

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

| SECTION I: ACCOUNTS                         |   |
|---|---|
| 1   | Current accounts  |
| 2   | Savings accounts: with differentiated interest accrual / Beneficial Account                     |
| 3   | Term deposits   |
| SECTION II: CASH OPERATIONS                 |   |
| 1   | Cash deposits   |
| 2   | Cash withdrawals  |
| 3   | Other cash operations   |
| 4   | Exchange of foreign currency  |
| SECTION III: PAYMENTS                       |   |
| 1   | Intrabank payments  |
| 2   | Interbank payments  |
| 3   | Direct debits   |
| 4   | Standing orders   |
| SECTION IV: CARDS                           |   |
| 1   | International debit card Maestro with chip  |
| 2   | International debit card Visa Electron with chip  |
| 3   | International card with minimum account balance and/ or overdraft MasterCard Standart           |
| 4   | International card with minimum account balance and/ or overdraft Visa Classic with chip        |
| 5   | International card with minimum account balance and/ or overdraft MasterCard Gold with chip     |
| 6   | International revolving credit card with interest free period MasterCard Standard with chip     |
| 7   | International revolving credit card with interest free period Visa Classic with chip            |
| 8   | International revolving credit card with interest free period MasterCard Gold with chip         |
| 9   | Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills" |
| 10  | "SMS Notice" for transactions with a bank card  |
| 11  | Program "Priority Pass"   |
| 12  | Program "Priority Traveller"  |
| 13  | Installation of POS terminal at merchant  |
| SECTION V: INTERNET BANKING - CIBANK ONLINE |   |
| 1   | Registration  |
| 2   | Monthly fee   |
| 3   | TOKEN   |
| 4   | Payments  |
| SECTION VI: PACKAGES                        |   |
| 1   | Package "Dynamics"  |
| 2   | Package program "Classic"   |
| 3   | Package program "Practice"  |
| 4   | Package program "Comfort"   |
| 5   | Package program "CiPractical"   |
| SECTION VII: LOANS                          |   |
| 1   | Consumers loans   |
| 2   | Overdrafts  |
| 3   | Mortgage loans  |
| 4   | Investment loans  |

| SECTION VII: LOANS   |   |
|--|---|
| 5  | Revolving credit cards                              |
| 6  | Fees collected by the Bank for non-performing loans |
| SECTION VIII: CHEQUES /revoked with Minutes No 47/25.11.2013 of the Management Board, in force as of 02.12.2013/ |   |
| SECTION IX: SECURITIES AND CUSTODY SERVICES  |   |
| 1  | Securities  |
| 2  | Government securities                               |
| 3  | Compensatory instruments                            |
| 4  | Custody services                                    |
| SECTION X: VAULT   |   |
| 1  | Rental of bank safe-deposit box at the public vault |
| 2  | Visits in vaults                                    |
| 3  | Loss/ damage of the key of the holder               |
| 4  | Release/ signing new contract                       |
| SECTION XI: OTHER SERVICES   |   |
| 1  | Written reports                                     |
| 2  | Certificates  |
| 3  | Inquiries to correspondent banks                    |
| 4  | SWIFT expenses                                      |
| 5  | Corrections   |
| 6  | Others  |
| SECTION XII: TRANSITIONAL AND FINAL PROVISIONS   |   |
|  |   |

| SECTION I: ACCOUNTS |   | BGN                                 | EUR/USD                             |
|---------------------|---|-------------------------------------|-------------------------------------|
| <b>1</b>            | <b>Current accounts*</b>  |                                     |                                     |
| 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  | BGN 5.00                            |                                     |
| 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                           |
| <b>2</b>            | <b>Savings accounts</b>   |                                     |                                     |
| 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 savings-bank book   | BGN 10.00                           |                                     |
| 2.2.5.              | Closing   | no charge                           | no charge                           |
| <b>3</b>            | <b>Term deposits****</b>  |                                     |                                     |
| 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  |
|-----------------------------|---|---|---|
| <b>1</b>                    | <b>Cash deposits</b>  |   |   |
| 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: <b>with differentiated interest accrual/Beneficial Account</b>   |   |   |
|                             | 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,<br>item 1.1. or 1.2.       | according to section II,<br>item 1.1. or 1.2.   |
| <b>2</b>                    | <b>Cash withdrawal*</b>   |   |   |
| 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<br>BGN 5 000, min. BGN 10 | 0.50% above the equivalence in<br>foreign currency of<br>BGN 5 000, min. BGN 10               |
|                             | upon submitting a 2-day prior notification  | 0.20% of the amount above<br>BGN 5 000, min. BGN 5  | 0.30% above the equivalence in<br>foreign currency of<br>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<br>000, min. BGN 6  | 0.50% of the amount above 1 500<br>currency units, min. EUR 3                                 |
|                             | upon submitting a 2-day prior notification  | 0.20% of the amount above BGN 3<br>000, min. 3 BGN  | 0.30% of the amount above 1 500<br>currency units, min. EUR 1.50                              |
| 2.2.                        | Cash withdrawal from a savings account: <b>with differentiated interest / Beneficial Account</b>  |   |   |
| 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<br>BGN 5 000, min. BGN 10 | 0.50% of the amount above the<br>equivalence in foreign currency of<br>BGN 5 000, min. BGN 10 |
|                             | upon submitting a 2-day prior notification  | 0.20% of the amount above<br>BGN 5 000, min. BGN 5  | 0.30% above the equivalence in<br>foreign currency of<br>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<br>000, min. BGN 6  | 0.50% of the amount above 1 500<br>currency units, min. EUR 3                                 |
|                             | upon submitting a 2-day prior notification  | 0.20% of the amount above BGN 3<br>000, min. BGN 3  | 0.30% of the amount above 1 500<br>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)** |   |   |
|                             | <b>For deposits opened by 05.04.2013</b>  |   |   |
| 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<br>BGN 5 000, min. BGN 10 | 0.40% above the equivalence in<br>foreign currency of BGN 5 000, min.<br>BGN 10, max. BGN 100 |
|                             | upon submitting a 2-day prior notification  | no charge   | no charge   |
|                             | <b>For deposits opened on or after 08.04.2013</b>   |   |   |
| 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<br>000, min. BGN 6  | 0.50% of the amount above 1 500<br>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)   |   |   |
|                             | <b>For desopits opened by 05.04.2013 included</b>   |   |   |
| 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<br>BGN 5 000, min. BGN 10 | 0.50% above the equivalence in<br>foreign currency of<br>BGN 5 000, min. BGN 10               |
|                             | upon submitting a 2-day prior notification  | 0.20% of the amount above<br>BGN 5 000, min. BGN 5  | 0.30% above the equivalence in<br>foreign currency of<br>BGN 5 000, min. BGN 5                |
|                             | <b>For deposits opened on or after 08.04.2013</b>   |   |   |
| 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<br>000, min. BGN 6  | 0.50% of the amount above 1 500<br>currency units, min. EUR 3                                 |
|                             | upon submitting a 2-day prior notification  | 0.20% of the amount above BGN 3<br>000, min. BGN 3  | 0.30% of the amount above 1 500<br>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: <b>with differentiated interest accrual / Beneficial Account</b> | 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 |
| <b>4 Exchange of foreign currency***</b>   |   |                                  |
|  |   | no charge                        |
| <b>Note:</b>   |   |                                  |
| 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 agreemnet with Dep. "Markets and Liquidity"  |   |                                  |
| ****The fess under item 2.9 are not applied for amounts of term deposits.  |   |                                  |

| SECTION III: PAYMENTS   |                  | BGN   | EUR/ USD  |
|---|------------------|---|-----------|
| <b>1 Intrabank payments</b>   |                  |   |           |
| <b>1.1. Outgoing payments</b>   |                  |   |           |
| <b>1.1.1. Credit transfers</b>  |                  |   |           |
| 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 the 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 deposited in office of the Desk operations of the NPA |                  |   |           |
|   | 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)  |                  |   |           |
|   |                  | BGN 4.00  |           |
| <b>1.2. Incoming payments</b>   |                  | no charge   | no charge |
| <b>2 Interbank payments</b>   |                  |   |           |
| <b>2.1. Outgoing payments in national currency</b>  |                  |   |           |
| <b>2.1.1. Cash payments</b>   |                  |   |           |
| 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   |                  | 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  |           |
| <b>2.1.2. Credit transfers</b>  |                  |   |           |
| 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  |           |
| <b>2.2. Outgoing payments in foreign currency</b>   |                  |   |           |
| 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   |
| <b>3 Direct debit</b>    |  |           |   |
| 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  |   |
| <b>4 Standing orders</b> |  |           |   |
| 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                 | <b>Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"</b> |                            |            |
| 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                   |            |
|                   | <b>Tariff of EPAY PLC operator for the service- "Electronic payment of utility bills"</b>              |                            |            |
| 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                | <b>SMS Notice when there is a transaction with a bank card</b>   |                            |            |
| 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 0.15                   |            |
| 10.6.             | Fee for SMS notification for balance inquiry on the bank card  | no charge                  |            |
| 11                | <b>Fees under program "Priority Pass"</b>  |                            |            |
| 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                | <b>Fees under program "Priority Traveller"</b>   |                            |            |
| 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                | <b>Installation of POS terminal at merchant for acceptance of payments with cards</b>                  |                            |            |
| 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  |
|--|---|-----------|---|
| <b>1 Registration of CIBANK ONLINE internet banking</b>  |   |           |   |
| 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 |   |
| <b>Remarks:</b>  |   |           |   |
| * 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. |   |           |   |
| <b>2 Monthly service fee</b>   |   |           |   |
|  |   | no charge |   |
| <b>3 TOKEN device</b>  |   |           |   |
| 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 |   |
| <b>4 Payments</b>  |   |           |   |
| <b>4.1. Intrabank payments</b>   |   |           |   |
| <b>4.1.1. Credit transfers</b>   |   |           |   |
| transfers between accounts of the same holder  |   | no charge | no charge   |
| transfers between accounts of different holders  |   | BGN 0.50  | EUR 1.50  |
| <b>4.1.2. Direct debit</b>   |   |           |   |
|  |   | BGN 0.50  |   |
| <b>4.2. Interbank payments</b>   |   |           |   |
| <b>4.2.1. Outgoing payments in national currency</b>   |   |           |   |
| 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  |   |
| <b>4.2.2. Outgoing payments in foreign currency</b>  |   |           |   |
| 4.2.2.1. SPOT value date (2 working days)  |   |           | 0.10% of the amount of the transfer,<br>min. EUR 10, max. EUR 150 |
| 4.2.2.2. TOM value date (next working day)   |   |           | 0.20% of the amount of the transfer<br>min. EUR 20, max. EUR 200  |
| 4.2.2.3. Value date - SAME DAY   |   |           | 0.25% of the amount of the transfer,<br>min. EUR 25, max.EUR 250  |



| SECTION VI: PACKAGES |                                      | BGN       | EUR/ USD |
|----------------------|--------------------------------------|-----------|----------|
| <b>1</b>             | <b>Package "Dynamics"</b>            |           |          |
| 1.1.                 | Purchase                             | no charge |          |
| 1.2.                 | Monthly maintenance fee              | BGN 4.00  |          |
| 1.3.                 | Termination                          | no charge |          |
| <b>2</b>             | <b>Package program "Classic"</b>     |           |          |
| 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 |          |
| <b>3</b>             | <b>Package program "Practice"</b>    |           |          |
| 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 |          |
| <b>4</b>             | <b>Package program "Comfort"</b>     |           |          |
| 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 |          |
| <b>5</b>             | <b>Package program "CiPractical"</b> |           |          |
| 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                                  |
|--------------------|--|--|--|
| <b>1</b>           | <b>Consumer loans</b>  |  |  |
| 1.1.               | <b>Consumer loan under credit program "Classic"</b>                          |  |  |
| 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.               | <b>Consumer loan under credit program "Advance"</b>                          |  |  |
| 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.               | <b>Consumer loan under credit program "Premium"</b>                          |  |  |
| 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.               | <b>Consumer loan under credit program "Partners"</b>                         |  |  |
| 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.               | <b>Consumer loan "Third age"</b>   |  |  |
| 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.               | <b>Consumer loan under program "Individual banking"</b>                      |  |  |
| 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.               | <b>Consumer loan with cash collateral</b>                                    |  |  |
| 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.               | <b>Consumer loan with cash collateral under program "Individual banking"</b> |  |  |
| 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.              | <b>Consumer loan under program "CiProfessional"</b>                          |  |  |
| 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.              | <b>Consumer loan "STIMULUS" for better living</b>                            |  |  |
| 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 |  |

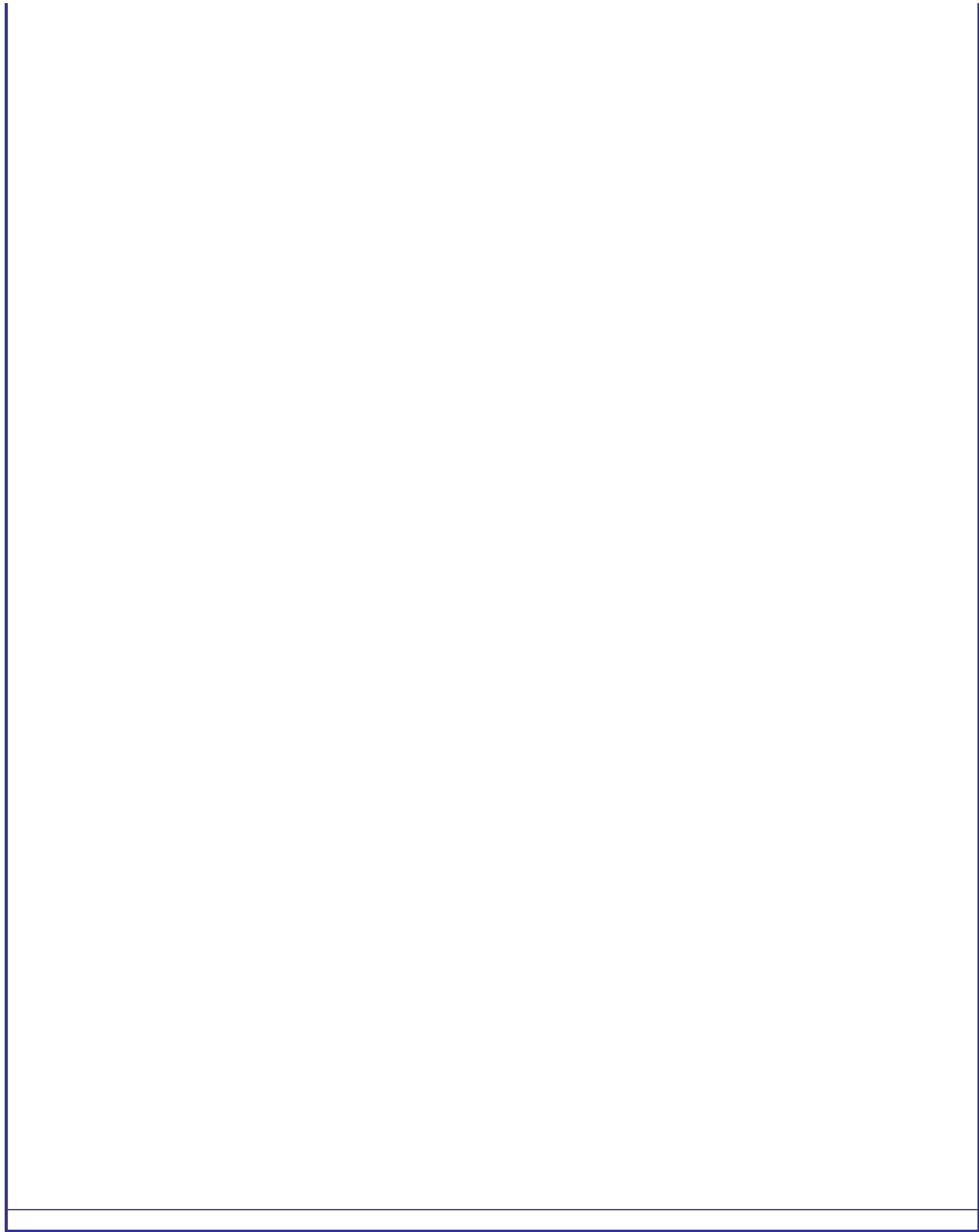
| SECTION VII: LOANS   |   | BGN   | EUR/USD   |
|--|---|---|---|
| <b>1.12. Consumer loan under credit program "Energy efficiency"</b>                    |   |   |   |
| 1.12.1.  | Application and documents review fee  | BGN 30.00   |   |
| 1.12.2.  | Processing and management fee   | 2.45% of the amount 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   |   |
| <b>1.13. Consumer loan with cash collateral under program "Energy efficiency"</b>      |   |   |   |
| 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   |
| <b>2 Overdraft</b>   |   |   |   |
| <b>2.1. Overdraft under credit program "Classic", "Advance", "Premium", "Partners"</b> |   |   |   |
| 2.1.1.   | Application and documents review fee  | BGN 15.00   |   |
| 2.2.2.   | 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   |   |
| <b>2.2. Overdraft under program "Individual banking"</b>                               |   |   |   |
| 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   |   |
| <b>2.3. Overdraft with cash collateral</b>   |   |   |   |
| 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   |
| <b>2.4. Overdraft with cash collateral under program "Individual banking"</b>          |   |   |   |
| 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   |
| <b>2.5. Overdraft with cash collateral under program "CiProfessional"</b>              |   |   |   |
| 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   |   |
| <b>3 Mortgage loans</b>  |   |   |   |
| <b>3.1. Mortgage loan "Reality"</b>  |   |   |   |
| 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   |
| <b>3.2. Mortgage loan "My Home"</b>  |   |   |   |
| 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   |   |
| 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  |   |
| 3.3.6. 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                                       | 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   |   |
| 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   |   |
| 3.3.10. Deletion of mortgage   | BGN 30.00   | EUR 15.00   |

|  |   |   |
|--|---|---|
| <b>3.4. Mortgage loan for financing current needs</b>  |   |   |
| 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   |
| <b>3.5. Mortgage loan for financing current needs under program "Individual banking"</b>                 |   |   |
| 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   |
| <b>3.6. Mortgage loan "Advantage"</b>  |   |   |
| 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   |
| <b>3.7. Mortgage loan under program "CiProfessional"</b>   |   |   |
| 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   |
| <b>3.8. Mortgage loan for refinancing</b>  |   |   |
| 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 than 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   |
| <b>5</b>  | <b>Credit limit of revolving bank card</b>   |   |   |
| 5.1.  | <b>Credit limit of revolving bank card MasterCard/Visa Classic with grace period</b>                                     |   |   |
| 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.  | <b>Credit limit of revolving bank card MasterCard/Visa Classic with grace period, under program "Individual banking"</b> |   |   |
| 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   |   |
| <b>6</b>  | <b>Fees collected by the Bank for non-performing loans</b>   |   |   |
| 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                     |
| <b>Note:</b>  |  |   |   |
| 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.  |  |   |   |



| SECTION IX: SECURITIES AND CUSTODY SERVICES |  | BGN   | EUR/ USD |
|---|--|---|----------|
| <b>1</b>                                    | <b>Securities</b>  |   |          |
| 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,<br>min. BGN 5                       |          |
| 1.6.2.                                      | government securities  | 0.05% of the value of the deal,<br>min. BGN 5                       |          |
| 1.6.3.                                      | corporate and municipal debt securities  | 0.10% of the value of the deal,<br>min. BGN 5                       |          |
| 1.6.4.                                      | other securities   | 0.15% of the value of the deal,<br>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  |          |
| <b>2</b>                                    | <b>Government securities</b>   |   |          |
| 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<br>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<br>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  |   |          |
| <b>3</b>                                    | <b>Agent commissions for the purchase/sale of compensatory instruments against financial assets and for exchange of compensatory instruments with stocks.</b>  |   |          |
| 3.1.  | Deals with compensatory instruments against financial assets.  | 0.50% of the nominal value,<br>min. BGN 10                          |          |
| 3.2.  | Deals with exchange of compensatory instruments with stocks  | 1.00% of the nominal value,<br>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.

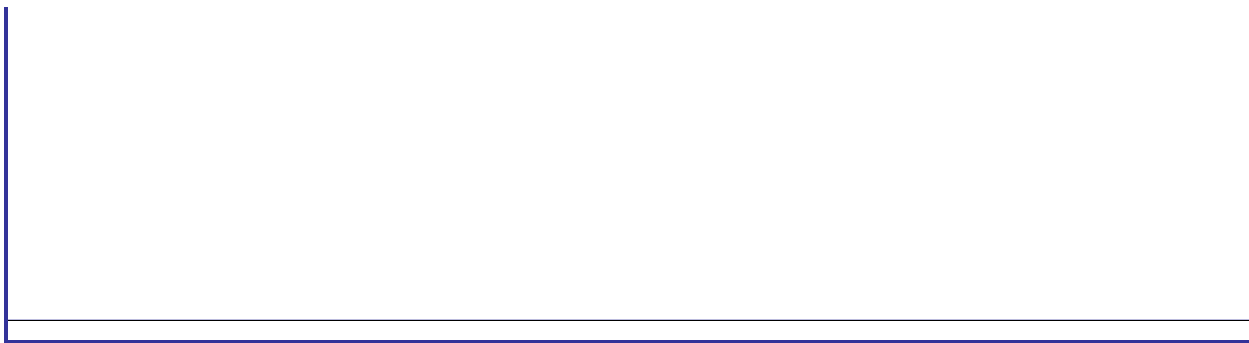
| SECTION X: VAULT |  | BGN                                       | EUR/ USD |
|------------------|--|---|----------|
| <b>1</b>         | <b>Rental of bank safe-deposit box of the public vault*</b>                            |   |          |
| 1.1.             | Small safe-deposit box (10 cm.)  |   |          |
|                  | 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                                |          |
| <b>2</b>         | <b>Visit the vaults</b>  |   |          |
| 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                                  |          |
| <b>3</b>         | <b>Loss/damage of one/ two keys/ of the holder</b>                                     | <b>all expenses for changing the lock</b> |          |
| <b>4</b>         | <b>Release/ signing new contract for a safe-deposit box (for each overdue day)</b>     | <b>BGN 1.00</b>                           |          |

**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  |
|----------------------------|--|--------------------------------|---|
| <b>1</b>                   | <b>Written reports for bank operations and copies requested by the customer (for each different case)</b>  |                                |   |
|                            | for current year   | BGN 3.00                       | EUR 10.00   |
|                            | for past years   | BGN 4.00                       | EUR 15.00   |
| <b>2</b>                   | <b>Certificates</b>  |                                |   |
| 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                      |   |
| <b>3</b>                   | <b>Inquiries to correspondent banks for ordered or expected receipt of transfers (by customer request)</b>   |                                | EUR 15.00   |
| <b>4</b>                   | <b>SWIFT expenses for all types of messages (porto)</b>  |                                | EUR 10.00 per page                                  |
| <b>5</b>                   | <b>Corrections related to bookkeeping (at the request of the sender)</b>   |                                | EUR 30.00   |
| <b>6</b>                   | <b>Others</b>  |                                |   |
| 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   |                                | per page - EUR 2.00                                 |
|                            | abroad   |                                | per page - EUR 10.00                                |
| 6.3.1.                     | Emailing scanned documents   | BGN 4.00 (per document in BGN) | EUR 2.00 (per document in foreign currency)         |
| 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.), Minutes No 42/21.10.2013, in force as of 01.11.2013, Minutes No 47/25.11.2013, in force as of 02.12.2013 - revoked Section VIII Cheques.