 BGN	
6.1.1.4.8.	for cash withdrawal through terminal devices POS at a bank cash desk, with debit with the BORICA or Maestro logo, issued by other banks in the country	0.2% on the paid amount, min.1.00 BGN	not performed
6.1.1.5.	For the conduction of payment operations abroad**:		
6.1.1.5.1.	for cash withdrawal through terminal devices ATM. (does not apply to card Maestro /Cirrus, issued to a payment account for major transactions)	not performed	2.00 EUR + 1.5% on the paid amount
	for cash withdrawal through terminal devices ATM with a Maestro /Cirrus card, issued to a payment account for major transactions	not performed	2,00 EUR + 1,5% on the paid amount
6.1.1.5.2.	for payments through terminal devices POS at a trader's location. (does not apply to card Maestro/ Cirrus, issued to a payment account for major transactions)	not performed	0.50 BGN
	for payments through terminal devices POS at a trader's location with a card Maestro /Cirrus, issued to a payment account for major transactions	not performed	0.15 BGN
6.1.1.5.3.	for cash withdrawal through terminal devices POS at a bank cash desk	not performed	2.00 EUR + 1% on the paid amount
6.1.1.6.	For blocking or unblocking an EDC	1.00 BGN VAT excl.	not performed
6.1.1.7.	Operation for changing PIN through terminal devices ATM in the country		
6.1.1.7.1.	through terminal devices ATM of the bank	free of charge	not performed
6.1.1.7.2.	through terminal devices ATM of other banks	0.25 BGN	not performed
6.1.1.8.	For an unfounded claim for a transaction with an EDC	10.00 BGN VAT excl.	not performed
6.1.1.9.	For a bank statement from an ATM, for transactions conducted through terminal devices ATM in the country and availability on a current account provided with an EDC		
6.1.1.9.1.	through terminal devices ATM of the bank	0.10 BGN	not performed
6.1.1.9.2.	through terminal devices ATM of other banks	0.20 BGN	not performed
6.1.1.10.	For a report for a current account provided with an EDC at the request of the account holder or an authorized representative	free of charge (taxable transaction)	not performed
6.1.1.11.	For determining individual limits and changes in current limits for transactions with EDC in the Republic of Bulgaria	5.00 BGN VAT excl.	not performed
6.1.1.12.	For determining individual limits and changes in current limits for transactions with EDC abroad	5.00 BGN VAT excl.	not performed
6.1.1.13.	For registration of an EDC for the service „SMS notifications for availability and payments”	free of charge (taxable transaction)	not performed
6.1.1.14.	For registration of an EDC for the service „3D secure payments”	free of charge	not performed
6.1.1.14.1.	Monthly fee for servicing a card, registered for the service „3D secure payments”	free of charge	not performed
6.1.1.14.2.	Generation of a new temporary secret code for the service „3D secure payments”	free of charge	not performed
6.1.1.15.	For registration of an EDC for the MOBB service	free of charge (taxable transaction)	not performed
6.1.1.16.	Refund from a transaction, from a POS to a merchant, and receipt of money based on a card number	free of charge	free of charge
Note: * As of 03.07.2018, Municipal Bank AD suspends the market offering of electronic debit cards with national access for new customers of the bank.			
Note: ** The commissions under point 6.1.1.5 are collected in BGN at the current central exchange rate of the BNB at the time of operation booking			
VI.1.2. International contactless debit cards Mastercard.		BGN	CURRENCY
6.1.2.1.	Issuance, renewal and personalization of a contactless debit card Mastercard		
6.1.2.1.1.	For the issuance, renewal and personalization of a main card	free of charge (taxable transaction)	not performed
6.1.2.1.2.	For the issuance, renewal and personalization of an additional card	5.00 BGN VAT excl., 5.00 BGN VAT excl.	not performed
6.1.2.1.3.	For the express issuance of a main or an additional card (within 6 business days)	10.00 BGN VAT excl., for each card	not performed

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6.1.2.2.	For issuance of a new PIN code to an active main or additional card	5.00 BGN VAT excl.	not performed
6.1.2.2.1.	for servicing a main card (the fee is monthly, it is collected at the end of each month and upon deactivation of the account or the card)	1.70 BGN	free of charge
6.1.2.2.2.	for servicing an additional card (the fee is monthly, it is collected at the end of each month and upon deactivation of the account or the card)	1.70 BGN	not performed
6.1.2.2.3.	For monthly servicing of a main and an additional card issued for the Third Age product or an EDC issued to students aged over 14 and university students receiving scholarships (the monthly fee is collected automatically at the end of each month and by a manual operation at the time of closing the account)	1.00 BGN	not performed
6.1.2.3.	For receiving a contactless debit card Mastercard in a branch of the Bank other than the issuing unit, the fee is collected by the unit that delivers the card to the customer	10.00 BGN VAT excl., for each card	not performed
6.1.2.4.	For re-issuance of a contactless debit card Mastercard due to loss, theft, destruction, damage, etc.	5.00 BGN VAT excl.	not performed
6.1.2.5.	For the conduction of payment operations in the Republic of Bulgaria		
6.1.2.5.1.	For cash withdrawal through terminal devices ATM of the bank	0.20 BGN	not performed
6.1.2.5.2.	For cash withdrawal through terminal devices ATM of other banks	1.00 BGN	not performed
6.1.2.5.3.	For cash withdrawal through terminal devices POS at a bank cash desk	2.00 BGN + 0.1% of the amount	not performed
6.1.2.5.4.	For cash withdrawal through terminal devices POS at the cash desk of other banks	3.00 BGN + 1% on the amount paid	not performed
6.1.2.5.5.	For payments through terminal devices POS at a trader's location	free of charge	not performed
6.1.2.5.6.	For the payment of periodic bills – taxes, fees, and other commercial services and products with cards registered and using the bPay payment system	0.20 BGN	not performed
6.1.2.5.7.	For the payment of periodic bills – taxes, fees, and other commercial services and products with cards registered and using the ePay payment system	0.15 BGN	not performed
6.1.2.5.8.	For cash withdrawal through terminal devices POS at a bank cash desk, with contactless debit cards Mastercard, issued by other banks in the country	0.2% on the paid amount, min. 1.00 BGN	not performed
6.1.2.5.9.	contactless transaction through terminal devices POS at a trader's location with a contactless debit card Mastercard	free of charge	free of charge
6.1.2.6.	For the conduction of payment operations abroad*		
6.1.2.6.1.	For cash withdrawal through terminal devices ATM	not performed	2.00 EUR + 1.5% on the paid amount
6.1.2.6.2.	For payments through terminal devices POS at a trader's location	not performed	free of charge
6.1.2.6.3.	For cash withdrawal through terminal devices POS at a bank cash desk	not performed	3.00 EUR + 1% on the paid amount
6.1.2.6.4.	Refund from a transaction, from a POS to a merchant, and receipt of money based on a card number	free of charge	free of charge
6.1.2.7.	For blocking or unblocking a contactless debit card Mastercard	1.00 BGN VAT excluded	not performed
6.1.2.8.	Operation for changing PIN through terminal devices ATM in the country		
6.1.2.8.1.	through terminal devices ATM of the bank	free of charge	not performed
6.1.2.8.2.	through terminal devices ATM of other banks	0.25 BGN	not performed
6.1.2.9.	For unreasonable challenging of transaction with contactless debit cards Mastercard	10.00 BGN VAT excl.	not performed
6.1.2.10.	For a bank statement from an ATM, for transactions conducted through terminal devices ATM in the country and availability to a current account provided with a contactless debit card Mastercard		
6.1.2.10.1.	Through terminal devices ATM of the bank	0.10 BGN	not performed
6.1.2.10.2.	Through terminal devices ATM of other banks	0.20 BGN	not performed
6.1.2.11.	For a statement to a current account provided with a contactless debit card Mastercard at the request of the holder of the account or an authorized party	free of charge (taxable transaction)	not performed
6.1.2.12.	For determining individual limits and changes in current limits for transactions with contactless debit cards Mastercard in the Republic of Bulgaria	5.00 BGN VAT excl.	not performed
6.1.2.13.	For determining individual limits and changes in current limits for transactions with contactless debit cards Mastercard abroad	5.00 BGN VAT excl.	not performed
6.1.2.14.	For registration of contactless debit cards Mastercard for the service “SMS notifications for availability and payments“	free of charge (taxable transaction)	not performed
6.1.2.15.	For registration of contactless debit cards Mastercard for the service “3D secure payments“	free of charge	not performed
6.1.2.15.1.	Monthly fee for servicing a card, registered for the service “3D secure payments“	free of charge	not performed
6.1.2.15.2.	Generation of a new temporary secret code for the service “3D secure payments“	free of charge	not performed
6.1.2.16.	For the registration of a contactless debit card Mastercard for the service “MOBB”	free of charge (taxable transaction)	not performed
Note: * The commissions under pt. 6.1.2.6. are collected in BGN at the current central exchange rate of the BNB at the time of operation booking.			
VI.2. CREDIT CARDS			
VI.2.1. Standard and gold credit cards Mastercard with cash deposited to the current account of the holder (CC)		BGN	CURRENCY
6.2.1.1.	For issuance, renewal and personalization of a main and an additional KK		

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6.2.1.1.1	Standard	free of charge (taxable transaction)	free of charge (taxable transaction)
6.2.1.1.2.	Gold	free of charge (taxable transaction)	free of charge (taxable transaction)
6.2.1.1.3.	For express issuance, renewal and personalization of a main and an additional CC (within 6 business days) ¹ :		
6.2.1.1.3.1.	Standard		20.00 EUR VAT excl.
6.2.1.1.3.2	Gold		20.00 EUR VAT excl.
6.2.1.2.	For reissuance prior to the expiration of the term of validity of the CC due to loss, theft, destruction, damage, etc., or only issuance of a new PIN to an active card		
6.2.1.2.1.	Issuance of a new standard card		10.00 EUR VAT excl.
6.2.1.2.2.	Issuance of a new PIN code to an active standard card		5.00 EUR VAT excl.
6.2.1.2.3.	Issuance of a new gold card		10.00 EUR VAT excl.
6.2.1.2.4.	Issuance of a new PIN code to an active gold card		5.00 EUR VAT excl.
6.2.1.3.	In order to receive the CC in a bank branch other than the issuing unit, a fee is collected by the unit that delivers the CC to the customer ¹		2.00 EUR VAT excl. for each card
6.2.1.4.	Upon early termination of a contract for a CC ¹		5.00 EUR
6.2.1.5.	For the servicing of a main and an additional CC (the fee is monthly, it is collected at the end of each month and upon closing or deactivating the card) ¹ :		
6.2.1.5.1.	Standard		2.00 EUR
6.2.1.5.2.	Gold		6.00 EUR
6.2.1.6.	For the conduction of payment operations in the Republic of Bulgaria * :		
6.2.1.6.1.	for cash withdrawal through terminal devices ATM of the bank		1.50 EUR
6.2.1.6.2.	for cash withdrawal through terminal devices ATM of other banks		1.50 EUR + 1% of the amount
6.2.1.6.3.	for cash withdrawal through terminal devices POS at a bank cash desk with a CC issued by the Bank		1% on the paid amount, min. 2.00 EUR
6.2.1.6.4.	for cash withdrawal through terminal devices POS at a bank cash desk, with an international credit card Mastercard, issued by a bank in the country or a branch of a foreign bank in the country		2 % on the paid amount, min.2.00 EUR
6.2.1.6.5.	for cash withdrawal through terminal devices POS at a bank cash desk, with an international credit card Mastercard, issued by a foreign bank		4 % on the paid amount
6.2.1.6.6.	for cash withdrawal with a CC through terminal devices POS at a cash desk in other banks in the country		3.00 EUR + 1.5 % on the paid amount, min. 10.00 EUR
6.2.1.6.7	for payments through POS or Internet to a trader		free of charge
6.2.1.6.8.	For the payment of periodic bills – taxes, fees and other commercial services and products with cards registered and using the bPay payment system		0.20 BGN
6.2.1.6.9.	For the payment of periodic bills – taxes, fees and other commercial services and products with cards registered and using the ePay payment system		0.15 BGN
6.2.1.7.	For the conduction of payment operations with a CC abroad		
6.2.1.7.1.	for cash withdrawal through terminal devices ATM		3.00 EUR + 1.5 % on the paid amount, min. 5.00 EUR
6.2.1.7.2.	for cash withdrawal through terminal devices POS at the cash desk of other banks		3.00 EUR + 1.5 % on the paid amount, min. 10.00 EUR
6.2.1.7.3.	for payments through POS or Internet to a trader		free of charge
6.2.1.8.	For blocking or unblocking a CC		
6.2.1.9.	Operation to change the PIN via ATM terminal devices		
6.2.1.9.1.	through terminal devices ATM of the bank		free of charge
6.2.1.9.2.	through terminal devices ATM of other banks		0.25 BGN
6.2.1.10.	For unreasonable challenging of transaction c KK ¹		100.00 EUR VAT excl.
6.2.1.11.	For a bank statement from an ATM, for transactions conducted through terminal devices ATM in the country and availability on a current account provided with a CC in the country		
6.2.1.11.1.	through terminal devices ATM of the bank		0.10 BGN
6.2.1.11.2.	through terminal devices ATM of other banks		0.20 BGN
6.2.1.12.	For a report to a current account with a CC issued, at the request of the account holder or an authorized person		free of charge (taxable transaction) free of charge (taxable transaction)
6.2.1.13.	For changes in the limits of CC transactions		10.00 EUR VAT excl.
6.2.1.14.	For registration of a CC for the service „SMS notifications for availability and payments”		free of charge (taxable transaction) free of charge (taxable transaction)
6.2.1.14.1	For registration of a CC for the service „3D secure payments”		free of charge free of charge
6.2.1.14.2.	Monthly fee for servicing a card, registered for the service „3D secure payments”		free of charge free of charge
6.2.1.15 .	Generation of a new temporary secret code for the service „3D secure payments”		free of charge free of charge
6.2.1.16	For registration of KK for the service „MOBB”		free of charge (taxable transaction) free of charge (taxable transaction)
6.2.1.17.	Refund from a transaction, from a POS to a merchant, and receipt of money based on a card number		free of charge free of charge

Note: ¹ In the cases where the CC is issued to a current account in BGN, the determined fees and commissions in EUR as per 6.2.1.1 - 6.2.1.13 are collected in BGN according to the BNB current central exchange rate at the time of the accounting of the operation.

VI.2.2. Revolving credit card Energy Card with national access - not available			
VI.2.3. Revolving credit card Mastercard (RCC)		BGN	CURRENCY
6.2.3.1.	For issuance, renewal and personalization of a main and an additional RCC	free of charge (taxable transaction)	free of charge (taxable transaction)
6.2.3.2.	For reissuance prior to the expiration of the validity term of the CC due to loss, theft, destruction, damage, etc. or only issuance of a new PIN to an active RCC		
6.2.3.2.1.	For issuance of a new RCC	20.00 BGN VAT excl.	
6.2.3.2.2.	For issuance of a new PIN code to an active RCC	10.00 BGN VAT excl.	
6.2.3.3.	For servicing a main RCC - the fee is monthly and is collected after the expiration of the corresponding grace period and upon deactivation of the RCC:		
6.2.3.3.1.	standard	4.00 BGN	
6.2.3.3.2.	gold	8.00 BGN	
6.2.3.4.	For servicing of an additional RCC	free of charge	free of charge
6.2.3.5.	For the conduction of payment operations in Bulgaria:		
6.2.3.5.1.	for cash withdrawal through terminal devices ATM of the bank	3.00 BGN + 1% of the withdrawn amount	
6.2.3.5.2.	for cash withdrawal through terminal devices ATM of other banks in the country	3.00 BGN + 1% of the withdrawn amount	
6.2.3.5.3.	for cash withdrawal through terminal devices POS at a bank cash desk	6.00 BGN + 1% on the paid amount	
6.2.3.5.4.	for cash withdrawal through terminal devices POS at a cash desk in other banks in the country	6.00 BGN + 1% on the paid amount	
6.2.3.5.5.	for payments via POS at a merchant's location, ATM, mobile phone or Internet	free of charge	free of charge
6.2.3.5.6.	for withdrawing cash from a current account in BGN or EUR with active RCC credit cards issued thereto, without using the card and after pre-blocking of the amount on the account	6.00 BGN + 1% on the paid amount	
6.2.3.6.	For the conduction of payment operations abroad:		
6.2.3.6.1.	for cash withdrawal through terminal devices ATM	6.00 BGN + 1% on the paid amount, min. 10.00 BGN	
6.2.3.6.2.	for cash withdrawal through terminal devices POS at a bank cash desk	6.00 BGN + 1% on the paid amount, min. 10.00 BGN	
6.2.3.6.3.	for POS payments at a merchant's location or via Internet	free of charge	free of charge
6.2.3.7.	For a revolving credit on a RCC		
6.2.3.7.1.	Fee for consideration and analysis of a credit request ³ *		20 BGN
6.2.3.7.2.	For the approval of credit and preparation of documents for a credit deal ⁴	30 BGN - up to 1000 BGN credit limit 40 BGN - up to 2000 BGN credit limit 50 BGN - more than 2000 BGN credit limit	
6.2.3.7.3.	Fee for non-revolving		5.00 BGN
6.2.3.7.4.	For an exceeded credit limit (when the claim arises)		5.00 BGN
6.2.3.7.5.	Minimum monthly repayment installment (MRI)		
6.2.3.7.5.1.	Standard	3% of the allowed credit limit - min. 20.00 BGN	3% of the allowed credit limit - min. 20.00 EUR
6.2.3.7.5.2.	Gold	3% of the allowed credit limit	3% of the allowed credit limit
6.2.3.8.	For blocking or unblocking a RCC	10.00 BGN VAT excl.	
6.2.3.9.	for unreasonable challenging of transaction	40.00 BGN VAT excl.	
6.2.3.10.	For a bank statement from an ATM, for transactions conducted through terminal devices ATM in the country and availability on a current account provided with a RCC		
6.2.3.10.1.	through terminal devices ATM of the bank	free of charge	
6.2.3.10.2.	through terminal devices ATM of other banks	0.20 BGN	
6.2.3.11.	Operation to change the PIN via ATM terminal devices		
6.2.3.11.1.	through terminal devices ATM of the bank	free of charge	
6.2.3.11.2.	through terminal devices ATM of other banks	0.25 BGN	
6.2.3.12.	to provide a statement for a current account with a RCC issued to it at the bank at the request of the account holder or an authorized person	free of charge (taxable transaction)	
6.2.3.12.1.	for sending statements (monthly statement) for a current account provided with a RCC: a/ via email; b/ to the designated address	free of charge 1.00 BGN VAT excl.	

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6.2.3.13.	In order to receive a RCC in a bank unit other than the unit issuing the RCC, the fee is collected by the unit that delivers the RCC to the customer	4.00 BGN VAT excl. for each card	
6.2.3.14.	For registration of RCC for the service „MOBB”	free of charge (taxable transaction)	
6.2.3.15.	For changes in the limits for transactions with a RCC	10.00 BGN VAT excl.	
6.2.3.16.	For registration of RCC for the service “SMS notifications for availability and payments”	free of charge (taxable transaction)	
6.2.3.16.1.	Per SMS received for transactions with a RCC ²	free of charge	
6.2.3.17.	For registration of RCC for the service “3D secure payments”	free of charge (taxable transaction)	
6.2.3.17.1.	Monthly service fee for a RCC, registered for the service “3D secure payments”	free of charge	not performed
6.2.3.17.2.	Generation of a new temporary Secret code for the service “3D secure payments”	free of charge	not performed
6.2.3.18.	Refund from a transaction, from a POS to a merchant, and receipt of money based on a card number	free of charge	free of charge

Notes:

¹ In cases where the RCC is issued to a current account in EUR, the determined fees and commissions in BGN are collected in EUR at the current BNB central exchange rate at the time of the accounting of the operation.

² The fee is collected from the operator of the ePay system for sending SMS notifications.

³ When the consideration and the analysis of a credit application are made by the Bank's Head Office and the fees and commissions are not collected for that purpose, they are collected in the division servicing the credit facility prior to the conclusion of the relevant contracts and / or annexes. In case the credit is not granted, the fees and commissions collected for consideration and analysis are non-refundable.

⁴ The commission is collected once on the agreed amount of the credit before utilization of the credit amounts.

The commission for the approval of the credit and for preparation of documents for a credit deal is non-refundable.

* The Borrower does not pay fees for the payments made in cash or by internal bank transfer related to repayment of the granted credit, together with the interest and the penalties thereof.

VI.3. Usual limits for transactions with contactless debit cards Mastercard and electronic debit cards /Maestro/Cirrus with international access

Types of limits	For payment of goods and services through a POS terminal or over the internet		For cash withdrawal through an ATM and POS at a bank		Total	
	Maestro/Cirrus	Contactless Mastercard	Maestro/Cirrus	Contactless Mastercard	Maestro/Cirrus	Contactless 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
Out of Bulgaria maximum transaction	3000 BGN	4000 BGN	600 BGN	1000 BGN	3600 BGN	5000 BGN
Limit for 24 hours in Bulgaria	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
Limit for 24 hours out of Bulgaria	4000 BGN	4000 BGN	1200 BGN	2000 BGN	5200 BGN	6000 BGN
Total limit for 24 hours	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 for 24 hours	50	50	50	50	50	50
7-day limit in Bulgaria	3000 BGN	4000 BGN	2800 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	5800 BGN	8000 BGN
7-day limit out of Bulgaria	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 for 7 consecutive days	80	80	80	80	80	80
24 –hour limit for offline contactless payments in the country without confirming the transaction with a PIN		25 BGN				

VI.4. Usual limits for transactions with Standard and gold credit cards Mastercard with cash deposited to the current account of the holder and with Revolving credit cards Mastercard, issued to current accounts opened in the name of natural persons

Types of limits	A standard credit card Mastercard	A gold credit card Mastercard
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	For payment of goods and services at a POS terminal or via internet	For cash withdrawal	Total	For payment of goods and services at a POS terminal or via internet	For cash withdrawal	Total
In Bulgaria maximum transaction	3000 EUR 9000 BGN	200 EUR 400 BGN	2200 EUR 4400 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	
Out of Bulgaria maximum transaction	2000 EUR 4000 BGN	500 EUR 1000 BGN	2500 EUR 5000 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	
Limit for 24 hours in Bulgaria	2000 EUR 4000 BGN	500 EUR 1000 BGN	2500 EUR 5000 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	7000 EUR 14000 BGN
Limit for 24 hours out of Bulgaria	2000 EUR 4000 BGN	1000 EUR 2000 BGN	3000 EUR 6000 BGN	5000 EUR 10000 BGN	2000 EUR 4000 BGN	7000 EUR 14000 BGN
Total limit for 24 hours	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 for 24 hours			50			50
7-day limit in Bulgaria	2000 EUR 4000 BGN	2000 EUR 4000 BGN	3000 EUR 6000 BGN	10000 EUR 20000 BGN	5000 EUR 10000 BGN	10000 EUR 20000 BGN
7-day limit out of Bulgaria	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 7 days			80			80

SECTION VII. INTERNET BANKING

VII. INTERNET BANKING		
VII.1. Internet banking		
7.1.1.	For providing system access for Internet banking:	
7.1.1.1.	System registration	free of charge (taxable transaction)
7.1.2.	For using the Internet banking system	free of charge (taxable transaction)
7.1.3.	For the provision of a new username and/or password at the request of the customer	4.00 BGN VAT excl.
7.1.4.	For a received SMS notification with an authorization code	free of charge (taxable transaction)

SECTION VIII. OTHER SERVICES

VIII. OTHER SERVICES		
VIII.1. Other services		
8.1.	For inquiries (including for bank transactions) upon written request of the customer, for each individual inquiry:	
8.1.1.	for the current month	5.00 BGN VAT excl. plus the fee under pt.8.13
8.1.2.	For the current year	10.00 BGN VAT excl. plus the fee under pt.8.13
8.1.3.	For past years	30.00 BGN VAT excl. plus the fee under pt.8.13
8.1.4.	for inquiries at the written request of authorities empowered by law to obtain the relevant information	free of charge (taxable transaction)
8.2.	Provision of information from the Central Credit Register upon written request by customers regarding their credit indebtedness	1.00 BGN VAT excl. per person
8.3.	For collecting bank information from abroad at the written request of the customer	negotiable (taxable transaction)
8.4.	Issuance of a certificate to third parties upon a written request by a customer:	
8.4.1.	in Bulgarian	10.00 BGN VAT excl.
8.4.2.	in English	15.00 BGN VAT excl.
8.5.	Issuance of a reference to third parties upon a written request by a customer:	
8.5.1.	in Bulgarian	30.00 BGN VAT excl.
8.5.2.	in English	50.00 BGN VAT excl.
8.6.	To perform corrective operations upon a written request of the customer, where possible	5.00 BGN VAT excl.
8.7.	For transmission of information at the customer's request by fax, after consideration of the expedience of its disclosure:	
8.7.1.	for the country	5.00 BGN VAT excl.
8.7.2.	for abroad	5.00 BGN VAT excl.
8.8.	For mailing notifications/ documents:	
8.8.1.	in the country	actual costs incurred (taxable transaction)
8.8.2.	Abroad	actual costs incurred (taxable transaction)

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8.9.	For sending a notification / documents at the customer's request through a special courier:	
8.9.1.	in the country	actual costs incurred (taxable transaction)
8.9.2.	abroad	50.00 EUR VAT excl.
8.10.	For the sale of forms of payment documents at the customer's request:	
8.10.1.	Of books or of single forms, more than 5 pieces a day	At the prices determined by the competent body of the bank (taxable transaction)
8.10.2.	of single forms, not more than 5 pieces a day	free of charge (taxable transaction)
8.11.	For the calculation of statutory interest at a written request:	
8.11.1.	From bank customers	10.00 BGN VAT excl.
8.11.2.	by persons who are not Bank customers	20.00 BGN VAT excl.
8.12.	For consultations on currency, financial, market and other matters and expert examinations related to foreign exchange operations	negotiable (taxable transaction)
8.13.	For copying documents	0.50 BGN VAT excl. per page

PART TWO: TRANSACTIONS AND DEALS WITH FINANCIAL INSTRUMENTS

CHAPTER ONE. GENERAL PROVISIONS

1. The Bank shall provide services for keeping a register of foreign securities of customers (depository services) through a subcontractor - a foreign depository institution on the basis of concluded depository services contracts.
2. The fees and commissions in Part Two of this Tariff are denominated in BGN and / or EUR and are payable in the currency of the transaction / operation, and those for the opening, servicing and closing of a securities account, if such are provided for, in the currency of the respective securities issue.

CHAPTER TWO. FEES AND COMMISSIONS OF MUNICIPAL BANK AD FOR DEALS WITH STATE SECURITIES

1. Purchase and sale of government securities (GS)	
1.1. The Bank purchases and sells Government Securities to natural and legal persons (non-financial institutions) at pre-announced prices	free of charge
1.2. For issues not quoted by the Bank, the transactions are carried out by the dealers of Municipal Bank AD	negotiable
1.3. Issuance of a certificate	10.00 BGN
1.4. Issuance of a copy of a certificate	10.00 BGN
2. Provision of services to the participants in the Electronic system for registration and servicing of the trade in government securities	
2.1. Opening of a securities registry	100.00 BGN
2.2. Maintenance and keeping Government securities accounts <i>(The fee is payable on the last business day of the month)</i>	0,03 % of the nominal value, minimum 200.00 BGN, maximum 400.00 BGN.
3. Providing services to credit and financial institutions, incl. investment firms that are not participants in the Electronic system for registration and servicing of the trade in government securities	
3.1. Opening of a securities registry	70.00 BGN
3.2. Maintenance and keeping Government securities accounts <i>(The fee is payable on the last business day of the month)</i>	0,025 % of the nominal value, minimum 100.00 BGN, maximum 300.00 BGN.
4. For operations and actions related to securities kept on a register in a foreign depository institution	
4.1. Fee for processing of every transaction	60.00 EUR or its equivalent in the original currency of the relevant securities issue
4.2. Keeping a registry <i>(The fee is charged once per month)</i>	0.045% on an annual basis of the market value of the portfolio, minimum 10.00 currency units ¹

The fee is payable in the original currency of the respective issue of securities and is due with a value date two bank business days after the customer has received a notification prepared by the Bank for the market value of the portfolio, including a request for payment of the fee.

5. The Bank shall transfer the sum of the principal and / or the interest on the securities with a value date one bank business day after the value date of the actual validation on the correspondent account of the Bank, to a current account in the original currency of the relevant securities issue, as specified by the customer	
6. Transactions in the Primary Market of Government Securities (Auctions)	
6.1. The Bank accepts non-competitive and competitive customer orders for participation in auctions for the purchase of government securities in writing at the latest by the end of the business day preceding the deadline for the submission of non-competitive and competitive orders. For accepting non-competitive and competitive orders for participation in auctions for the purchase of government securities, the Bank shall block the commission in advance	0.05 %, minimum 15.00 BGN on the nominal value VAT excl., which is collected on the day of the payment for the GS to the amount of 0.05 %, minimum 15.00 BGN on the nominal value approved by the BNB, VAT excl..
6.2. The Bank accepts competitive and non-competitive orders for participation in auctions for the purchase / substitution of government securities by other participants in the Electronic system for registration and servicing of the trade in government securities, who are not primary dealers, via SWIFT or telex by 9.00 am on the auction day at the latest.	negotiable For approved competitive and non-competitive orders, the Bank collects a commission on the relevant payment date.
6.3. The Customer undertakes to secure funds for the transaction with a value date coinciding with the issue date of the securities. In the event that he does not transfer to the account or deposit the necessary funds at the cash desk, the transaction is considered invalid and the Bank charges a commitment fee	The commission under pt. 6.1.
6.4. For an unapproved non-competitive non-competitive and competitive order	10.00 BGN VAT excl.
6.5. For any non-competitive or non-competitive order not admitted to ranking due to the customer's fault	12.00 BGN VAT excl.
7. Transactions with Government Securities in accordance with BNB Ordinance No. 5 on the Terms and Conditions for Acquisition, Registration, Payment and Trading in Government Securities	
7.1. Pursuant to art. 20 para.2 <i>(by the transferor of the securities if he is a customer of the Bank and, if not, by the acquirer of the securities)</i>	15.00 BGN
7.2. Pursuant to art. 20, para. 4, 5, 6 and 7 <i>(by the transferor of the securities if he is a customer of the Bank and, if not, by the acquirer of the securities).</i>	15.00 BGN
7.3. Transactions with government securities used for participation in the privatization process	0.05% on the nominal value, min. 20.00 BGN
7.4. Upon refusal to register a transaction <i>(payable by the customer who has not secured the government securities or funds on the current account)</i>	20.00 BGN
7.5. For interest payments on government securities	no commission
7.6. On repayment of issues of government securities with expired maturity date	0.06 % on the nominal value, min. 50.00 BGN for legal entities and min. 20.00 BGN for natural persons
8. Blocking and Unblocking of State Securities by Registry	

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8.1. Excluding the pledge of government securities under the Special Pledges Act	50.00 BGN VAT excl. once by the pledger and the pledgee for the preparation of a tripartite contract, and 0.025% on the nominal value, min. 20.00 BGN for each blocking and unblocking of government securities.
9. The bank collects the following fees	
9.1. Statement from a registry as at a certain date	50.00 BGN VAT excl.
9.2. For the movement of the government securities held	100.00 BGN VAT excl..
9.3. Keeping a registry <i>(The fee is due once a month)</i>	0.06% on an annual basis of the market value, minimum 5.00 BGN
10. Government securities pledge	
10.1. For the preparation of a tripartite contract for pledge of government securities in accordance with the Special Pledges Act and the procedure of Chapter Four of Ordinance No 5 on the Terms and Conditions for Acquisition, Registration, Payment and Trading in Government Securities	60.00 BGN VAT excl. each by the pledger and by the debtor of the secured claim.
10.2. For each blocking operation and any unblocking operation for pledging government securities in accordance with the Special Pledges Act and in accordance with Chapter Four of Ordinance No 5 on the Terms and Conditions for Acquisition, Registration, Payment and Trading in Government Securities	0.06 % VAT excl. on the nominal value, paid by the pledger of the secured claim

For registration of government securities pledges, entry of additional circumstances and issuance of certificates and references for the absence of registered circumstances in the Register of Special Pledges on Government Securities, the Bank collects fee, VAT excl., in the amounts provided for in the Tariff on State Fees Collected by the Central Registry of Special Pledges under the Special Pledges Act.

CHAPTER THREE. FEES AND COMMISSIONS OF MUNICIPAL BANK AD ON DEALS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

1. For the opening of current accounts for servicing transactions in financial instruments	Free of charge
2. For actions on securities and compensatory instruments sub-accounts (not related to purchases or sales) at Central Depository AD	
2.1. Opening of an account	2.00 BGN for each account
2.2. Closing of an account	2.00 BGN for each account
2.3. Check for availability of financial instruments	
2.3.1. Upon signing a contract with IF Municipal Bank AD	Free of charge
2.3.2. Without signing a contract with IF Municipal Bank AD	5.00 BGN per certificate
3. Transfers in financial instruments - transfer, not related to purchase or sale	
3.1. Transfer from a personal account for securities of a customer, opened at Central Depository AD to a customer account in IF Municipal Bank AD	10.00 BGN for each transfer <i>(collected from the payer)</i>
3.2. Transfer to a personal account for securities of a customer, opened at Central Depository AD from a customer account in IF Municipal Bank AD	10.00 BGN for each transfer <i>(collected from the payer)</i>
3.3. Transferring from a securities sub-account of a customer opened in IF Municipal Bank AD to a sub-account with another Investment Firm	10.00 BGN for each transfer <i>(collected from the payer)</i>
3.4. Transferring from a securities sub-account of a customer opened with another Investment firm to a sub-account with IF Municipal Bank AD	10.00 BGN for each transfer <i>(collected from the payer)</i>
4. Processing of an order for the conclusion of transactions with corporate securities and compensatory instruments <i>(Payable on the day of submission)</i>	12.00 BGN for each order
4.1. Correction to the order <i>(possible only if the transaction on the BSE has not been concluded yet)</i>	2.50 BGN
4.2. Cancellation of the order <i>(possible only if the transaction on the BSE has not been concluded yet)</i>	6.00 BGN
5. Concluding a transaction / transactions in execution of a customer's order (the commission depends on the type of the securities)	
5.1. Shares, rights, derivatives and others under MFIA <i>(Collected from the payer)</i>	
5.1.1. For amounts up to 1000.00 BGN	2.00% of the amount of the transaction/ transactions, but at least 10 BGN
5.1.2. For amounts from 1000.01 BGN to 50 000.00 BGN	1.50% of the amount of the transaction/ transactions
5.1.3. For amounts from 50 000.01 BGN to 100 000.00 BGN	1.00% of the amount of the transaction/ transactions
5.1.4. For amounts from 100 000.01 BGN up to 200 000 BGN	0.70% of the amount of the transaction/ transactions
5.1.5. for amounts more than 200 000.01 BGN	Negotiable
5.2. Bonds, debt instruments, derivatives on debt instruments and others under MFIA <i>(Collected from the payer)</i>	
5.2.1. For amounts up to 20 000.00 BGN	0.3% of the amount of the transaction/ transactions, but at least 10 BGN
5.2.2. For amounts from 20 000.01 BGN to 100 000.00 BGN	0.2% of the amount of the transaction/ transactions
5.2.3. For amounts above 100 000.01 BGN	Negotiable, but at least 0.10%
5.3. Compensatory instruments <i>(Collected from the payer)</i>	
5.3.1. For amounts up to 1000.00 BGN	2.00% of the amount of the transaction/ transactions, but at least 10 BGN
5.3.2. For amounts from 1000.01 BGN to 50 000.00 BGN	1.50% of the amount of the transaction/ transactions
5.3.3. For amounts from 50 000.01 BGN to 100 000.00 BGN	1.00% of the amount of the transaction/ transactions
5.3.4. For amounts from 100 000.01 BGN up to 200 000 BGN	0.70% of the amount of the transaction/ transactions
5.3.5. for amounts more than 200 000.01 BGN	Negotiable
<i>The Bank reserves the right to change the values under item 5 of this Chapter in the specific contracts with its customers only in case such change is in favor of the customer.</i>	

Tariff of Municipal Bank AD for the interest rates, fees and commissions for natural persons

5.4. Purchase of securities at the Privatization Market at BSE Sofia AD	Negotiable
6. Provision of Services for the Issuance of a Certificate of Ownership of Financial Instruments by Central Depository AD (Depository Receipt)	5.00 BGN for each receipt
7. Execution of individual customer portfolio management operations (trust management) - a one-time commission is charged <i>(The commission is payable within the terms, specified in the contract)</i>	10 % of the income realized by the portfolio management, VAT excl.
8. The initial value of the portfolio provided for management may not be less than 50,000.00 (fifty thousand) BGN	
9. Keeping securities on the registry of IF Municipal Bank AD	
9.1. Professional customers and other persons under Art. 77, para 2 of POSA	Free of charge
9.2. Retail customers outside the circle of persons under Art. 77d, para. 2 of POSA *	0.06%, minimum 2.00 BGN a month
* for financial instruments that are traded publicly	<i>The fee is charged monthly on the market price of the assets</i>
* for financial instruments that are not traded publicly	<i>The fee is charged monthly according to the provisions of Ordinance 23 of FSC</i>
10. Preparation of specific (non-regular) reports for movements of securities on registers	
10.1. Irregular statement (statement) from the registries of the Central Depository AD	60.00 BGN VAT excl.
10.2. Specific (irregular) statement (statement) by the bank	20.00 BGN VAT excl.
11. Provision of services for entries in the Central Depository AD, pursuant to the Special Pledges Act	
11.1. Registration of a Pledge Agreement <i>The fee is payable only for the first page of the application, and for each subsequent page and for the consent document, if applicable separately, 10.00 BGN each shall be paid (Tariff of the Central Depository AD)</i>	70.00 BGN VAT excl.
11.2. Fees payable for administering a special pledge at Central Depository AD	0.04% of the amount for which the pledge was established, but not less than 150.00 BGN and no more than 10 000.00 BGN
11.3. Entry of additional circumstances under the Pledge Agreement	150.00 BGN VAT excl.
11.4. Deletion of pledge	150.00 BGN VAT excl.
11.5. Issuance of a certificate of presence / absence of entered circumstances	20.00 BGN VAT excl.
11.6. Entry regarding the initiation of an enforcement of a special pledge	150.00 BGN VAT excl.
11.7. Entry of the abandonment of the enforcement of a special pledge	150.00 BGN VAT excl.
12. Blocking of financial instruments	
12.1. Blocking of financial instruments based on the order of the holder of the securities account	40.00 BGN per entry
12.2. Issuance of a blocking certificate at the request of a party to the contract	80.00 BGN VAT excl.
12.3. Unblocking of financial instruments	80.00 BGN

The fees include the fees due to Central Depository AD.

13. Other unspecified actions and operations accompanying or warranting the above or those of interest to the customer	Negotiable, VAT excl.
14. Transactions in securities denominated in a foreign currency carried out on behalf of the Bank at the expense of a customer	Based on the tariff in the BGN equivalent
15. Payment of dividends to shareholders or payments on debt securities	By the issuer, negotiable
16. Investigation, analysis, consultation, preparation of prospectuses and information memoranda and evaluation of business projects	Negotiable, VAT excl.

CHAPTER FOUR. REGISTRATION AGENT

1. Consideration of documents (applicable for donation and inheritance by law and by will)	20 BGN, VAT excl.
2. Transfer of securities and compensatory instruments based on deals concluded in advance	2.00% of the transaction, minimum 35 BGN VAT excl.
3. Transfer of securities and compensatory instruments in case of a donation	30 BGN for each of the parties, VAT excl.
4. Transfer of securities and compensatory instruments in case of inheritance	40 BGN, VAT excl.
5. Transfer of securities and compensatory instruments based on a will	50 BGN, VAT excl.
6. Personal data change	15 BGN, VAT excl.
7. Issuing a duplicate of supporting documents for the holders of financial instruments	15 BGN, VAT excl.
8. Issuance of portfolio status reports	
8.1. Regular portfolio – possession of securities and / or compensatory instruments	
For natural persons	20.00 BGN, VAT excl.
For legal entities	100.00 BGN, VAT excl.
8.2. Extended Portfolio - Holding of Securities and / or Compensatory Instruments, with data for members of the Central Depository, where the accounts are held	
For natural persons	30 BGN, VAT excl.
For legal entities	100 BGN, VAT excl.
8.3. Portfolio as a previous date	
For natural persons	30 BGN, VAT excl.
For legal entities	100 BGN, VAT excl.
9. Issuance of a certificate under an Ordinance of the CM on the application of art. 7, para. 3 of Law for the recovery of the ownership of expropriated real estates	20 BGN, VAT excl.

ADDITIONAL PROVISIONS

§ 1. Within the meaning of the Tariff of Municipal Bank AD of the interest rates, fees and commissions for natural persons:

1. "Payment service user" means a natural person who uses a payment service as a payer or a payee, or in both capacities.
2. "Payer" is a natural person who is the holder of a bank payment account and orders the execution of a payment order on this account, and if there is no account – a natural or legal person, who gives a payment order.
3. "Recipient" means a natural person designated as the ultimate recipient of funds that are the subject of a payment transaction.
4. "Currency unit" is the currency, in which the account is held.
5. "Value date" is a reference date used by the Bank as a payment service provider for calculating interest on the funds debited or credited to the deposit / account. When no interest is charged on the deposit / account, the value date is the date on which the Bank is obliged to debit or credit the deposit/ account.
6. "BISERA" is a common name of systems for customer payment services in national currency or in EUR, initiated for execution at a certain point in time. The systems are:
 - a) "BISERA 6" - accepts and processes payment orders of less than 100 000 BGN;
 - b) "BISERA 7 - EUR" - accepts and processes payment orders in EUR on the territory of the Republic of Bulgaria up to 50 000 EUR, as well as cross-border transfers in EUR without limitation of the amount of the ordered transfers from/ to banks and branches of banks, operating on the territory of the European Economic Area.
7. RINGS is a real-time gross settlement payment system with the BNB, which transfers cash in BGN between the settlement accounts of the participants in the transaction, individually (transaction by transaction) and in real time after receiving the transfer order of the participants from the system. RINGS is systematically used for important payments, including bank customers' payments equal to or above 100,000 BGN, and payments to customers of commercial banks without limitation in the amount, initiated to the system at the request of the bank customer.
8. TARGET2 (the Trans-European Automated Real-time Express Transfer Settlement System) is a real-time gross settlement system of the euro-system for the purposes of final settlement of central bank operations, systemically important payments in EUR and other payments in EUR.
9. "European Economic Area" includes the territory of the Member States of the European Union and the three EFTA countries - Iceland, Liechtenstein and Norway.

§ 2. For all services not specified in this Tariff, the Bank shall collect fees and commissions at negotiable rates. In each of these cases, the transaction is treated as taxable or exempt, depending on the criteria set in the Value Added Tax Act (promulgated SG No. 63/2006) and in the Regulation on the Application of the Value Added Tax Act promulgated in the State Gazette, issue 76 of 2006).

§ 3. The Management Board of the Bank shall have the right:

1. to authorize officials of the Bank to negotiate interest rates or to determine the collection of fees and commissions other than the Tariff for individual operations or customers, subject to the requirements of the law.
2. to adopt individual tariffs applicable to a separate branch of the Bank, and the Bank shall announce them at the premises of the respective branch, which are accessible for the customers.
3. to approve interest rates, fees, commissions, etc. specific terms, other than the Tariff, for individual specialized products, which apply to all customers using the product. The relevant interest rates, fees, commissions and terms of the specialized products are an integral part of this Tariff.

§ 4. Upon any change in the numbering or wording, the items in this Tariff shall replace the items corresponding to them based on their subject of regulation as referred to in the concluded contracts and agreements.

TRANSITIONAL AND FINAL PROVISIONS

§ 5. This Tariff was adopted by the Management Board of Municipal Bank AD on 13/03/2019, enters into force on 18/03/2019 and repeals the Tariff of the Terms, Interest Rates, Fees and Commissions, which Municipal Bank AD applies on its operations and Annex 1 thereto, in the part relating to natural persons, adopted by the Management Board on 14.07.2011, which entered into force on 26.09.2011.

§ 6. An integral part of this Tariff are:

1. Appendix 1. Bulletin for the interest rates charged by Municipal Bank AD on transactions with natural persons.