

**TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC
APPLICABLE TO INDIVIDUALS**

Effective as of 16.09.2013

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SECTION I: ACCOUNTS		BGN	EUR/ USD
1 Current accounts*			
1.1. Current account			
1.1.1. Opening		BGN 3.00	EUR 1.50
	at an office of the Bank	BGN 3.00	EUR 1.50
	via CIBANK online	BGN 1.50	EUR 0.75
1.1.2. Minimum balance on the account - it is in force from 18th October 2013			
1.1.3. Monthly maintenance fee			
	incl. account statements sent electronically (e-mail, portal)	BGN 1.30	BGN 1.30
	incl. account statements received in the office of the Bank (Print in branch)	BGN 1.50	BGN 1.50
	incl. account statements sent by post	BGN 2.00	BGN 2.00
1.1.4. Closing		no charge	no charge
1.2. Current account with an issued bank card**			
1.2.1. Opening		BGN 1.00	EUR 0.50
1.2.2. Monthly maintenance fee			
	incl. account statements sent electronically (e-mail, portal)	BGN 0.30	BGN 0.30
	incl. account statements received in the office of the Bank (Print in branch)	BGN 0.50	BGN 0.50
	incl. account statements sent by post	BGN 1.00	BGN 1.00
1.2.3. Closing		no charge	no charge
1.3. Escrow account			
1.3.1. Opening			
	up to BGN 100 000 or their equivalence in foreign currency	BGN 100.00	EUR 50.00
	above BGN 100 000 or their equivalence in foreign currency	BGN 500.00	EUR 250.00
1.3.2. Monthly maintenance fee		0.20% of the amount of the contract	0.10% of the amount of the contract
1.3.3. Closing		no charge	no charge
2 Savings accounts			
2.1. Savings account with differentiated interest accrual / Beneficial Account			
2.1.1. Opening		no charge	no charge
2.1.2. Monthly maintenance fee for an account with an average monthly balance lower than or equal to 499.99 in BGN/EUR/USD			
	incl. account statements sent electronically (e-mail, portal)	BGN 1.30	BGN 1.30
	incl. account statements received in the office of the Bank (Print in branch)	BGN 1.50	BGN 1.50
	incl. account statements sent by post	BGN 2.00	BGN 2.00
2.1.3. Monthly maintenance fee for an account with an average monthly balance over 500.00 in BGN/EUR/USD			
	incl. account statements sent electronically (e-mail, portal)	no charge	no charge
	incl. account statements received in the office of the Bank (Print in branch)	no charge	no charge
	incl. account statements sent by post	no charge	no charge
2.1.4. Closing		no charge	no charge
2.2. Children's savings account "Dreams"***			
2.2.1. Opening		no charge	no charge
2.2.2. Monthly maintenance fee		no charge	no charge
2.2.3. Replacement of a savins-bank book		BGN 4.00	
2.2.4. Loss of a savins-bank book		BGN 10.00	
2.2.5. Closing		no charge	no charge
3 Term deposits****			
3.1. Opening		no charge	no charge
3.2. Monthly maintenance fee			
	incl. account statements sent electronically (e-mail, portal)	no charge	no charge
	incl. account statements received in the office of the Bank (Print in branch)	no charge	no charge
3.3. Disposal with a term deposit, without presenting the contract		BGN 2.00	
3.4. Closing		no charge	no charge
Note:			
*Charges under item 1.1. and item 1.2. are also applicable to accounts of customers acting outside their professional and commercial activity. Current accounts linked to the deposit product are not charged a monthly maintenance fee until the deposit is closed or transformed into a type that does not require such maintenance. A current account is closed if the holder does not make a payment of the monthly maintenance fee for three consecutive months.			
** In addition to the fee under item 1.2.2, the Bank collects an additional fee for maintenance of the bank card, whose amount is determined by the card type. Opening and monthly maintenance of current account with revolving credit card is free of charge.			
*** Children's savings account "Dreams" is not charged with account maintenance fee, until its transformation into another type.			
**** Account statements for deposit accounts sent electronically (email, portal) or received in the office of the Bank (Print in branch) are delivered only when there is a movement on the account. The fees under item 1.1.2., 1.2.2. and 2.1.2. for accounts opened before 02.05.2011, are applicable from 10.2011.			
Upon termination of the Framework Contract for provision of payment services, the Bank does not collect additional fees and commissions.			

SECTION II: CASH OPERATIONS		BGN	EUR/ USD
1	Cash deposits		
1.1.	Cash deposit to a current account		
	made by the account holder or authorised person on account of an individual	no charge	no charge
	made by a third (non-authorised) person on account of an individual	BGN 2.00	no charge
1.2.	Cash deposit to a savings account: with differentiated interest accrual/Beneficial Account		
	made by the account holder or authorised person on account of an individual	no charge	no charge
	made by a third (non-authorised) person on account of an individual	no charge	no charge
1.3.	Cash deposit to a term deposit	no charge	no charge
1.4.	Cash deposit in Bulgarian coins		
	up to BGN 100	no charge	
	above BGN 100	2.00%	
1.5.	Cash deposit in currency different than the account currency	according to section II, item 1.1. or 1.2.	according to section II, item 1.1. or 1.2.
2	Cash withdrawal*		
2.1.	Cash withdrawal from a current account		
2.1.1.	up to BGN 400 or their equivalence in foreign currency	BGN 0.50	no charge
2.1.2.	from BGN 400 up to BGN 5 000 or their equivalence in foreign currency	no charge	no charge
2.1.3.	above BGN 5 000 or their equivalence in foreign currency		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 5 000, min. BGN 10	0.50% above the equivalence in foreign currency of BGN 5 000, min. BGN 10
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 5 000, min. BGN 5	0.30% above the equivalence in foreign currency of BGN 5 000, min. BGN 5
2.1.	Cash withdrawal from a current account account		
2.1.1.	up to 3 000 BGN/ 1 500 currency units	0.50 BGN	no charge
2.1.2.	above 3 000 BGN/ 1 500 currency units		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 3 000, min. BGN 6	0.50% of the amount above 1 500 currency units, min. EUR 3
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 3 000, min. 3 BGN	0.30% of the amount above 1 500 currency units, min. EUR 1.50
2.2.	Cash withdrawal from a savings account: with differentiated interest / Beneficial Account		
2.2.1.	up to BGN 5 000 or their equivalence in foreign currency	no charge	no charge
2.2.2.	above BGN 5 000 or their equivalence in foreign currency		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 5 000, min. BGN 10	0.50% of the amount above the equivalence in foreign currency of BGN 5 000, min. BGN 10
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 5 000, min. BGN 5	0.30% above the equivalence in foreign currency of BGN 5 000, min. BGN 5
2.2.	Cash withdrawal from a savings account		
2.2.1.	up to 3 000 BGN/ 1 500 currency units	no charge	no charge
2.2.2.	above 3 000 BGN/ 1 500 currency units		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 3 000, min. BGN 6	0.50% of the amount above 1 500 currency units, min. EUR 3
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 3 000, min. BGN 3	0.30% of the amount above 1 500 currency units, min. EUR 1.50
2.3.	Cash withdrawal from a current account with an issued bank card at a POS terminal	according to section IV	according to section IV
2.4.	Cash withdrawal from a term deposit on the maturity date or on the first working day, after the maturity date (when the maturity date is non working day)**		
	For deposits opened by 05.04.2013		
2.4.1.	up to BGN 5 000 or their equivalence in foreign currency	no charge	no charge
2.4.2.	above BGN 5 000 or their equivalence in foreign currency		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 5 000, min. BGN 10 max. BGN 100	0.40% above the equivalence in foreign currency of BGN 5 000, min. BGN 10, max. BGN 100
	upon submitting a 2-day prior notification	no charge	no charge
	For deposits opened on or after 08.04.2013		
2.4.1.	up to 3 000 BGN/ 1 500 currency units	no charge	no charge
2.4.2.	above 3 000 BGN/ 1 500 currency units		
	without submission of a 2-day prior notification	0.40% on the amount above BGN 3 000, min. BGN 6	0.50% of the amount above 1 500 currency units, min. EUR 3
	upon submitting a 2-day prior notification	no charge	no charge
2.5.	Cash withdrawal from a term deposit on a date before the maturity date (partial or in full)		
	For deposits opened by 05.04.2013 included		
2.5.1.	up to BGN 5 000 or their equivalence in foreign currency	no charge	no charge
2.5.2.	above BGN 5 000 or their equivalence in foreign currency		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 5 000, min. BGN 10	0.50% above the equivalence in foreign currency of BGN 5 000, min. BGN 10
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 5 000, min. BGN 5	0.30% above the equivalence in foreign currency of BGN 5 000, min. BGN 5
	For deposits opened on or after 08.04.2013		
2.5.1.	up to BGN 3 000 BGN/ 1 500 currency unit	no charge	no charge
2.5.2.	above 3 000 BGN/ 1 500 currency units		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 3 000, min. BGN 6	0.50% of the amount above 1 500 currency units, min. EUR 3
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 3 000, min. BGN 3	0.30% of the amount above 1 500 currency units, min. EUR 1.50
2.6.	Cash withdrawal from a loan from current account		
2.6.1.	up to BGN 400 or their equivalence in foreign currency	BGN 0.50	no charge
2.6.2.	above BGN 400 or their equivalence in foreign currency	no charge	no charge
2.6.	Cash withdrawal from a loan from a current account		
2.6.1.	up to BGN 3 000 /1 500 currency units	0.50 BGN	no charge
2.6.2.	above 3 000 BGN/ 1 500 currency units		
	without submission of a 2-day prior notification	0.40% of the amount above BGN 3 000, min. 6 BGN	0.50% of the amount above 1 500 currency units, min. EUR 3
	upon submitting a 2-day prior notification	0.20% of the amount above BGN 3 000, min. BGN 3	0.30% of the amount above 1 500 currency units, min EUR 1.50
2.7.	Cash withdrawal from a loan from savings accounts: with differentiated interest accrual / Beneficial Account	no charge	no charge
2.8.	Cash withdrawal in currency different than the account currency	according to section II, item 2.1. or 2.2.	according to section II, item 2.1. or 2.2.
2.9.	Pre-noticed, but not withdrawn amount****	1.00% of the amount	1.00% of the amount
3.0.	Cash withdrawal with a card, issued by another Payment institution at a POS terminal	3.00% of the amount, min. BGN 10	

3 Other cash operations		
3.1.	Exchange of banknotes from large denominations in small or vice versa	
	up to BGN 200 or their equivalence in foreign currency	no charge
	above BGN 200 or their equivalence in foreign currency	1.00% of the amount
3.2.	Exchange of Bulgarian banknotes in coins or vice versa	3.00% of the amount, min. BGN 5
3.3.	Authentication (examination)	BGN 0.50 per banknote
3.4.	Replacement of damaged Bulgarian banknotes	1.00% of the amount, min. BGN 10
4 Exchange of foreign currency***		
		no charge
Note:		
When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1 and item 1.3.		
* The amount of the commission on cash withdrawal according to item 2 is calculated within the working day on the total amount of the cash transactions. On exceeding the daily cash limit, the Bank collects the due commissions.		
** The applicable fees and commissions for withdrawal from deposit accounts on the maturity date, are valid also for deposits which allow payments between maturity dates.		
*** The Bank is executing purchase and sale of currency on the announced exchanged rates. Deviations from the rates is permitted only after agreement with Dep. "Markets and Liquidity"		
****The fees under item 2.9 are not applied for amounts of term deposits.		

SECTION III: PAYMENTS		BGN	EUR/ USD
1 Intrabank payments			
1.1. Outgoing payments			
1.1.1. Credit transfers			
1.1.1.1. Transfers between accounts of the same holder			
paper order		no charge	no charge
electronic order		no charge	no charge
1.1.1.2. Transfers between accounts of different holders			
paper order		BGN 0.80	EUR 3.00
paper order		BGN 1.00 - in force as of 08.06.2013	
electronic order		BGN 0.50	EUR 1.50
1.1.2. Cash payments			
1.1.2.1. To accounts of National Revenue Agency (social security contributions and tax liabilities of individuals) held within CIBANK			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.2. To accounts of the National Revenue Agency (social security contributions and tax liabilities of individuals) held within CIBANK - associated office of the Bank at services of the NRA			
up to BGN 1 000		no charge	
above BGN 1 000		no charge	
1.1.2.3. To budget account held within CIBANK by multiple payment order			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.4. To accounts of other budget institutions (fines and penal provisions) held within CIBANK			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.5. To account of " TBI Credit" held within CIBANK (payment of installments on contracts)			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.2. Incoming payments		no charge	no charge
2 Interbank payments			
2.1. Outgoing payments in national currency			
2.1.1. Cash payments			
2.1.1.1. Through BISERA (up to BGN 100 000)			
		0.40% of the amount, min. BGN 6	
2.1.1.2. Through RINGS (up to and/ above BGN 100 000)			
		0.50%, min. BGN 15	
2.1.1.4. To accounts of the National Revenue Agency held in another bank (social security contributions and tax liabilities)			
		0.40% of the amount, min. BGN 6	
2.1.1.5. To budget accounts held in another bank by multiple payment order			
		0.50%, min. BGN 10	
2.1.2. Credit transfers			
2.1.2.1. Through BISERA (up to BGN 100 000)			
paper order		BGN 2.00	
electronic order		BGN 1.00	
2.1.2.2. Through RINGS (up to/ above BGN 100 000)			
paper order		BGN 12.00	
electronic order		BGN 8.00	
2.1.2.3. Multiple payment order from/ to the budget			
paper order		BGN 4.50	
electronic order		BGN 2.40	
2.1.3. Change in the original order (request by the originator)			
		BGN 5.00	
2.2. Outgoing payments in foreign currency			
2.2.1. SPOT value date (2 working days)			
paper order		0.15% of the amount of the transfer, min. EUR 15, max. EUR 200	
electronic order		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150	
2.2.2. TOM value date (next working day)			
paper order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250	
electronic order		0.20% of the amount of the transfer, min. EUR 20, max. EUR 200	
2.2.3. Value date - SAME DAY			
paper order		0.30% of the amount of the transfer, min. EUR 30, max. EUR 300	
electronic order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250	
2.2.4. Change in the original order (request by the originator)			
		EUR 30.00 + commission of the correspondent banks (if there are such) + SWIFT	
2.2.5. Cancellation of transfer by request of the originator			
		EUR 40.00 + commission of the correspondent banks (if there are such) + SWIFT	
2.2.6. Return transfers (not by the fault of the Bank)			
		0.10% of the amount of the transfer, min. EUR 10, max. EUR 200	

SECTION III: PAYMENTS		BGN	EUR/ USD
2.2.7.	Investigations to correspondent banks for uncorrect transfers		EUR 15.00 + commission of the correspondent banks (if there are such) + SWIFT
2.3.	Incoming payments in national currency	no charge	
2.4.	Incoming payments in foreign currency		
2.4.1.	up to EUR 100 or their equivalence in foreign currency		no charge
2.4.2.	above EUR 100 or their equivalence in foreign currency		0.10% of the amount, min. EUR 10, max. EUR 200
2.4.3.	Return of transfers (not by the fault of the Bank)		EUR 40.00 + SWIFT
3	Direct debit		
3.1.	Deposit of agreement	no charge	
3.2.	Initiation of direct debit orders		
3.2.1.	against accounts in the Bank		
	paper order	BGN 1.00	
	electronic order	BGN 0.50	
3.2.2.	against accounts in other banks		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
3.3.	Payments under direct debit orders		
3.3.1.	to accounts in the Bank	BGN 1.00	
3.3.2.	to accounts in other banks	BGN 2.00	
4	Standing orders		
4.1.	Registration		
	standing orders between accounts of the same holder	no charge	
	standing orders between accounts of different holders	BGN 1.00	
4.2.	Payments		
4.2.1.	Intrabank payments		
	transfer between accounts of the same holder	no charge	no charge
	transfer between accounts of different holders	BGN 0.50	EUR 1.50
4.2.2.	Interbank payments through BISERA	BGN 1.00	
4.3.	Changing/ adding registration	BGN 1.00	
4.4.	Cancellation/Failure of standing order due to lack of funds in the account	BGN 0.80	
4.5.	Cancellation of registration	BGN 1.00	

In execution of payment orders in foreign currency with instruction all fees and commissions are for the ordering customer's account, the Bank collects additional fees except this of item 2.2.in accordance to the tariffs of the foreign banks.

The following value dates are applicable for transfers from/to payment accounts in BGN and foreign currency on the name of local and foreign individuals:

- 1) Credit to a payment account of CIBANK's customer - the value date on which the correspondent or settlement account of the Bank is credited with the amount of the transfer in BGN or foreign currency;
- 2) Debit to a payment account of CIBANK's customer - the value date of debiting the correspondent or settlement account of the Bank with the amount of the transfer in BGN or foreign currency;
- 3) The value date of an intrabank payment in BGN or foreign currency for the remitter and for the beneficiary is the same working day when the payment transaction is effected.

The value date is considered as interest day. The date of account completion is considered as interest day for the next period.

The value date for the account balance after completion is also the same day of completion. When closing interest accounts during the year, the day of closing is not considered as interest day.

SECTION IV: CARDS		BGN	EUR/ USD
1	International debit card Maestro with chip	as per separate price list	Appendix 1
2	International debit card Visa Electron with chip	as per separate price list	Appendix 2
3	International card with minimum account balance and/ or overdraft MasterCard with chip	as per separate price list	Appendix 3
4	International card with minimum account balance and/ or overdraft Visa Classic with chip	as per separate price list	Appendix 4
5	International card with minimum account balance and/ or overdraft MasterCard Gold with chip	as per separate price list	Appendix 5
6	International revolving credit card with interest free period MasterCard Standard with chip	as per separate price list	Appendix 6
7	International revolving credit card with interest free period Visa Classic with chip	as per separate price list	Appendix 7
8	International revolving credit card with interest free period MasterCard Gold with chip	as per separate price list	Appendix 8
9	Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"		
9.1.	Registration for payment for a merchants (one for each subscribe number)	BGN 3.00	
9.2.	Monthly fee maintenance	no charge	
9.3.	Registration after the expiry of the validity of the card	BGN 3.00	
9.4.	Data changing- GSM number, change of the service, a subscribe number	BGN 3.00	
	Tariff of EPAY PLC operator for the service- "Electronic payment of utility bills"		
9.5.	SMS notice	BGN 0.10	
9.6.	E-mail notification	BGN 0.05	
9.7.	Payment with debit card Maestro	0.47% (min. BGN 0.01)	
10	SMS Notice when there is a transaction with a bank card		
10.1.	Registration of the card for the service	BGN 1.00	
10.2.	Monthly fee maintenance	no charge	
10.3.	Registration after the expiry of the validity of the card	BGN 1.00	
10.4.	Data changing- GSM number, change of the service	BGN 1.00	
10.5.	Fee for SMS notice for authorisation	BGN 0.18	
10.6.	Fee for SMS notification for balance inquiry on the bank card	no charge	
11	Fees under program "Priority Pass"		
11.1.	Issuance of the card	no charge	
11.2.	Annual fee for participating in Priority Pass	no charge	
11.3.	Renewal of the card after the expiry date of the card	no charge	
11.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
11.5.	Blocking the card Priority Pass	BGN 1.00	
11.6.	Visit VIP office, participating in the program Priority Pass(per person)		EUR 24.00
12	Fees under program "Priority Traveller"		
12.1.	Issuance of the card "Priority Traveller"	no charge	
12.2.	Annual fee for participating in Priority Traveller	no charge	
12.3.	Renewal of the card after the expiry date of the card	no charge	
12.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
12.5.	Blocking the card Priority Traveller	BGN 1.00	
13	Installation of POS terminal at merchant for acceptance of payments with cards		
13.1.	Installing of the POS terminal	no charge	
13.2.	Express installation (up to 3 working days for Sofia, up to 5 workin days for other locations)	BGN 100.00	
13.3.	Monthly fee for maintaince of the POS terminal	no charge	
13.4.	Fees and commissions per transaction	by negotiation	
13.5.	Detailed monthly report for transactions by the type of the cards	BGN 10.00	

SECTION V: INTERNET BANKING - CIBANK ONLINE		BGN	EUR/ USD
1 Registration of CIBANK ONLINE internet banking			
1.1.	Using of qualified/universal electronic signature	no charge	
1.2.	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	10.00 BGN	
1.3.	Using TOKEN device, when CIBANK ONLINE is used without a bank package *	25.00 BGN	
1.4.	With replaced TOKEN device due to damage or loss.	30.00 BGN	
Remarks:			
* The fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when the battery is discharged.			
* The fees under items 1.2 and 1.3 are not due in case of registration of a new/additional user in certain client's profile for the service if their TOKEN device had already been registered in the system.			
2 Monthly service fee			
		no charge	
3 TOKEN device			
3.1.	Provide the TOKEN device at the moment of signing the contract	no charge	
3.2.	Not returned TOKEN device at the moment of termination of the contract	BGN 30.00	
4 Payments			
4.1. Intrabank payments			
4.1.1. Credit transfers			
transfers between accounts of the same holder		no charge	no charge
transfers between accounts of different holders		BGN 0.50	EUR 1.50
4.1.2. Direct debit		BGN 0.50	
4.2. Interbank payments			
4.2.1. Outgoing payments in national currency			
4.2.1.1. Through BISERA (up to BGN 100 000)		BGN 1.00	
4.2.1.2. Through RINGS (up to and/ above BGN 100 000)		BGN 8.00	
4.2.1.3. Multiple payment order from/ to the budget		BGN 2.40	
4.2.2. Outgoing payments in foreign currency			
4.2.2.1. SPOT value date (2 working days)			0.10% of the amount of the transfer, min. EUR 10, max. EUR 150
4.2.2.2. TOM value date (next working day)			0.20% of the amount of the transfer min. EUR 20, max. EUR 200
4.2.2.3. Value date - SAME DAY			0.25% of the amount of the transfer, min. EUR 25, max. EUR 250

SECTION VI: PACKAGES		BGN	EUR/ USD
1 Package "Dynamics"			
1.1.	Purchase	no charge	
1.2.	Monthly maintenance fee	BGN 4.00	
1.3.	Termination	no charge	
2 Package program "Classic"			
2.1.	Purchase	no charge	
2.2.	Minimum balance for activation	BGN 5.00	
2.3.	Monthly maintenance fee	BGN 2.50	
2.4.	Termination	BGN 10.00	
3 Package program "Practice"			
3.1.	Purchase	no charge	
3.2.	Minimum balance for activation	BGN 5.00	
3.3.	Monthly maintenance fee	BGN 4.00	
3.4.	Termination	BGN 15.00	
4 Package program "Comfort"			
4.1.	Purchase	no charge	
4.2.	Minimum balance for activation	BGN 10.00	
4.3.	Monthly maintenance fee	BGN 6.00	
4.4.	Termination	BGN 20.00	
5 Package program "GiPractical"			
5.1.	Purchase	no charge	
5.2.	Minimum balance for activation	BGN 10.00	
5.3.	Monthly maintenance fee	BGN 6.00	
5.4.	Termination	BGN 10.00	

Note:
 *Offering of package "Dynamics" is suspended from 18.07.2011.

SECTION VII: LOANS		BGN	EUR/ USD
1	Consumer loans		
1.1.	Consumer loan under credit program "Classic"		
1.1.1.	Application and documents review fee	BGN 35.00	
1.1.2.	Processing and management fee	2.50% of the amount of the loan	
1.1.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.1.4.	Change of the date of the monthly installment	BGN 10.00	
1.1.5.	Change of pledge of future receivables	BGN 10.00	
1.1.6.	Repayment before the maturity date (in full or partial)	no charge	
1.2.	Consumer loan under credit program "Advance"		
1.2.1.	Application and documents review fee	BGN 35.00	
1.2.2.	Processing and management fee	2.00% of the amount of the loan	
1.2.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.2.4.	Change of the date of the monthly installment	BGN 10.00	
1.2.5.	Change of pledge of future receivables	BGN 10.00	
1.2.6.	Repayment before the maturity date (in full or partial)	no charge	
1.3.	Consumer loan under credit program "Premium"		
1.3.1.	Application and documents review fee	BGN 35.00	
1.3.2.	Processing and management fee	2.00% of the amount of the loan	
1.3.3.	Annual management fee	0.60% of the current balance of the loan	
1.3.4.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.3.5.	Change of the date of the monthly installment	BGN 10.00	
1.3.6.	Change of pledge of future receivables	BGN 10.00	
1.3.7.	Repayment before the maturity date (in full or partial)	free of charge	
1.4.	Consumer loan under credit program "Partners"		
1.4.1.	Application and documents review fee	BGN 35.00	
1.4.2.	Processing and management fee	2.00% of the amount of the loan	
1.4.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.4.4.	Change of the date of the monthly installment	BGN 10.00	
1.4.5.	Change of pledge of future receivables	BGN 10.00	
1.4.6.	Repayment before the maturity date (in full or partial)	no charge	
1.6.	Consumer loan "Third age"		
1.6.1.	Application and documents review fee	BGN 10.00	
1.6.2.	Processing and management fee	1.00% of the amount of the loan, but not less than BGN 10	
1.6.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.6.4.	Change the date of the monthly installment	BGN 10.00	
1.6.5.	Repayment before the maturity date (in full or partial)	no charge	
1.7.	Consumer loan under program "Individual banking"		
1.7.1.	Application and documents review fee	no charge	
1.7.2.	Processing and management fee	2.00% of the amount of the loan	
1.7.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.7.4.	Repayment before the maturity date (in full or partial)	no charge	
1.8.	Consumer loan with cash collateral		
1.8.1.	Application and documents review fee	BGN 15.00	EUR 8.00
1.8.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
1.8.3.	Renegotiation of loan terms	0.75% of the current balance of the loan	0.75% of the current balance of the loan
1.8.4.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
1.8.5.	Repayment before the maturity date (in full or partial)	no charge	no charge
1.9.	Consumer loan with cash collateral under program "Individual banking"		
1.9.1.	Application and documents review fee	no charge	no charge
1.9.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
1.9.3.	Renegotiation of loan terms	0.75% of the current balance of the loan	0.75% of the current balance of the loan
1.9.4.	Repayment before the maturity date (in full or partial)	no charge	no charge
1.11.	Consumer loan under program "CiProfessional"		
1.11.1.	Application and documents review fee	BGN 35.00	
1.11.2.	Processing and management fee	2.00% of the amount of the loan	
1.11.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
1.11.4.	Change the date of the monthly installment	BGN 10.00	
1.11.5.	Repayment before the maturity date (in full or partial)	no charge	
1.12.	Consumer loan "STIMULUS" for better living		
1.12.1.	Application and documents review fee	BGN 30.00	
1.12.2.	Processing and management fee	2.45% of the amount of the loan	
1.12.3.	Change the date of the monthly installment	BGN 10.00	
1.12.4.	Repayment before the maturity date (in full or partial)	1% if the remaining validity period of the loan contract at the time of repayment is longer than a year	
		0.5% if the remaining validity period of the loan contract at the time of repayment is shorter than a year	

SECTION VII: LOANS		BGN	EUR/ USD
1.12. Consumer loan under credit program "Energy efficiency"			
1.12.1.	Application and documents review fee	BGN 30.00	
1.12.2.	Processing and management fee	2.45% of the amount of the loan	
1.12.3.	Change of the date of the monthly installment	BGN 10.00	
1.12.4.	Change of pledge of future receivables	BGN 10.00	
1.12.5.	Repayment before the maturity date (in full or partial)	no charge	
1.13. Consumer loan with cash collateral under program "Energy efficiency"			
1.13.1.	Application and documents review fee	BGN 30.00	EUR 16.00
1.13.2.	Processing and management fee	2.45% of the amount of the loan	2.45% of the amount of the loan
1.13.3.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
1.13.4.	Repayment before the maturity date (in full or partial)	no charge	no charge
2 Overdraft			
2.1. Overdraft under credit program "Classic", "Advance", "Premium", "Partners"			
2.1.1.	Application and documents review fee	BGN 15.00	
2.2.	Processing and management fee	1.00% of the amount of the loan, but not less than BGN 10	
2.2.3.	Renegotiation of loan terms	1.00% of the current balance of the loan, but not less than BGN 10	
2.2.4.	Change of pledge of future receivables	BGN 10.00	
2.2.5.	Repayment before the maturity date (in full or partial)	no charge	
2.2. Overdraft under program "Individual banking"			
2.2.1.	Application and documents review fee	no charge	
2.2.2.	Processing and management fee	0.75% of the amount of the loan, but not less than BGN 10	
2.2.3.	Renegotiation of loan terms	0.75% of the amount of the loan, but not less than BGN 10	
2.2.4.	Repayment before the maturity date (in full or partial)	no charge	
2.3. Overdraft with cash collateral			
2.3.1.	Application and documents review fee	BGN 15.00	EUR 8.00/USD 8.00
2.3.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
2.3.3.	Renegotiation of loan terms	0.75% of the amount of the loan	0.75 % of the amount of the loan
2.3.4.	Repayment before the maturity date (in full or partial)	no charge	no charge
2.4. Overdraft with cash collateral under program "Individual banking"			
2.4.1.	Application and documents review fee	no charge	no charge
2.4.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
2.4.3.	Renegotiation of loan terms	0.75% of the amount of the loan	0.75% of the amount of the loan
2.4.4.	Repayment before the maturity date (in full or partial)	no charge	no charge
2.5. Overdraft with cash collateral under program "CiProfessional"			
2.5.1.	Application and documents review fee	BGN 20.00	
2.5.2.	Processing and management fee	1.50% of the amount of the loan	
2.5.3.	Renegotiation of loan terms	1.50% of the amount of the loan	
2.5.4.	Repayment before the maturity date (in full or partial)	no charge	
3 Mortgage loans			
3.1. Mortgage loan "Reality"			
3.1.1.	Preliminary estimation of the income	BGN 30.00	
3.1.2.	Application and documents review fee	BGN 60.00	EUR 30.00
3.1.3.	Processing and management fee	1.25% or 1.50% of the amount of the loan	1.25% or 1.50% of the amount of the loan
3.1.4.	Annual management fee	0.30%	0.50%
3.1.5.	Market valuation/ revaluation of the collateral	tarriff of the licensed assessor	tarriff of the licensed assessor
3.1.6.	Commission for commitment		
	utilization up to 1 month from the date of signing the contract for the loan	no charge	no charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount annually	0.50% of the non-utilized amount annually
3.1.7.	Renegotiation of loan terms	1.50% of the current balance of the loan	1.50% of the current balance of the loan
3.1.8.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.1.9.	Change of pledge of future receivables	BGN 20.00	EUR 10.00
3.1.10.	Repayment before the maturity date, but not less then 3 monthly installments		
	fully repayment with own funds	no charge	no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, -without commission for the rest of the loan	2% till the third year of the loan, -without commission for the rest of the loan
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period	5% for the first 5 years and 3% for the rest of the period
	internal refinancing (in full or partial)	no charge	no charge
3.1.11.	Deletion of mortgage	BGN 30.00	EUR 15.00
3.2. Mortgage loan "My Home"			
3.2.1.	Preliminary estimation of the income	BGN 30.00	
3.2.2.	Application and documents review fee		EUR 30.00
3.2.3.	Processing and management fee		1.25% or 1.50% of the amount of the loan
3.2.4.	Annual management fee		0.50%
3.2.5.	Market valuation/revaluation of the property offered as a collateral		tarriff of the licensed assessor
3.2.6.	Commission for commitment		
	utilization up to 1 month from the date of signing the contract for the loan		no charge
	utilization after 1 month from the date of signing the contract for the loan		0.50% of the non-utilized amount annually
3.2.7.	Renegotiation of loan terms		1.50% of the current balance of the loan
3.2.8.	Change of the date of the monthly installment		EUR 5.00
3.2.9.	Change of pledge of future receivables		EUR 10.00
3.2.10.	Repayment before the maturity date (in full or partial)		
	repayment with own funds before ending the first 5 years from the date of utilising the loan		5.00%
	repayment with own funds after ending the first 5 years from the date of utilising the loan		no charge
	refinancing from another bank		5% for the first 5 years and 3% for the rest of the period
	internal refinancing		no charge
3.2.11.	Deletion of mortgage		EUR 15.00
3.3. Mortgage loan under program "Individual banking"			
3.3.1.	Preliminary estimation of income	no charge	
3.3.2.	Application and documents review fee	no charge	no charge
3.3.3.	Processing and management fee	1.25% of the amount of the loan	1.25% of the amount of the loan
3.3.4.	Annual management fee	0.20%	0.50%
3.3.5.	Market valuation/ revaluation of the collateral	tarriff of the licensed assessor	tarriff of the licensed assessor
3.3.6.	Commission for commitment		
	utilization up to 1 month from the date of signing the contract for the loan	no charge	no charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount annually	0.50% of the non-utilized amount annually
3.3.7.	Renegotiation of loan terms	1.50% of the current balance of the loan	1.50% of the current balance of the loan

3.3.8.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.3.9.	Repayment before the maturity date (in full or partial)		
	fully repayment with own funds	no charge	no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, -without commission for the rest of the loan	2% till the third year of the loan, -without commission for the rest of the loan
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period	5% for the first 5 years and 3% for the rest of the period
	internal refinancing (in full or partial)	no charge	no charge
3.3.10.	Deletion of mortgage	BGN 30.00	EUR 15.00

3.4. Mortgage loan for financing current needs		
3.4.1.	Preliminary estimation of income	BGN 30.00
3.4.2.	Application and documents review fee	BGN 60.00 EUR 30.00
3.4.3.	Processing and management fee	1.50% of the amount of the loan 1.50% of the amount of the loan
3.4.4.	Annual management fee	0.30% 0.50%
3.4.5.	Market valuation/revaluation of the collateral	tarriff of the licensed assessor tarriff of the licensed assessor
3.4.6.	Renegotiation of loan terms	1.50% of the current balance of the loan 1.50% of the current balance of the loan
3.4.7.	Change of the date of the monthly installment	BGN 10.00 EUR 5.00
3.4.8.	Change of pledge of future receivables	BGN 20.00 EUR 10.00
3.4.9.	Repayment before the maturity date (in full or partial)	
	in full or partial	5% for the first 5 years and 3% for the rest of the period 5% for the first 5 years and 3% for the rest of the period
	repayment of 2 additional monthly installments annually	no charge no charge
	internal refinancing	no charge no charge
3.4.10.	Deletion of mortgage	BGN 30.00 EUR 15.00
3.5. Mortgage loan for financing current needs under program "Individual banking"		
3.5.1.	Preliminary estimation of income	no charge
3.5.2.	Application and documents review fee	no charge no charge
3.5.3.	Processing and management fee	1.25% of the amount of the loan 1.25% of the amount of the loan
3.5.4.	Annual management fee	0.20% 0.50%
3.5.5.	Market valuation/revaluation of the collateral	tarriff of the licensed assessor tarriff of the licensed assessor
3.5.6.	Renegotiation of loan terms	1.50% of the current balance of the loan 1.50% of the current balance of the loan
3.5.7.	Change of the date of the monthly installment	BGN 10.00 EUR 5.00
3.5.8.	Repayment before the maturity date (in full or partial)	
	fully repayment with own funds	no charge no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, -without commission for the rest of the loan 2% till the third year of the loan, -without commission for the rest of the loan
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period 5% for the first 5 years and 3% for the rest of the period
	internal refinancing (in full or partial)	no charge no charge
3.5.9.	Deletion of mortgage	BGN 30.00 EUR 15.00
3.6. Mortgage loan "Advantage"		
3.6.1.	Preliminary estimation of the income	no charge
3.6.2.	Application and documents review fee	no charge no charge
3.6.3.	Processing and management fee	1.25% or 1.50% of the amount of the loan 1.25% or 1.50% of the amount of the loan
3.6.4.	Annual management fee	0.30% 0.50%
3.6.5.	Market valuation/ revaluation of the collateral	no charge no charge
3.6.6.	Renegotiation of loan terms	1.50% of the current balance of the loan 1.50% of the current balance of the loan
3.6.7.	Change of the date of the monthly installment	BGN 10.00 EUR 5.00
3.6.8.	Change of pledge of future receivables	BGN 20.00 EUR 10.00
3.6.9.	Repayment before the maturity date (in full or partial)	
	fully repayment with own funds	no charge no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, -without commission for the rest of the loan 2% till the third year of the loan, -without commission for the rest of the loan
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period 5% for the first 5 years and 3% for the rest of the period
	internal refinancing (in full or partial)	no charge no charge
3.6.10.	Commission for commitment	
	utilization up to 1 month from the date of signing the contract for the loan	no charge no charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount annually 0.50% of the non-utilized amount annually
3.6.11.	Deletion of mortgage	BGN 30.00 EUR 15.00
3.7. Mortgage loan under program "CiProfessional"		
3.7.1.	Application and documents review fee	BGN 40.00 EUR 20.00
3.7.2.	Processing and management fee	1.25% of the amount of the loan 1.25% of the amount of the loan
3.7.3.	Annual management fee	0.25% 0.25%
3.7.4.	Market valuation/revaluation of the collateral	tarriff of the licensed assessor tarriff of the licensed assessor
3.7.5.	Commission for commitment	
	utilization within 1 month of the date of signing the contract for the loan	no charge no charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non- utilized amount annually 0.50% of the non- utilized amount annually
3.7.6.	Renegotiation of loan terms	1.50% of the current balance of the loan 1.50% of the current balance of the loan
3.7.7.	Change the date of the monthly installment	BGN 10.00 EUR 5.00
3.7.8.	Repayment before the maturity date (in full or partial), but not less then 3 monthly installments	
	fully repayment with own funds	no charge no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, -without commission for the rest of the loan 2% till the third year of the loan, -without commission for the rest of the loan
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period 5% for the first 5 years and 3% for the rest of the period
	internal refinancing (in full or partial)	no charge no charge
3.7.9.	Deletion of mortgage	BGN 30.00 EUR 15.00
3.8. Mortgage loan for refinancing		
3.8.1.	Preliminary estimation of the income	BGN 30.00 EUR 15.00
3.8.2.	Application and documents review fee	no charge no charge
3.8.3.	Processing and management fee	0.75% of the amount of the loan 0.75% of the amount of the loan
3.8.4.	Annual management fee	0.20% 0.50%
3.8.5.	Market valuation/ revaluation of the collateral	tarriff of the licensed assessor tarriff of the licensed assessor
3.8.6.	Renegotiation of loan terms	1.50% of the current balance of the loan 1.50% of the current balance of the loan
3.8.7.	Change of the date of the monthly installment	BGN 10.00 BGN 5.00
3.8.8.	Repayment before the maturity date, but not less then 2 monthly installments	
	fully repayment with own funds	no charge no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, -without commission for the rest of the loan 2% till the third year of the loan, -without commission for the rest of the loan
	refinancing from another bank (in full or partial)	5% 5%
	internal refinancing (in full or partial)	no charge no charge
3.8.9.	Deletion of mortgage	BGN 30.00 BGN 15.00
5 Credit limit of revolving bank card		
5.1. Credit limit of revolving bank card MasterCard/Visa Classic with grace period		
5.1.1.	Application and documents review fee	no charge

5.1.2.	Renegotiation of loan terms	no charge	
5.1.3.	Repayment before the maturity date (in full or partial)	no charge	
5.2.	Credit limit of revolving bank card MasterCard/Visa Classic with grace period, under program "Individual banking"		
5.2.1.	Application and documents review fee	no charge	
5.2.2.	Renegotiation of loan terms	no charge	
5.2.3.	Repayment before the maturity date (in full or partial)	no charge	
6	Fees collected by the Bank for non-performing loans		
6.1.	Commission for renegotiation/restructuring of non-performing* retail loans	0.50% on the renegotiated/restructured amount, max. BGN 500	0.50% on the renegotiated/restructured amount, max. EUR 250
<p>Note: Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/365 days basis for consumer loans, overdrafts and revolving credit cards and on a 360/360 days basis for loans with mortgage collateral. Interest on loans granted by the Bank in national and foreign currency is calculated and collected in the currency in which they have been used. In violation of the terms of repayment or other conditions of the loan agreement, the Bank collects penalty charge, the amount of which is defined by the loan agreement. Commission for early repayment of loan secured by a mortgage is calculated and collected on the prepaid amount. *CIBANK considers as non-performing any loans for which there is an indication for deterioration or loans, which are not repaid in accordance with the contract signed for their disbursement.</p>			

1	Collection of personal and commercial cheques	0.20% of the value of each cheque, min. EUR 10, max. EUR 400
2	Immediate payment of personal and commercial cheques "under reserve" - it is repealed from 16th November 2013	0.50%, min. EUR 20
3	Returned unpaid cheques	EUR 30.00 + due commissions of the correspondent banks
4	Postal expenses for personal and commercial cheques sent for collection	according to tariff of the used courier service

SECTION IX: SECURITIES AND CUSTODY SERVICES		BGN	EUR/ USD
1	Securities		
1.1.	Opening of customer account for corporate securities	BGN 0.70	
1.2.	Issuance of depository receipts for corporate securities	BGN 0.50	
1.3.	Execution of transfer by customer order for corporate securities	BGN 1.00	
1.4.	Execution of transfer by customer order for corporate securities of non-public companies	BGN 10.00	
1.5.	Transfer of a customer account for corporate securities to another investment agent	BGN 10.00	
1.6.	Brokerage fee for executed customer order on the Bulgarian stock exchange		
1.6.1.	shares	3.00% of the value of the deal, min. BGN 5	
1.6.2.	government securities	0.05% of the value of the deal, min. BGN 5	
1.6.3.	corporate and municipal debt securities	0.10% of the value of the deal, min. BGN 5	
1.6.4.	other securities	0.15% of the value of the deal, min. BGN 5	
1.7.	Additional fee for executed customer order for deals on the Bulgarian stock exchange.	0.20% of the value of the deal	
1.8.	Registration of deals at Central Depository, agreed between customers of the Bank (each side is charged)	BGN 10.00	
1.9.	Trust management of funds	by negotiation	
1.10.	Underwriting of corporate securities emissions	by negotiation	
2	Government securities		
2.1.	Deals with government securities		
2.1.1.	For approved orders on the primary market	0.04% of the nominal value	
2.1.2.	For not approved orders on the primary market	BGN 6.00	
2.1.3.	For deals under Art.18 from Ordinance № 5 of the Bulgarian National Bank (transfer or purchase of government securities from private individuals or legal entities)	BGN 1.00	
2.1.4.	For deals under Art.20, Paragraph 1 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities to another primary dealer)	BGN 6.00	
2.1.5.	For deals under Art.20, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities from the register of the Bank, to a register of another primary dealer)	BGN 5.00	
2.1.6.	For deals under Art.20, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities owned by private individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00	
2.1.7.	Deals with government securities, used for participation in privatization	BGN 10.00	
2.1.8.	For each deal of government securities, where a foreign investor in government securities participates	BGN 15.00	
2.1.9.	Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment	
2.1.10.	Issuance or replacement of certificate	BGN 1.50	
2.1.11.	Issuance or replacement of certificate for target emissions of government securities	BGN 1.00	
2.2.	Deals with government securities, agreed with non- primary dealers of government securities		
2.2.1.	Register maintenance	BGN 50.00 monthly	
2.2.2.	For approved orders	0.04% of the nominal value	
2.2.3.	For not approved orders	BGN 6.00	
2.2.4.	For deals under Art.14, Paragraph 6 from Ordinance № 5 of the Bulgarian National Bank (transfer and purchase of government securities from non- primary dealers of government securities)	BGN 7.00	
2.2.5.	For deals under Art.14, Paragraph 7 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer to another primary one)	BGN 7.00	
2.2.6.	For deals under Art.14, Paragraph 8 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer from the register of the bank, to a register of a primary dealer)	BGN 7.00	
2.2.7.	For deals under Art.14, Paragraph 9 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer, to another non-primary dealer, whose register is at another primary dealer)	BGN 7.00	
2.2.8.	For deals under Art.21, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals or legal entities, with register in the bank)	BGN 2.00	
2.2.9.	For deals under Art.21, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals and legal entities, with register in the bank and another primary dealer)	BGN 7.00	
2.2.10.	Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment	
2.3.	Establishment of pledge of government securities under the Law on Special Pledges		
	Record of the circumstances of pledges for the government securities under the Law on Special Pledges, is charged with state taxes according to the approved tariff of the Ministry Council		
3	Agent commissions for the purchase/sale of compensatory instruments against financial assets and for exchange of compensatory instruments with stocks.		
3.1.	Deals with compensatory instruments against financial assets.	0.50% of the nominal value, min. BGN 10	
3.2.	Deals with exchange of compensatory instruments with stocks	1.00% of the nominal value, min. BGN 10	

SECTION IX: Securities and custody services		BGN	EUR/ USD
4	Custody services		
4.1.	Opening an account for keeping securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.2.	Keeping securities		
4.2.1.	Securities with fixed revenue - annual fee	min. BGN 50.00 monthly	
	nominal value in national currency from 0 to 500 000	0.20%	
	nominal value in national currency from 500 000 to 1 000 000	0.15%	
	nominal value in national currency from 1 000 000 to 5 000 000	0.10%	
	nominal value in national currency above 5 000 000	0.05%	
4.2.2.	Shares - annual fee	min. BGN 20.00 monthly	
	market value in national currency from 0 to 500 000	0.25%	
	market value in national currency from 500 000 to 1 000 000	0.20%	
	market value in national currency from 1 000 000 to 5 000 000	0.15%	
	market value in national currency above 5 000 000	0.10%	
4.3.	Statements for the balance on the account for keeping securities		
	regular monthly statement	no charge	
	statement different from the regular one	BGN 10.00	
4.4.	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.5.	Other custody services		
	Notice for corporate acts (an occasion)	BGN 25.00	
	Collection of dividends and interest (an occasion)	BGN 50.00	
	Vote at the General Assembly	BGN 400.00	

Note:

In a "buy" for corporate securities, unless otherwise agreed, the customer deposit 100% of the price of each ordered share and the amount of commissions payable.
A "price of discretion of the bank" means: limited by the customer; last share's market quote; price "buy" of CIBANK.

SECTION X: VAULT	BGN	EUR/ USD
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1 Rental of bank safe-deposit box of the public vault*		
1.1. Small safe-deposit box (10 cm.)		
for 1 month	BGN 25.00	
for 3 months	BGN 50.00	
for 6 months	BGN 75.00	
for 12 months	BGN 115.00	
1.2. Medium safe-deposit box (20 cm.)		
for 1 month	BGN 35.00	
for 3 months	BGN 60.00	
for 6 months	BGN 85.00	
for 12 months	BGN 135.00	
1.3. Large safe-deposit box(40 cm.)		
for 1 month	BGN 45.00	
for 3 months	BGN 70.00	
for 6 months	BGN 95.00	
for 12 months	BGN 155.00	
2 Visit the vaults		
2.1. Visits, included in the contract for the deposit box		
contract for 1 month	4 times	
contract for 3 months	12 times	
contract for 6 months	24 times	
contract for 12 months	48 times	
2.2. Visits, not included in the contract for the safe-deposit box - unlimited (per visit)*		
	BGN 1.50	
3 Loss/damage of one/ two key/s of the holder		
	all expenses for changing the lock	
4 Release/ signing new contract for a safe-deposit box (for each overdue day)		
	BGN 1.00	

Note:
 *Charges under item 1 and item 2 are minimum, but it is permitted the fees to be higher than the specified in Tariff in case of the public vault at the relevant bank branch.

SECTION XI: OTHER SERVICES		BGN	EUR/ USD
1 Written reports for bank operations and copies requested by the customer (for each different case)			
	for current year	BGN 3.00	EUR 10.00
	for past years	BGN 4.00	EUR 15.00
2 Certificates			
2.1.	Issuance of certificate for the Tax authorities	BGN 5.00	
2.2.	Issuance of certificate for confirmation of the account balance	BGN 30.00	
2.3.	Issuance of certificate for the remaining balance on loan account (credit account)	BGN 60.00	
2.4.	Issuance of certificate for borrowers, for tax relieves purposes	BGN 20.00	
2.5.	Issuance of other certificates	BGN 30.00	
3 Inquiries to correspondent banks for ordered or expected receipt of transfers (by customer request)			
			EUR 15.00
4 SWIFT expenses for all types of messages (porto)			
			EUR 10.00 per page
5 Corrections related to bookkeeping (at the request of the sender)			
			EUR 30.00
6 Others			
6.1.	Participation in program " Individual banking" (the way of fee payment is according to customers' choice)		
	monthly fee	BGN 10.00	
	annual fee	BGN 100.00	
6.2.	Providing information from the Central Credit Register for the credit debts of customers - individuals or inheritors of individuals being borrowers from CIBANK - at their request	BGN 10.00	
6.3.	Fax services for sending documents		
	to the country	BGN 1.00 per page	EUR 2.00
	to the country	per page - it is in force from 16th November 2013	
	abroad		EUR 10.00
	abroad	per page - it is in force from 16th November 2013	
6.3.1.	Emailing scanned documents (it is in force from 16th November 2013)		
		BGN 4.00 (per document in BGN) - it is in force from 16th November 2013	EUR 2.00 (per document in foreign currency) - it is in force from 16th November 2013
6.4.	Special courier services		according to the tariff of the used special courier
6.5.	Consultation for foreign exchange, financial, market and other researches		by negotiating
6.6.	Collection of information on persons abroad (at the request of client)		EUR 25.00 + real expences
6.7.	Fee for reduction of interest margin proposed by the Bank	BGN 50.00	



SECTION XII: TRANSITIONAL AND FINAL PROVISIONS

1 For the purposes of this Tariff, the terms of "the Bank" and "CIBANK" shall refer to CIBANK JSC. The following appendixes are inseparable part to the current Tariff: Appendix 1 "Tariff for issuance and servicing of an international debit card Maestro with chip", Appendix 2 "Tariff for issuance and servicing of an international debit card Visa Electron with chip", Appendix 3 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Standart with chip", Appendix 4 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with chip", Appendix 5 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Gold with chip", Appendix 6 "Tariff for issuance and servicing of an international revolving credit card with interest free period MasterCard Standart with chip", Appendix 7 "Tariff for issuance and servicing of an international revolving credit card with interest free period Visa Classic with chip", Appendix 8 "Tariff for issuance and servicing of an international revolving credit card with interest free period MasterCard Gold with chip".

2 The commissions and fees specified under this Tariff shall only apply to common commitments and orders, bank products / services. For undertaking specific commitments and providing services that are not subject of this Tariff, fees and commissions shall be negotiated.

3 In addition to the commissions and fees specified, the ordering customer/beneficiary shall also cover all operating expenses in Bulgaria and abroad, including but not limited to: postal, phone, facsimile and SWIFT costs, related to the execution of payment order, including those of foreign banks, unless another condition is explicitly set and the Bank succeeds to execute it.

4 All fees and commissions for services - subject to VAT are specified in the Tariff with VAT included.

5 Commissions and fees, specified in EUR, USD or other currency are collected in their BGN equivalence at the exchange rate of Bulgarian National Bank at the day of transaction

6 Bank executes only those orders that are in proper form and content and meet the current legislation.

7 For express services (within 2 hours), the fee for the service provided shall be increased by 50%.

8 The Bank issues guarantees after an assessment of the creditworthiness of the customer based on account balances and other collaterals.

9 The current Tariff is approved with decision of the Management Board of CIBANK JSC and is in force as of 12.09.2011. Amended with Minutes No 8/23.02.2012, in force as of 01.03.2012; Minutes No 21/07.06.2012, in force as of 07.06.2012; Minutes No 12/29.03.2012 and Minutes No 13/05.04.2012, in force as of 01.07.2012; Minutes No 22/14.06.2012, in force as of 12.08.2012; Minutes No 21/07.06.2012 and Minutes No 23/21.06.2012, in force as of 01.08.2012; Minutes No 32/23.08.2012, in force as of 01.09.2012; Minutes No 33/30.08.2012, in force as of 10.09.2012; Minutes No 35/12.09.2012, in force as of 24.09.2012; Minutes No 24/28.06.2012, in force as of 01.10.2012.; Minutes No 39/11.10.2012, in force as of 15.10.2012; Minutes No 32/23.08.2012, in force as of 01.11.2012, Minutes No 43/08.11.2012 Minutes No 47/06.12.2012, in force as of 10.12.2012; Minutes No 3/17.01.2013 on payments of electronic utility bills with Maestro cards (in force as of 21.03.2013) and on amendments to Section III and Section V (in force as of 01.04.2013)., Minutes No 5/31.01.2013, in force as of 25.02.2013, Minutes No 6/07.02.2013, in force as of 01.03.2013, Minutes No 10/07.03.2013, in force as of 18.03.2013; Minutes No 13/28.03.2013 in force as of 08.04.2013 (for Section II - it.2.1. and it.2.2. and Section III - it.1.1, 2.1, 3.2 in force as of 08.06.2013), Minutes No 15/11.04.2013 in force as of 15.04.2013., Minutes №.30/29.07.2013, in force as of 01.09.2013, Minutes №18./10.05.2013, in force as of 16.09.2013, Minutes №35./02.09.2013, in force as of 16.09.2013, Minutes No 32/12.08.2013 in force as of 18.10.2013 (this refers to Section I - it.1.1.2.), Minutes No 36/09.09.2013 in force as of 16.11.2013 (this refers to Section VIII - it.2 and Section XI - it.6.3 and it.6.3.1.)