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

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SECTIC	DN I: ACCOUNTS	BGN	EUR/ USD
1	Current Accounts* Current Accounts		
1.1.1.		BGN 3.00	EUR 1.50
	at an Office of the Bank	BGN 3.00	EUR 1.50
1.1.2.	via CIBANK Online Minimum blocked Account Balance	BGN 1.50 BGN 5.00	EUR 0.75 BGN 5.00
1.1.2.	Minimum blocked Account Balance Monthly Service Fee	DOIN 0.00	DON 0.00
	including an account statement sent via electronic channels (email, portal)	BGN 1.50	BGN 1.50
	including an account statement received at an office of the Bank (printed out in an branch/office of the bank)	BGN 1.70	BGN 1.70
	including an account statement sent by regular mail to the postal address	BGN 2.20	BGN 2.20
1.1.4.	Closing	no fee	no fee
1.2.	Current Accounts with Bank Cards**	20214.00	5110.0.50
1.2.1.	Opening Monthly Service Fee	BGN 1.00	EUR 0.50
1.4.4.	including an account statement sent via electronic channels (email, portal)	BGN 0.40	BGN 0.40
	including an account statement received at an office of the Bank (printed out in an branch/office of the bank)	BGN 0.60	BGN 0.60
	including an account statement received a an once of the bank (prime out in an oranchionce of the bank)	BGN 1.10	BGN 1.10
1.2.3.	Closing	no fee	no fee
1.3.	Escrow Account		
1.3.1.	Opening	2011 400 00	500 50.00
	up to BGN 100 000 or the equivalent amount in foreign currency above BGN 100 000 or the equivalent amount in foreign currency	BGN 100.00 BGN 500.00	EUR 50.00 EUR 250.00
1.3.2.	Above BGN 100 000 or the equivalent amount in foreign currency Monthly Service Fee		0.10% of the value under the contract
1.3.3.	Closing	no fee	no fee
2 2.1.	Savings Accounts Savings Account: with Differentiated Interest Accrual / Beneficial Account		
2.1.	Savings Account: with Differentiated Interest Accrual / Beneficial Account Opening	no fee	no fee
2.1.2.	The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to	100.000	10.00
2.1.2.	BGN / EUR / USD 499.99,	20114.00	20114.00
┣───	including an account statement sent via electronic channels (email, portal)	BGN 1.30	BGN 1.30
	including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement sent by regular mail to the postal address	BGN 1.50 BGN 2.00	BGN 1.50 BGN 2.00
24.2	The monthly service fee for an account with differentiated interest accrual with average monthly balance above	DON 2.00	00112.00
2.1.3.	BGN / EUR / USD 500.00,		
	including an account statement sent via electronic channels (email, portal)	no fee	no fee
	including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement sent by regular mail to the postal address	no fee no fee	no fee no fee
2.1.4.	Closing	no fee	no fee
2.2.	DREAMS Children's Savings Account***		
2.2.1.	Opening	no fee	no fee
2.2.2.	Monthly Service Fee Replacement of a Savings-Bank Book	no fee BGN 4.00	no fee
2.2.3.	Loss of a Savings-Bank Book	BGN 4.00 BGN 10.00	
2.2.5.	Closing	no fee	no fee
3 3.1.	Term Deposits**** Opening	no fee	no fee
3.2.	Monthly Service Fee	licito	10100
	including an account statement sent via electronic channels (email, portal)	no fee	no fee
	including an account statement received at an office of the Bank (printed out in an office of the bank)	no fee	no fee
3.3. 3.4.	Disposal of a term deposit without submission of the contract Closing	BGN 2.00 no fee	no fee
3.4.	Closing	10 100	10 100
a month	es under item 1.1. and item 1.2. are also applicable to accounts of customers acting outside their professional and co Ity service fee until the deposit is closed or transformed into a type that does not require such a bank account. A curre		
Current ** In add	utive months. accounts opened especially for "EUROGARANT 12 and 24" are not charged with opening and monthly service fees dition to the fee under item 1.2.2, the Bank collects an additional monthly fee for servicing the bank card, the amount 1 for a current account servicing a revolving credit card with a grace period.		
***Drear **** Acco	ms children's savings accounts are not charged a monthly service fee until they are transformed into another type. ount statements for deposit accounts sent via electronic channels (email, portal) or printed out at the office of the Bar		
	s under item 1.1.2., 1.2.2. and 2.1.2. for accounts opened before 02.05.2011, are applicable from October 2011. Up		

The fees under item 1.1.2., 1.2.2. and 2.1.2. for accounts Bank does not collect additional fees and commissions. ned before 02.05.2011, are applicable from October 2011. Upon te ination of a Framework Contract for provi ion of payment se

.1.	Cash deposits Cash Deposit on a Current Account		
	made by the account holder or an authorized person on an account of an individual	-	
	up to BGN 5 000 / 2 500 currency units	no commission	no commission
	above BGN 5 000 / 2 500 currency units	0.10% of the amount above the limit, min. BGN 4, max.BGN 100	min. EUR 2, мах. EUR 50
2	made by a third (non-authorized) person on an account of an individual Cash Deposit on a Savings Account: with Differentiated Interest Accrual / Beneficial Account/Dreams Children's Savings Account	0.20% of the amount, min. BGN 3	no commission
	made by the account holder or an authorized person on an account of an individual up to BGN 5 000 / 2 500 currency units	no commission	no commission
	above BGN 5 000 / 2 500 currency units	0.10% of the amount above the limit, min. BGN 4, Max.BGN 100	
	made by a third (non-authorized) person on an account of an individual	no commission	no commission
.3.	Cash Deposit on a Term Deposit	no commission	no commission
	Cash Deposits in Bulgarian Coins up to BGN 100	no commission	
	above BGN 100 Cash deposit in currency other than the currency of the account	2.00% no commission	no commission
		no commission	no commission
	Cash Withdrawals Cash Withdrawal from a Current Account		
1.1.	up to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
1.2.	above BGN 3 000 / 1 500 currency units	0.50% of the amount above the limit	0.50% of the amount choice the l
	without a two working day notice	0.50% of the amount above the limit, min. BGN 10	0.50% of the amount above the i min. EUR 3
	with a two working day notice	0.30% of the amount above the limit, min. BGN 6	0.30% of the amount above the I min. EUR 1.50
	Cash Withdrawal from a Savings Account up to BGN 3 000 / 1 500 currency units	no commission	no commission
	above BGN 3 000 / 1 500 currency units	commediati	no commodion
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the I min. EUR 3
	with a two working day notice	0.20% of the amount above the limit, min. BGN 3	0.30% of the amount above the min. EUR 1.50
.3.	Cash withdrawal from a current account with a bank card at a POS terminal	under section IV	under section IV
.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 a non working day)**		
	For deposits opened until 05.04.2013 inclusive		
	up to BGN 5 000 or the equivalent amount in foreign currency above BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
	without a two working day notice	0.40% of the amount above the limit, min. EUR 10, max. BGN 100	0.40% of the amount above the I min. EUR 10, max. BGN 100
	with a two working day notice	no commission	no commission
	For deposits opened after 08.04.2013	no commission	
	up to BGN 3 000 / 1 500 currency units above BGN 3 000 / 1 500 currency units	no commission	no commission
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the I min. EUR 3
-	with a two working day notice	no commission	no commission
	(Partial or full) cash withdrawal from a term deposit on a date before the maturity date For deposits opened until 05.04.2013 inclusive		
	up to BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
J.Z.	above BGN 5 000 or the equivalent amount in foreign currency without a two working day notice	0.40% of the amount above the limit, min. BGN 10	0.50% of the amount above the I min. BGN 10
	with a two working day notice	0.20% of the amount above the limit, min. BGN 5	0.30% of the amount above the I min. BGN 5
	For deposits opened after 08.04.2013		
	up to BGN 3 000 / 1 500 currency units above BGN 3 000 / 1 500 currency units	no commission	no commission
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the I min. EUR 3
	with a two working day notice	0.20% of the amount above the limit, min. BGN 3	0.30% of the amount above the I min. EUR 1.50
.6.	Cash withdrawal from authorized loans, granted to current accounts		
5.1.	up to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
<u>5.2.</u>	above BGN 3 000 / 1 500 currency units without a two working day notice	0.50% of the amount above the limit, min, BGN 10	0.50% of the amount above the I min. EUR 3
	with a two working day notice	0.30% of the amount above the limit,	0.30% of the amount above the
		min. BGN 6	min. EUR 1.50
.7.	Cash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual / Beneficial Account	no commission	no commission
	Cash withdrawal in currency other than the currency of the account Cash requested in writing but not withdrawn****	no commission 1.00% of the amount	no commission 1.00% of the amount
	Cash requested in writing but not writing awhere a cash withdrawal with a card, issued by another payment institution, at a POS terminal	3.00%, min. BGN 10	1.00 % or the amount
	Processing of Cash, which is not deposited on an Account		
3			

When the deposit amount is a combination of banknotes and coins, the Bank collects tees according to the time 1.1.1 and item 1.4. "The limits specified under titems 1 and 2 for depositing and withdrawing cash are daily and the amount of cash commissions are calculated based on the total of all cash transactions during the day for cash deposits and cash withdrawals from each operation separately. "The applicable fees and commissions for withdrawal from deposit accounts on the maturity date are valid also for deposits which allow withdrawal on interim dates during the term of the deposit. ""The Bank buys and sells currency at the announced exchanged rates. Deviations from the rates are permitted only after agreement with the Markets and Liquidity Directorate. ""The Bank buys and sells currency at the announced exchanged rates. Deviations from the rates are permitted only after agreement with the Markets and Liquidity Directorate.

ECTIO	N III: BANK TRANSFERS	BGN	EUR/ USD
1	Intrabank Transfers		
1.1.	Outgoing Transfers		
	Credit Transfers		
1.1.1.	Transfers between accounts of the same holder		
	paper order	no commission	no commission
112	electronic order between accounts of different holders	no commission	no commission
1. I.Z.	paper order	BGN 1.00	EUR 3.00
	electronic order	BGN 0.50	EUR 1.50
.1.1.		DOI 0.30	EOR 1.50
1.2.1.	Cash Transfers		
.2.1.	up to BGN 1,000	BGN 4.00	
		BGN 4.00 + 1.00% of the amount	
	above BGN 1,000	above BGN 1 000	
1.2.2.	To a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the Network December 1997.		
	National Revenue Agency up to BGN 1,000	no commission	
	above BGN 1,000	no commission	
1.0.0		TIO CONTINUSSION	
1.2.3.	To a CIBANK budget account by a 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	
1.2.4.		DON 4 00	
	up to BGN 1,000	BGN 4.00 BGN 4.00 + 1.00% of the amount	
	above BGN 1,000	above BGN 1 000	
195	To a CIDANIK appound of TDI Cradit EAD (pourgent of instellments under contracts)		
. <u>1.2.5.</u> 1.2.	To a CIBANK account of TBI Credit EAD (payment of installments under contracts) Incoming Transfers	BGN 4.00	no commission
1.2.	incoming manarcia	no commission	no commission
2	Interbank Transfers		
2.1.	Outoping Transfers in National Currency		
<u>2.1.</u> .1.1.	Couldoing Transfers		
	through BISERA (for amounts up to BGN 100 000)	0.50% of the amount, min. BGN 6	
	through RINGS (for amounts up to / above BGN 100 000)	0.60% of the amount, min. BGN 15	
1.1.Z.	To an account of a territorial directorate of the National Revenue Agency (social security contributions and tax	0.00 /0 01 the amount, min. DGN 15	
1.1.3.	To an account or a remining directorate of the value are venue Agency (social security contributions and tax liabilities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a territorial directorate of the National Revenue Agency	0.40% of the amount, min. BGN 6	
1.1.4.	To a budget account held with another bank by a multiple payment order	0.50% of the amount, min. BGN 10	
2.1.2.	Credit Transfers		
	through BISERA (for amounts up to BGN 100 000)		
	paper order	BGN 2.10	
	electronic order	BGN 1.00	
.1.2.2.	through RINGS (for amounts up to / above BGN 100 000)		
	paper order	BGN 12.00	
	electronic order	BGN 8.00	
1.2.3.	Multiple payments from/to the budget		
	paper order	BGN 4.50	
	electronic order	BGN 2.40	
2.1.3.	Change in the original order (at the request of the payer)	BGN 5.00	
2.2.	Outgoing transfers in foreign currency		
.2.1.	with SPOT value date (2 working days)		
-	paper order		0.15% of the transfer amount
			min. EUR 15, max. EUR 200
	electronic order		0.10% of the transfer amount
			min. EUR 10, max. EUR 150
.2.2.	with TOM value date (next working day)		
	paper order		0.25% of the transfer amount
	paper ereer		min. EUR 25, max. EUR 250
	electronic order		0.20% of the transfer amount
			min. EUR 20, max. EUR 200
.2.3.	with a value date ON THE SAME WORKING DAY		
	paper order		0.30% of the transfer amount
	poper e construction de la const		min. EUR 30, max. EUR 300
	electronic order		0.25% of the transfer amount
			min. EUR 25, max. EUR 250
.2.4.	Change in the original order (at the request of the payer)		EUR 30.00 + commission of th correspondent banks (if any) + SV
2.2.5.	Cancellation of an ordered transfer at the request of the payer		EUR 40.00 + commission of th correspondent banks (if any) + SV
.2.6.	Returned transfer (not at fault in the Bank)		0.10% of the transfer amount min. EUR 10, max. EUR 200
2.2.7.	Enquiries about incorrectly received transfers to correspondent banks		EUR 15.00 + commission of th correspondent banks (if any) + SV
	SWIFT expenses for all types of messages		as per Section XI - OTHER

ting Transfers in National Currency ting Transfers in Foreign Currency EUR 100 or the equivalent amount in foreign currency e EUR 100 or the equivalent amount in foreign currency ned transfer (not at fault in the Bank) t Debit t Octoant ion of Direct Debit Orders account at the Bank	no commission	no commission 0.10% of the transfer amou min. EUR 10, max. EUR 20 EUR 40.00 + SWIFT
EUR 100 or the equivalent amount in foreign currency EUR 100 or the equivalent amount in foreign currency ned transfer (not at fault in the Bank) t Dobt took t orbot consent on of Direct Debit Orders account at the Bank	no fee	0.10% of the transfer amoun min. EUR 10, max. EUR 20
e EUR 100 or the equivalent amount in foreign currency ned transfer (not at fault in the Bank) t Debit sion of Consent ion of Direct Debit Orders account at the Bank	no fee	0.10% of the transfer amoun min. EUR 10, max. EUR 20
ned transfer (not at fault in the Bank)	no fee	min. EUR 10, max. EUR 20
ned transfer (not at fault in the Bank)	no fee	
t Debit sion of Consent on of Direct Debit Orders account at the Bank	no fee	EUR 40.00 + SWIFT
sion of Consent ion of Direct Debit Orders account at the Bank	no fee	
ion of Direct Debit Orders account at the Bank	no fee	
account at the Bank		
rorder	BGN 1.00	
onic order	BGN 0.50	
account held at another bank		
rorder	BGN 2.00	
onic order	BGN 1.00	
ents under Direct Debit Orders		
ank transfers	BGN 1.00	
ank transfers	BGN 2.00	
ding Orders		
tration		
ing orders between accounts of the same holder	no commission	
ing orders between accounts of different holders	BGN 1.00	
fers		
ank Transfers		
ers between accounts of the same holder	no commission	no commission
ers between accounts of different holders	BGN 0.50	EUR 1.50
ank transfers via BISERA	BGN 1.00	
ging/ Adding Registration	BGN 1.00	
al / Failure of a standing order due to lack of sufficient funds in an account	BGN 0.80	
tivation of Registration	BGN 1.00	
	nic order  Ints under Direct Debit Orders Ints Under Direct Debit Orders Int Under Direct Debit Orders Int Under Direct Debit Orders Int Orders Int Orders Int Orders Int Orders Int Orders Detween accounts of the same holder Int Orders Detween accounts of different holders Ints Transfers Ints Detween accounts of the same holder Ints Detween accounts of different holders Ints Detween accounts of Ints Detween accounts Detwe	nic order BGN 1.00  Ints under Direct Debit Orders  Ints transfers BGN 1.00  Int Orders BGN 2.00  Int Orders Int Order Int Orde

Note: In case of transfers in foreign currency and instructions from the client all fees and commissions of the foreign banks to be paid by him / her, the Bank collects an additional commission apart from the commission specified in item 2.2.in accordance to the tariffs of the foreign banks.

In case of payments in the country and abroad, the following value dates are applicable for payment accounts in BGN and foreign currency in the name of local and foreign individuals: 1) When a payment account of a CIBANK's client is credited, the value date is the 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) When a payment account of a CIBANK's client is debited, the value date is the date on which the correspondent or settlement account of the Bank is debited with the amount of the transfer in BGN or foreign currency/3) In case of an intrabank transfer in BGN or foreign currency, the value date of debiting the payer's account and the value date of crediting the recipient's account are the working day on which the transfer is effected.

The value date is considered an interest day. The closing date of accounts is considered an interest day for the next period. The closing date is the value date for the account balance. In case an interest account is closed during the year, the closing day is not considered an interest day.

CTION IV: BANK CARDS	BGN	EUR/ USD
1 International Maestro debit card - not be issued after 20.05.2015	according to a separate price list	Appendix No 1
2 International Visa Electron debit card	according to a separate price list	Appendix No 2
International bank card with minimum balance and/or overdraft MasterCard Standard	according to a separate price list	Appendix No 3
International bank card with minimum balance and/or overdraft Visa Classic	according to a separate price list	Appendix No 4
5 International bank card with minimum balance and/or overdraft MasterCard Gold	according to a separate price list	Appendix No 5
6 International revolving credit card with grace period MasterCard Standard	according to a separate price list	Appendix No 6
7 International revolving credit card with grace period Visa Classic	according to a separate price list	Appendix No 7
8 International revolving credit card with grace period MasterCard Gold	according to a separate price list	Appendix No 8
International card Debit MasterCard PayPass	according to a separate price list	Appendix No 9
0 Automatic utility bill payment with a bank card - "Electronic Utility Bills"		
Registration for a payment at a merchant's (one-off fee for each subscription number)     Monthly Service Fee	BGN 3.00 no fee	
0.3. Registration after the Card Expiry Date.	BGN 3.00	
1.4. Change in data - mobile number, change in services, subscription number Tariff of operator EPAY PLC for electronic payment of utility bills	BGN 3.00	
1.5. SMS Notification	BGN 0.10	
0.6. Email Notification	BGN 0.05	
0.7. Payment with a Maestro Card	0,47% (min. BGN 0.01)	
1 SMS notification for transactions with a bank card		
Registration of a Service on a Card     Monthly Service Fee	BGN 1.00 no fee	
I.3. Registration after the Card Expiry Date	BGN 1.00	
1.4. Change in data - mobile number, change in services	BGN 1.00	
I.5. Fee for SMS Notification of Authorization     I.6. Fee for SMS notification of funds available in a bank card	BGN 0.15 no fee	
2 Fees under the Priority Pass programme		
2.1 Issuance of a Card	no fee	
2.2 Annual fee for Membership in Priority Pass	no fee	
2.3 Card Renewal after the Card Expiry Date     2.4 Card Renewal before the Card Expiry Date	no fee BGN 5.00	
2.5 Blocking of a Priority Pass Card     2.6 Visit to a VIP office, participating in the Priority Pass programme (per person)	BGN 1.00	EUR 24.00
13 Fees under the Priority Traveler Programme		LONE NO
3.1 Issuance of a Priority Traveler Card	no fee	
3.2 Annual Fee for Membership in Priority Traveler	no fee	
Card Renewal after the Card Expiry Date     Card Renewal before the Card Expiry Date	no fee BGN 5.00	
3.5 Blocking of a Priority Traveler Card	BGN 1.00	
14 Installation of POS terminal at a merchant to accept payments by payment cards		
4.1 POS Terminal Installation	no fee	
Express installation (up to 3 working days for Sofia, up to 5 working days for other locations)     Monthly Support of POS	BGN 100.00	
4.3 Monthly Support of POS 4.4 Fees and Commissions per Transaction	no fee negotiable	
4.5 Detailed Monthly Information about Transactions by Card Types	BGN 10.00	

TION V: ONLINE BANKING - CIBANK ONLINE	BGN EUR	R/ USD
Registration for CIBANK ONLINE Internet banking		
. Use of a Qualified/Universal Electronic Signature	no fee	
. Use of a TOKEN device, when CIBANK ONLINE is used with a package programme *	no fee	
<ul> <li>Use of a TOKEN device, when CIBANK ONLINE is not used with a package programm</li> <li>Replacement of a TOKEN device due to damage or loss</li> </ul>	e* BGN 25.00 BGN 30.00	
	BGN 30.00	
* The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device du	e to battery depletion.	
* The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional	user at a client profile for the service, in case his/her TOKEN device is already registere	d in the syste
Monthly Fee	no fee	
TOKEN device		
Provision of a TOKEN device upon conclusion of a contract	no fee	
Failure to return a TOKEN device upon termination of a contract	BGN 30.00	
Transfers Intrabank Transfers		
Intrabank Transfers Credit Transfers		
transfers between accounts of the same holder	no commission no con	nmission
transfers between accounts of different holders		R 1.50
2. Direct Debit	BGN 0.50	
Interbank Transfers		
. Outgoing Transfers in National Currency		
1. through BISERA (for amounts up to BGN 100 000)	BGN 1.00	
2. through RINGS (for amounts up to / above BGN 100 000)	BGN 8.00	
Multiple payments from/to the budget     Outgoing transfers in foreign currency	BGN 2.40	
	0.10% of the t	ransfer amo
<ol> <li>with SPOT value date (2 working days)</li> </ol>	min. EUR 10,	
2 with TOM value data (cast watking day)	0.20% of the t	
2. with TOM value date (next working day)	min. EUR 20,	
3. with a value date ON THE SAME WORKING DAY	0.25% of the t min. EUR 25,	

ECTIO	N VI: PACKAGES	BGN EUR/ U	SD
1	DYNAMICS Package*		
1.1.	Purchase	no fee	
1.2.	Monthly Maintenance Fee	BGN 4.00	
1.3.	Termination	no fee	
2	CLASSIC Package Programme**		
2.1.	Purchase	no fee	
2.2.	Minimum Amount for Activation	BGN 5.00	
2.3.	Monthly Maintenance Fee	BGN 2.50	
2.4.	Termination	BGN 20.00	
3	PRACTICE Package Programme**		
3.1.	Purchase	no fee	
3.2.	Minimum Amount for Activation	BGN 5.00	
3.3.	Monthly Maintenance Fee	BGN 4.00	
3.4.	Termination	BGN 20.00	
4	COMFORT Realizes Descent wet		
4.1.	COMFORT Package Programme** Purchase	no fee	
4.1.	Minimum Amount for Activation	BGN 10.00	
4.3.	Monthly Maintenance Fee	BGN 10.00	
4.5.	Termination	BGN 0.00 BGN 20.00	
		Bonzeno	
5	CIPRAKTICE Package Programme		
5.1.	Purchase	no fee	
5.2.	Minimum Amount for Activation	BGN 10.00	
5.3.	Monthly Maintenance Fee	BGN 6.00	
5.4.	Termination	BGN 10.00	

Note: \*The Dynamics package will not be offered as of 18.07.2011. \*Clients who have bought a Classica, Practice or Comfort package program within the period from 13.07.2015 to 31.12.2015, will be exempt from paying the monthly package maintenance fee during the first three months of its activation.

SECTIO	N VII: LOANS	BGN	EUR/ USD
	Contracts for an interest rate based on BIR concluded be	efore 23.07.2014	
1	Consumer Loans		
1.1.	Consumer Loan under the Classic Credit Programme Application and documents review fee	BGN 35.00	
1.1.2.	Processing and management commission	2.50% of the approved loan amount	
112	Departicipan of the large and conditions of the large	1.50 % of the outstanding loan	
1.1.3.	Renegotiation of the terms and conditions of the loan	amount	
1.1.4.	Change in the date for payment of the monthly repayment installment Change in the registered pledge of future receivables	BGN 10.00 BGN 10.00	
1.2.	Consumer Loan under the Advance Credit Programme	001105.00	
1.2.1.	Application and documents review fee	BGN 35.00	
1.2.2.	Processing and management commission	2.00% of the approved loan amount	
1.2.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.2.4.	Change in the date for payment of the monthly repayment installment Change in the registered pledge of future receivables	BGN 10.00 BGN 10.00	
1.3.	Consumer Loan under the Premium Credit Programme	BGN 10.00	
1.3.1.	Application and documents review fee	BGN 35.00	
1.3.2.	Processing and management commission	2.00% of the approved loan amount	
1.3.3.	Annual management fee	0.60% of the outstanding loan amount	
1.3.4.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	
1.3.4.	Change in the date for payment of the monthly repayment installment	amount BGN 10.00	
1.3.6.	Change in the registered pledge of future receivables	BGN 10.00	
<u>1.4.</u>	Consumer Loan under the Partners Credit Programme Application and documents review fee	BGN 35.00	
	Processing and management commission	2.00% of the approved loan amount	
		1.50 % of the outstanding loan	
1.4.3.	Renegotiation of the terms and conditions of the loan	amount	
1.4.4.	Change in the date for payment of the monthly repayment installment Change in the registered pledge of future receivables	BGN 10.00 BGN 10.00	
1.4.5.	Golden Age Consumer Ioan		
1.6.1.	Application and documents review fee	BGN 10.00 1.00% of the approved loan, but not	
1.6.2.	Processing and management commission	less than BGN 10	
1.6.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.6.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.7.	Consumer Loan under the Individual Banking Programme Application and documents review fee	no fee	
	Processing and management commission	2.00% of the approved loan amount	
		1.50 % of the outstanding loan	
1.7.3.	Renegotiation of the terms and conditions of the loan	amount	
1.8. 1.8.1.	Consumer Loan collateralized with a Pledge on a Financial Asset Application and documents review fee	BGN 15.00	EUR 8.00
1.8.2.	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
		0.75% of the outstanding loan	0.75% of the outstanding loan
1.8.3.	Renegotiation of the terms and conditions of the loan	amount	amount
1.8.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
1.9.	Consumer loan collateralized with a pledge on a financial asset under the Individual Banking Programme	· · ·	
1.9.1.	Application and documents review fee	no fee	no fee
1.9.2.	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
1.9.3.	Renegotiation of the terms and conditions of the loan	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.10.	Consumer Loan under the Stimulus Credit Programme for Better Living	PCN 20.00	
1.10.1.	Application and documents review fee	BGN 30.00	
	Processing and management commission	2.45% of the approved loan amount	
1.10.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
		1% if the remaining validity period of the loan contract at the time of	
1.10.4.	Partial or full early repayment	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.	
1.11.	Consumer Loan under the CiProfessional Programme	DON 25.00	
1.11.1.	Application and documents review fee	BGN 35.00	
1.11.2.	Processing and management commission	2.00% of the approved loan amount	
1.11.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.11.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.12.	Consumer Loan under the Energy Efficiency Credit Programme Application and documents review fee	BGN 30.00	
	Processing and management commission	2.45% of the approved loan amount	
1.12.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.12.4.	Change in the registered pledge of future receivables	BGN 10.00	
1.12.5.	Partial or full early repayment	no fee	
1.13.	Consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme	00100.00	EUD 40.44
1.13.1.	Application and documents review fee	BGN 30.00 2.45% of the approved	EUR 16.00 2.45% of the approved
	Processing and management commission	loan amount	loan amount
1.13.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00

3.2.5. Market valuation/tre-valuation of the real estate offered as collateral       icensed valuer         32.6. Commilment commission       0.50% per annum of the non- disbursement within 1 month as of the signing date of the loan contract       0.50% per annum of the non- disbursement after 1 month as of the signing date of the loan contract         32.7. Renegotiation of the terms and conditions of the loan       1.50 % of the outstanding loan amount       amount         32.8. Change in the date for payment of the monthly repayment installment       EUR 5.00       EUR 10.00         32.1. Betimated Income       no fee       3.0         3.3. Mortgage Loan under the Individual Banking Programme       EUR 15.00         3.4. Annual management fee       no fee       no fee         3.3. Processing and management commission       approved loan amount approved loan amount amount         3.3. Processing and management commission       no commission       no commission         3.4. Annual management fee       0.20%       0.50% per annum of the non- 0.50% per annum of the non- 0.50% per annum of the non- 0.50% per	2.1.	N VII: LOANS	BGN	EUR/ USD
11.     Application and concents involves for booms     1200 motiving and engineering concents       12.     Procursing and engineering concents     1200 motiving and engineering concents       12.     Procursing and engineering concents     1200 motiving concents		Overdraft		
21.2       Processing of management containsion       1.25% of the sproved late. M ref         21.3       Resplay the main and conditions of the latent       1.25% of the sproved late. M ref         21.4       Contage in the main and conditions of the latent       5.0%         21.2       Resplay the main and conditions of the latent       6.0%         21.3       Resplay the main and conditions of the latent       6.0%         21.4       Resplay and consequence to main and conditions of the latent of the lat	2.1.1.		BGN 15.00	
Benchmister         Difference           213         Rescapedation of the larms and concidence of the larm.         Bit Res (20, 10)           213         Decing in the registered difference of the larm.         Bit Res (20, 10)           213         Decing in the registered difference of the larm.         Bit Res (20, 10)           213         Rescipation of the larm and concidence of the larm.         Difference of the larm.           213         Rescipation of the larm and concidence of the larm.         Difference of the larm.           213         Rescipation of the larm and concidence of the larm.         Difference of the larm.         Difference of the larm.           213         Rescipation of the larm.         Difference of the larm.         Difference of the larm.         Difference of the larm.           213         Rescipation of the larm.         Difference of the larm.<			1.00% of the approved loan, but not	
21.3     Insignation of the latimal activation of the latim     Insignation of the latimal activation of the latim       21.3     Activation is and activation of the latim     0.1755 of the approad bin arrantin       21.3     Activation is and activation of the latim     0.1755 of the approad bin arrantin       21.3     Activation is and activation of the latim     0.1755 of the approad bin arrantin       21.3     Activation is and activation of the latim     0.1755 of the approad bin arrantin       21.3     Activation is and activation of the latim     0.1755 of the approad bin arrantin       21.3     Activation is and activation of the latim     0.1755 of the approad bin arrantin       21.3     Activation is an activation of the latim     0.755 of the approad bin arrantin       21.3     Activation is an activation of the latim     0.755 of the approad bin arrantin       21.4     Activation is an activation of the latim     0.755 of the approad bin arrantin       22.5     Processing and management commission     0.755 of the approad bin arrantin       23.6     Resplantion of the latim activation of the latim     0.755 of the approad bin arrantin       24.7     Processing and management commission     1.955 of the approad bin arrantin       25.7     Applantion of the latima activation of the latima     1.955 of the approad bin arrantin       26.8     Applantion of the latima activation of the latima activation arrantin     1.95				
30         Overlag usdarf har sole/sole atomised         575         Application of the main of control of the sole atomised in	2.2.3.	с С	less than BGN 10	
21.     Application of document mores the interval interva			BGN 10.00	
222       Possess and management commission       Diffs of the agemental biole and accounts of the lases         233       Resplation of the lams and conciling of the lases       Boold 1000000000000000000000000000000000000			no fee	
International of the turns and conclusor of the loss         Description of the turns and conclusor of the loss           23         Application of the turns and conclusor of the loss         Description of the turns and conclusor of the loss           23         Application of the turns and conclusor of the loss         Description of the turns and conclusor of the loss           23         Rescription of the turns and conclusor of the loss         Description of the turns and conclusor of the loss           24         Protecting continuence         Description of the turns and conclusor of the loss           24         Protecting continuence         Description of the turns and conclusor of the loss           24         Protecting continuence         Description of the turns and conclusor of the loss           24         Protecting continuence         Description of the turns and conclusor of the loss           24         Protecting continuence         Description of the turns and conclusor of the loss           25         Protecting continuence         Description of the loss and conclusor of the loss           26         Protecting continuence         Description of the loss and conclusor of the loss           27         Protecting continuence         Description of the loss and conclusor of the l			0.75% of the approved loan amount,	
Image particular dire i i i i i i i i i i i i i i i i i i	2.2.2.			
23.1     Addition of document near the field VILSD AD     EVEN 1500     EVEN 01 the support       23.2     Processing out neargement commission     DTSN of the support     Dist in south       24.1     Addition of the time and controls of the loan     DTSN of the support     Dist in south       24.1     Addition of the time and controls of the loan     DTSN of the support     Dist in south       24.1     Addition of the time and controls of the loan     DTSN of the support     Dist in south       24.1     Addition of the time and controls of the loan     DTSN of the support     Dist in south       24.2     Processing out neargement commission     DTSN of the support     Dist in south       24.3     Respectation of the sum and controls of the loan     DTSN of the support     Dist in south       25.3     Respectation of the loan     DTSN of the support     Dist in south       26.4     Protect in land the dist the Control south     DESN of the support     Dist in the loan       27.3     Respectation of the loan     1.50% of the support     Dist in south       28.4     Protect in land the dist in the loan     1.50% of the support     Dist in south       29.4     Protect in land the dist in the loan     DESN of the support     Dist in the loan       29.4     Protect in land the dist in the loan     DESN of the support     Dist in the loan <td></td> <td>с С</td> <td></td> <td></td>		с С		
2.12     Processing and management commission     0.75% of the approved     0.75% of the approved     0.75% of the approved       2.13     Resegnated of the terms and conditions of the losin     0.07% of the approved     0.75% of the approved       2.14     Overfault collaburation of the losin     0.07% of the approved     0.75% of the approved       2.14     Overfault collaburation of the losin     0.75% of the approved     0.75% of the approved       2.15     Application and commission     0.75% of the approved     0.75% of the approved       2.14     Resegnated on the less and conditions of the losin     0.75% of the approved     0.75% of the approved       2.14     Processing and management commission     1.50% of the approved losin ansuret       2.15     Application and documents needs for the losin     1.50% of the approved losin ansuret       2.16     Application and documents needs for the losin     1.50% of the approved losin ansuret       2.17     Menagement commission     1.50% of the approved losin ansuret       2.18     Menagement commission     1.50% of the approved losin ansuret       2.11     Menagement commission     1.50% of the approved losin ansuret       2.12     Application and ansuret needs find     ECH 60.00     ELH 8.00       3.13     Resegnated on the less and collaboraris of the losin     1.50% of the approved losin ansuret       3.14			DON 45 00	5UD 0 00 UU0D 0 00
Model     Itel a movint     Itel a movint     Itel a movint       23.3.     Recogradio of the town and conduction of the loss     D'TSN of The approved     D'TSN of The approved       24.4.     Proceeding of the town and conduction of the loss     D'TSN of The approved     D'TSN of The approved       24.4.     Proceeding of the town and conduction of the loss     D'TSN of The approved     D'TSN of The approved       24.2.     Proceeding of the town and conduction of the loss     D'TSN of The approved     D'TSN of The approved       24.3.     Recogradion of the town and conduction of the loss     D'TSN of The approved     D'TSN of The approved       24.4.     Processing of management commission     D'SN of The approved     D'STN of The approved       24.4.     Processing of management commission     D'SN of The approved loss amount     D'SN of The approved loss amount       25.3.     Recogradiation of the town and conditions of the loss     D'SN of The approved loss amount     D'SN of The approved loss amount       26.4.     Recogradiation of the town and conditions of the loss     D'SN of The approved loss amount     D'SN of The approved loss amount       27.5.     Recogradiation of the town and conditions of the loss     D'SN of The approved loss amount     D'SN of The approved loss amount       28.4.     Recogradiation of the town and conditions of the loss     D'SN of The approved loss amount     D'SN of The approved loss amount				
All         Restinguishes of the larms and contained or the lard         Board and contained or the larms           24.1         According and documents review free         no face	2.3.2.	Processing and management commission	loan amount	loan amount
21.1       Application and documents wave face       0 for the approved       0.75% if the approved         22.1       Application and documents wave face       0.75% if the approved       0.75% if the approved         22.2       Processing and management commission       0.75% if the approved is an annount	2.3.3.	Renegotiation of the terms and conditions of the loan		
24.1     Application and documents review fee     no fee     no fee       24.2     Processing and management commission     D/35, of the sepored     D/35, of the sepored       24.3     ResplayIsion of the terms and concilions of the ban     D/35, of the sepored     D/35, of the sepored       24.4     Print of the terms and concilions of the ban     D/35, of the sepored     D/35, of the sepored       24.4     Print of the terms and concilions of the ban     1.50% of the sepored     D/35, of the sepored       25.1     Application and documents review fee     BON 20.00       25.2     Processing and management commission     1.50% of the sepored to an anount       25.1     ResplayIsion and documents review fee     BON 20.00       25.2     Processing and management commission     1.50% of the sepored to an anount       25.1     ResplayIsion and documents review fee     BON 20.00       25.2     ResplayIsion and documents review fee     BON 20.00       25.3     ResplayIsion and documents review fee     BON 20.00       25.4     ResplayIsion and documents review fee     BON 20.00       25.5     ResplayIsion and documents review fee     BON 20.00       25.6     ResplayIsion and documents review fee     BON 20.00       25.6     ResplayIsion and documents review fee     BON 20.00       25.7     ResplayIsion and documents revi	24	Quardraft collateralized with a pledge on a financial asset under the Individual Banking Programme	iour unour	iour uniour.
2.12       Processing and management commission       0.75% of the approved to an amount 0.75% of the approved best amount 0.75% of the approved 0.75% of the			20 60	
etal     Inclusing and indiageneent commission     base amount     base amount       24.4     Prediction of the terms on controls of the on     0.75% of the sproved     0.75% of the spr				
All     Network     Issue amount     Issue amount       24.3     Prefail of the intervence     no flee     no flee       25.3     Prefail of the intervence     BON 20.00       25.4     Processing and management commission     1.50% of the approved loan amount       25.5     Processing and management commission     1.50% of the approved loan amount       25.6     Processing and management commission     1.50% of the approved loan amount       25.7     Processing and management commission     1.50% of the approved loan amount       25.8     Processing and management commission     1.25% of the approved loan amount       25.9     Application and documents review flee     BON 80.00       25.1     Management Fee     BON 80.00       25.3     Anough Management Fee     BON 80.00       25.4     Anough Management Fee     BON 80.00       25.5     Management Fee     BON 80.00       25.6     Anough Management Fee     BON 80.00       25.7     Anough Management Fee     BON 80.00       25.8     Anough Management Fee     BON 80.00       25.9     Anough Management Fee     BON 80.00       25.0     Anough Management Fee     BON 80.00       25.1     Management Fee     BON 80.00       26.1     Commissine management commission     BON 8	2.4.2.	Processing and management commission	loan amount	loan amount
24.4         Print of Unit only regornment         no. bes         no. bes           25.1         Application and documstant torew fee         BGN 2000           25.1         Application and documstant torew fee         BGN 2000         EUR 2000           21.2         Application and documstant torew fee         BGN 2000         EUR 2000           21.2         Application and documstant torew fee         BGN 2000         EUR 2000           21.4         Amail Management Terew fee         BGN 2000         EUR 2000           21.5         Ander Justant Amail Management Terew fee         BGN 2000         EUR 2000           21.6         Amail Management Tere         BGN 2000         EUR 2000           21.6         Amail Management Tere         BGN 2000         EUR 2000           21.7         Amail Management Tere         BGN 2000         EUR 2000           21.8         Commant management Tere         BGN 2000         EUR 1000           21.9         Commant management Tere         BGN 2000         EUR 1000           21.9 <td>2.4.3.</td> <td>Renegotiation of the terms and conditions of the loan</td> <td></td> <td></td>	2.4.3.	Renegotiation of the terms and conditions of the loan		
25.1. Againation and documents review fee     BCN 2000       25.2     Processing and management commission     150% of the approved baa amount       37.8     Renging look management commission     150% of the approved baa mount       37.8     Renging look management commission     150% of the approved baa mount       37.8     Renging look management commission     150% of the approved baa mount       37.8     Renging look management commission     150% of the approved baa mount       37.8     Renging look management commission     150% of the approved baa mount       37.8     Render look management commission     150% of the approved baa mount       37.8     Render look management commission     0.00%     600% State       37.8     Render look management commission     0.00%     600% State       37.8     Render look management commission     0.00%     0.00%       37.8     Render look management commission     0.00% State     0.00% State       37.1     Render look management commission     0.00% State     0.00% State       37.1     Render look for approved baa mount     1.00% State     0.00% State       37.1     Render look for approved baa collateral     0.00% State     0.00% State       37.1     Render look for approved baa collateral     0.00% State     0.00% State       37.2     Render look for				
252     Processing and management commission     1.5% of the approved loan amount       213     Rengotistion of the terms and conditions of the loan     1.5% of the approved loan amount       213     Reading Constance     1.5% of the approved loan amount       214     Relative Microsoft     50% of the approved loan amount       215     Relative Microsoft     50% of the approved loan amount       214     Application and documents review fee     50% of the approved loan amount       215     Application and documents review fee     50% of the approved loan amount       216     Amount Microsoft     60% of the approved loan amount       217     Rengotistion review fee     60% of the approved loan amount       218     Construct Microsoft     1.5% of the approved loan amount       219     Amount Microsoft     0.5% per amount of the stead o			PCN 20.00	
2.5.3     Renegotiation of the terms and conditions of the loan     1.50% of the approved loan annuml       3.1     Relative Montgage Loans       3.1.1     Editability Montgage Loans       3.1.2     Application and documents review fee     BON 60.00       3.1.2     Application and documents review fee     BON 60.00       3.1.2     Annual Management Tee     approved loan annual       3.1.4     Annual Management Fee     according to the signing data of the base contract       3.1.6     Commitment Commission     no commission     no commission       3.1.6     Market vulkationtivulkation of the signing data of the loan contract     0.50% per annum of the non-distance data vulker       3.1.8     Commitment Commission     no commission     no commission       3.1.9     Abargin the data for approved loan months     BON 500     EUR 500       3.1.8     Commitment Commission     no commission     no commission     no commission       3.1.9     Abargin the data for approved loan monitoling loan     annual the non-distance data vulker     BON 500       3.1.9     Commitment Commission     BON 500     EUR 500       3.1.9     Abargin the data for approved loan monitoling loan     annual       3.1.9     Comparison the fore data contract     BON 500     EUR 500       3.2.1     Apploation and documents review fee				
Market visuality fortigge Lene         Section           11. Editation from the commission         BGN 60.00         EUR 30.00           12. Application and documents review file         BGN 60.00         EUR 30.00           13.12 Application and documents review file         BGN 60.00         EUR 30.00           13.13 Processing and management commission         approved loan amount amou	2.5.2.	Processing and management commission	1.50% of the approved loan amount	
3.1       Reinity Mortgage Lam         3.1.2       Exploration and documents review fee       BON 60.00       EUR 30.00         3.1.2       Application and documents review fee       BON 60.00       EUR 30.00         3.1.3       Mortage Lam Anagement fee       0.30%       0.50%         3.1.4       Annual Management Fee       0.30%       0.50%         3.1.5       Market valuation of the real estate officed as collateral       according to the tarif of the respect       iconset valuer         3.1.6       Commitment Commission       no commission       to commission       no commission         4.1.6       Commitment Commission       no commission       to commission       no commission         4.1.7       Renegotation of the lam contract       0.50% for mortal and for each second valuer       disburned pain         3.1.7       Renegotation of the Terms and Conditions of the Lam contract       0.60% for evaluation goan       disburned pain         3.1.7       Renegotation of the morthy recomment insalinment       BON 1000       EUR 5:00         3.1.8       Change in the registered paint       BON 30.00       EUR 10:00         3.1.8       Change in the registered paint       BON 30.00       EUR 10:00         3.2.7       Application and documents review fee       BON 30.00       EUR 1	2.5.3.	Renegotiation of the terms and conditions of the loan	1.50% of the approved loan amount	
3.1       Reinity Mortgage Lam         3.1.2       Exploration and documents review fee       BON 60.00       EUR 30.00         3.1.2       Application and documents review fee       BON 60.00       EUR 30.00         3.1.3       Mortage Lam Anagement fee       0.30%       0.50%         3.1.4       Annual Management Fee       0.30%       0.50%         3.1.5       Market valuation of the real estate officed as collateral       according to the tarif of the respect       iconset valuer         3.1.6       Commitment Commission       no commission       to commission       no commission         4.1.6       Commitment Commission       no commission       to commission       no commission         4.1.7       Renegotation of the lam contract       0.50% for mortal and for each second valuer       disburned pain         3.1.7       Renegotation of the Terms and Conditions of the Lam contract       0.60% for evaluation goan       disburned pain         3.1.7       Renegotation of the morthy recomment insalinment       BON 1000       EUR 5:00         3.1.8       Change in the registered paint       BON 30.00       EUR 10:00         3.1.8       Change in the registered paint       BON 30.00       EUR 10:00         3.2.7       Application and documents review fee       BON 30.00       EUR 1				
31.1       Explanated income         31.2       Application addocuments review fee       BON 60.00       EUR 30.00         31.3       Processing and management commission       125% or 150% of the       125% or 150% of the         31.4       Annual Management Fee       0.30%       0.50%         31.5       Market valuation of the real estate of there as collateral       according the terrif of the respected exactoring to the terrif of the respected valuer         1.6       Commitment Commission       no commission       no commission       no commission         1.6       Commitment Commission       no commission       no commission       no commission         1.6       Commitment Commission       no commission       no commission       no commission         1.6       Commitment Commission       no commission       no commission       data set as a conditing the term of the first first espected list of the term of the north of the signed data of the loan contract       0.50% per annum of the north of the signed data of the signed data of the loan contract       No first first commission       1.50% of the contract of the signed data of the signed data of the signed data of the signed data of the morth respected list data set as containing the north of the signed data data data data data data data da				
3.1.3     Processing and management commission     1.25% or 1.50% of the approved loan amount     1.25% or 1.50% of the approved loan amount       3.1.4     Annual Management Fee     0.30%     0.50%       3.1.5     Market valuation of the real estate of therd as colateral     0.30%     0.50%       3.1.6     Commitment Commission     no commission     no commission       upon disbursement within 1 months as of the signing date of the loan contract     0.50% per annum of the non- disbursement after 1 months as of the signing date of the loan contract     0.50% per annum of the non- disbursement after 1 months as of the signing date of the loan contract     0.50% per annum of the non- disbursement after 1 months as of the signing date of the loan contract       3.1.7     Ranegotation of the Terms and Conditions of the Loan     1.50% of the outstanding loan     1.50% of the outstanding loan       3.1.8     Charage in the adult for segment of the monthy response installament     EQM 100     EUR 100       3.1.9     Charage in the date for segment and conditions of the Loan     EUR 200     EUR 100       3.1.9     Charage in adult for segment and downents review fee     EUR 200     EUR 100       3.2.1     European adult adult for segment and adult and adult adu				
3.13     Processing and management Fee     approved loam amount     approved loam amount       3.14     Annual Management Fee     0.30%     0.50%       3.15     Market valuation/te-valuation of the read estate offered as collateral     according to the sum of the read-valuer       upon diabursement within 1 month as of the signing date of the loan contract     0.50% genoment within 1 month as of the signing date of the loan contract     0.50% genoment diaburset part       1.10     Rengoliation of the Terms and Conditions of the Loan     1.50% of the outsanding loan     amount       3.11     Rengoliation of the Terms and Conditions of the Loan     1.50% of the outsanding loan     amount       3.12     Change in the date for payment of the month     BGN 10:00     EUR 3:00       3.13     Mortage Detelon     BGN 2:00     EUR 1:00       3.14     Change in the date for payment of the month     BGN 2:00     EUR 1:00       3.15     Change in the registeric divelops of thum receivables     BGN 2:00     EUR 1:00       3.16     Change in the date for payment of the month soft the registeric divelops of thum receivables     EUR 3:00       3.17     Rengoliation of the registeric divelops of thum receivables     EUR 3:00       3.18     Change in the date for payment of the month soft the signing date of the loan contract     1.50% of the signific diverse part       3.18     Change in the date for payment of the month s	3.1.2.	Application and documents review fee		
3.1.4. Annual Maragement Fee       0.30%       0.50%         3.1.5. Markst valuation if the rail estate offered as collateral       according to the suff of the respective according to the suff of the r	3.1.3.	Processing and management commission		
3.1.5       Market valuation for the first estatic offered as constraid       Learned valuer       Ioensed valuer <td< td=""><td>3.1.4.</td><td>Annual Management Fee</td><td>0.30%</td><td>0.50%</td></td<>	3.1.4.	Annual Management Fee	0.30%	0.50%
31.6       Commission       no commission         upon disbursement within 1 months as of the signing date of the loan contract       0.50% per annum of the non-       0.50% per annum of the non-         31.7       Renegolation of the Terms and Conditions of the Loan       1.50% of the outstanding loan       amount         31.8       Change in the date for payment of the monthly repayment instillment       BON 1000       EUR 5.00         31.9       Change in the registered ploted of future receivables       BON 3000       EUR 10.00         31.10       Mortage of future receivables       BON 30.00       EUR 5.00         32.1       Estimated income       BON 30.00       EUR 5.00         32.2       Application and documents review 4       EUR 30.00       amount         32.4       Anual management teo       amount       amount         32.5       Market valuation for the real estate offered as colateral       iconstruct       amount         32.6       Commission       1.25% of the construct       iconstruct       iconstruct         32.6       Commission       amount       amount       amount         32.7       Renegolation for the real estate offered as colateral       iconstruct       iconstruct         32.6       Change in the date offere as colateral       iconstruct       iconstr	3.1.5.	Market valuation/re-valuation of the real estate offered as collateral		
upon disbursement after 1 month as of the signing date of the loan contract         0.50% per annum of the non- disbursed part         0.50% per annum of the non- disbursed part           3.17.         Renegolation of the Terms and Conditions of the Loan         1.50% of the outshanding loan amount         1.50% of the outshanding loan amount           3.18.         Change in the date for payment institutent         BON 10.00         EUR 5.00           3.19.         Change in the registreed plottee rotewhates         BON 20.00         EUR 15.00           3.10.         Mortage Deletion         BON 30.00         EUR 5.00           3.21.         Estimated income         BON 30.00         EUR 30.0           3.22.         Application and documents review fee         SUP 30.00         EUR 30.0           3.23.         Processing and management commission         1.25% of the approved to antomit         antomit           3.24.         Annual management fee         0.50% per annum of the non- upon disbursement within 1 month as of the signing date of the loan contract         0.50% per annum of the non- disbursed part           3.24.         Annual management tomission         Loan ontract         0.50% per annum of the non- mont sinth on the signing date of the loan contract         0.50% per annum of the non- disbursed part           3.25.         Market valuation/ne-valuation of the signing date of the loan contract         0.50% per annum of the non- disbu	3.1.6.	Commitment Commission	licensed valuel	licensed valuer
upper descussement and in think in ord in signing date of the loan contract         disbursed part         disbursed part           3.17.         Reregotation of the Terms and Conditions of the Loan         1.50 % of the outstanding ban amount         amount         amount           3.18.         Change in the date for asymmet installment         BGH 1000         EUR 15.00           3.19.         Change in the date for asymmet of the monthy resommet installment         BGH 30.00         EUR 15.00           3.20.         Application and documents review fee         BGH 30.00         EUR 30.00           3.21.         Estimated Income         BGH 30.00         amount           3.22.         Application and documents review fee         1.25% or 1.50% of the outpath of the response to anount           3.24.         Annual management fee         0.05%         0.05%           3.25.         Market valuation/te-valuation of the real estate offered as colateral         0.05% per annum of the nort-           upon disbursement after 1 month as of the signing date of the loan contract         0.5% per annum of the nort-           3.26.         Change in the date for payment of the monthy repayment installment         EUR 5.00           3.28.         Change in the date for payment of the monthy repayment installment         2.05% per annum of the nort-           3.27.         Renegotation of the terms and conditions of the		upon disbursement within 1 month as of the signing date of the loan contract		
3.1.7.       Renegotation of the Terms and Conditions of the Loan       1.50% of the outstanding Loan       anount         3.1.8.       Change in the date for payment of the monthly respyment installment       BGN 10.00       EUR 5.00         3.1.9.       Change in the respired plotge of future receivables       BGN 20.00       EUR 15.00         3.1.10.       Mortage Deletion       BGN 30.00       EUR 15.00         3.2.1.       Estimated income       BGN 30.00       EUR 30.00         3.2.2.       Application and documents review fee       BGN 30.00       EUR 30.00         3.2.4.       Annual management commission       1.25% or 1.50% of the septored to annut.         3.2.6.       Commitment commission       annut.         3.2.7.       Conseguing and management fee       0.50% per annum of the non-         3.2.8.       Masket valuation/re-valuation of the signing date of the loan contract       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-         3.2.9.       Change in the registered plotge of future receivables       EUR 5.00         3.2.10.       Change in the registered plotge of future receivables       EUR 5.00         3.2.7.       Renegotation of the terms and conditions of the loan contract       0.50% per annum of the non-		upon disbursement after 1 month as of the signing date of the loan contract		
18. Change in the date for payment of the monthly repayment installment     BON 10.00     EUR 5.00       3.19. Change in the registered pledge of future receivables     BON 20.00     EUR 10.00       3.19. Change in the registered pledge of future receivables     BON 20.00     EUR 10.00       3.19. Change in the registered pledge of future receivables     BON 20.00     EUR 10.00       3.21. Estimated Income     BON 30.00     EUR 10.00       3.22. Application and documents review fee     BON 30.00     EUR 80.00       3.23. Processing and management fee     0.50%     amount       3.24. Annual management fee     0.50%     amount       3.25. Market valuation fer the signing date of the loan contract     0.60%     per annus/sion       upon disbursement after 1 month as of the signing date of the loan contract     0.05% per annus/sion     amount       3.27. Renegolation of the terms and conditions of the loan     1.50% of the outstanding four data amount     3.20       3.28. Change in the date for payment of the monthly repayment installment     EUR 5.00     EUR 10.00       3.28. Change in the date for payment of the monthly repayment installment     EUR 10.00     EUR 10.00       3.29. Other payment of the monthly repayment installment     EUR 10.00     EUR 10.00       3.29. Other payment of the monthly repayment installment     EUR 10.00     EUR 10.00       3.20. Amorge Deeleion     fole     1.	217	Penagatiatian of the Terms and Conditions of the Loop		
3.19.       Change in the registered pledge of future receivables       EGN 20.00       EUR 10.00         3.110.       Mortage Deletion       EGN 30.00       EUR 10.00         3.2110.       Mortage Deletion       EGN 30.00       EUR 10.00         3.2110.       Mortage Deletion       BGN 30.00       EUR 10.00         3.22.       Application and documents review fee       BGN 30.00       EUR 30.00         3.23.       Processing and management commission       125% or 150% of the approved to amount         3.24.       Annual management fee       0.50%         3.25.       Commitment commission       amount         upon disbursement within 1 month as of the signing date of the loan contract       0.60% part amount of the non-off gamma of the index of disbursed part of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract       0.60% part amount of the non-off gamma of the non-gamma				
3.110     Mortgase Deletion     BCN 30.00     EUR 15.00       22     Application and documents review fee     BCN 30.00       3.22.     Application and documents review fee     EUR 30.00       3.23.     Processing and management commission     1.25% of 150% of the approved to amount       3.24.     Annual management tee     0.50%       3.25.     Market valuation/re-valuation of the real estate offered as collateral     according to the tariff of the response to amount       3.26.     Commitment commission     0.50% per annum of the non-upon disbursement within 1 month as of the signing date of the loan contract     0.50% per annum of the non-upon disbursement within 1 month as of the signing date of the loan contract       3.27.     Renegoliation of the terms and conditions of the loan     1.50% of the outstanding loan amount       3.28.     Change in the date for payment of the monthly repayment installment     EUR 5.00       3.29.     Change in the date for payment of the monthly repayment installment     EUR 5.00       3.29.     Change in the date for payment of the monthly repayment     moltan       3.30.     Processing and management commission     euR 5.00       3.31.     Eximated Income     no fee       3.30.     Processing and management terview fee     no fee       3.31.     Change in the date for payment of the non-third terviewales     0.50%       3.31.     Annual mana				
3.21.       Estimated income       BGN 30.00         3.22.       Application and documents review fee       EUR 30.00         3.23.       Processing and management commission       125% or 150% of the approved to amount         3.24.       Annual management commission       125% or 150% of the approved to amount         3.24.       Annual management commission       according to the tariff of the respect according	3.1.10.	Mortgage Deletion		
322.       Application and documents review fee       EUR 30.00         323.       Processing and management commission       1.25% or 1.50% of the approved to amount         324.       Annual management fee       0.50%         325.       Market valuation/re-valuation of the real estate offered as collateral       according to the tainf of the respect looms of the oscillatoral discussement within 1 month as of the signing date of the loan contract       no commission         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-disbursed part         327.       Renegotiation of the terms and conditions of the loan       1.50% of the cutstanding loan amount         328.       Change in the date for payment of the monthly repayment installment       EUR 10.00         328.       Change in the date for payment of the monthly repayment installment       EUR 10.00         329.       Change in the registered pade of tuter reviewables       EUR 10.00         321.       Mortgage Loan under the Individual Banking Programme       1.50% of the none for the amount approved loan amount approved loan amount approved loan amount approved loan amount disbursement within 1 month as of the signing date of the loan contract on commission       no fee         332.       Application and documents review fee       no fee       no fee         333.       Processing and management commis			BGN 30.00	
3.2.3. Processing and management fee       amount         3.2.4. Annual management fee       0.50%         3.2.5. Commitment commission       according to the tail off the respect         upon disbursement within 1 month as of the signing date of the loan contract       0.50% per annum of the non- disbursement within 1 month as of the signing date of the loan contract         3.2.6. Commitment commission       0.50% per annum of the non- disbursement within 1 month as of the signing date of the loan contract         3.2.7. Renegotiation of the terms and conditions of the loan       1.00% of the outslanding loan anount         3.2.8. Change in the date for payment of the monthly repayment installment       EUR 5.00         3.2.9. Change in the date for payment of the monthly repayment installment       EUR 10.00         3.2.10. Motgage Deletion       EUR 15.00         3.3. Processing and management commission       no fee         3.3. Processing and management commission       approved loan amount         3.3.4. Annual management fee       0.20% do 1.50% of the         3.3.5. Market valuation of the real estate offered as collateral       according to the tail off offer segect         3.3.6. Change in the date for payment of the loan contract       0.20% do 20%         3.3.8. Motgage Deletion       EUR 15.00         3.3.9. Processing and management commission       according to the tail off ore segect acording to the tail off or segect acording to the tail o				
32.4       Annual management fee       0.50%         32.5.       Market valuation/re-valuation of the real estate offered as collateral       according to the tariff of the respect locened valuer         32.6.       Commitment commission       0.00 commission         upon disbursement within 1 month as of the signing date of the loan contract       0.00 commission         32.7.       Renegotation of the terms and conditions of the loan       1.50% of the outstanding loan         32.8.       Change in the registered pledge of future receivables       EUR 5.00         32.9.       Change in the registered pledge of future receivables       EUR 10.00         32.10.       Mortgage Loan under the Individual Banking Programme       0.60%         33.1.       Estimated Income       no fee       1.50% of the         33.2.       Aprication and documents review fee       no fee       1.50% of the         33.3.       Processing and management tee       0.20%       0.60%         33.4.       Commitment commission       according to the tariff of the respective according the tariff of the respective according the ta	3.2.3.	Processing and management commission		1.25% or 1.50% of the approved loan
32.5.       Market valuation of the real estate offered as collateral       according to the tariff of the respect licensed valuer         32.6.       Commitment commission       no commission         upon disbursement within 1 month as of the signing date of the loan contract       0.50% per annum of the non- disbursed part         32.7.       Renegoliation of the terms and conditions of the loan       1.50 % of the outstanding loan         32.8.       Change in the date for payment of the monthly repayment installment       EUR 5.00         32.9.       Change in the registered pidege of future receivables       EUR 10.00         32.10.       Mortgage Leain under the Individual Banking Programme       0.60%         33.1.       Estimated income       no fee         33.2.       Application and documents review fee       no fee         33.3.       Processing and management commission       according to the tariff of the respective according to the tariff of the respec	324			
22.6. Commitment commission       no commission         upon disbursement within 1 month as of the signing date of the loan contract       no commission         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non- disbursed part         32.7. Renegotiation of the terms and conditions of the loan       1.50% of the outstanding loan amount         32.8. Change in the date for payment of the monthly repayment installment       EUR 5.00         32.9. Change in the registered pledge of future receivables       EUR 10.00         32.10. Mortgage Deletion       EUR 15.00         33.1. Estimated income       no fee         33.2.3. Application and documents review fee       no fee         33.3. Processing and management commission       approved loan amount         33.4. Annual management fee       0.20%       0.50%         33.5. Market valuation/re-valuation of the real estate offered as collateral       according to the tariff of the respective according to the torusion         upon disbursement within 1 month as of the signing date of the loan contract       no commission       no commission         upon disbursement within 1 month as of the signing date of the loan contract       no commission       no commission         upon disbursement within 1 month as of	U.2.4.	Annual management fee		amount
upon disbursement within 1 month as of the signing date of the loan contract         no commission           upon disbursement after 1 month as of the signing date of the loan contract         0.50% per annum of the non- disbursed part           3.2.7.         Renegolation of the terms and conditions of the loan         1.50 % of the outstanding loan amount           3.2.8.         Change in the date for payment of the monthly repayment installment         EUR 5.00           3.2.9.         Change in the registered pledge of future receivables         EUR 10.00           3.2.10.         Mortgage Deletion         EUR 15.00           3.3.1         Estimated Income         no fee           3.3.2.         Application and documents review fee         no fee           3.3.3.         Processing and management commission         approved loan amount           3.3.4.         Annual management fee         0.20%         0.50%           3.3.5.         Market valuation/re-valuation of the real estate offered as collateral         according to the tariff of the respective according to the tariff of the respective according to the using date of the loan contract         0.50% per annum of the non-           upon disbursement after 1 month as of the signing date of the loan contract         no commission         no commission           upon disbursement after 1 month as of the signing date of the loan contract         0.50% per annum of the nouthang loan				amount 0.50% according to the tariff of the respective
upon disburgement after 1 month as of the signing date of the loan contract         disburged part           3.2.7.         Renegotiation of the terms and conditions of the loan         1.50 % of the outstanding loan amount           3.2.8.         Change in the date for payment of the monthly repayment installment         EUR 5.00           3.2.9.         Change in the registered piedge of future receivables         EUR 10.00           3.2.10.         Mortgage Deletion         EUR 15.00           3.3.         Mortgage Loan under the Individual Banking Programme         0 fee           3.3.1.         Estimated Income         no fee           3.3.2.         Application and documents review fee         no fee           3.3.3.         Processing and management commission         1.50% of the         1.50% of the           3.3.4.         Annual management fee         0.20%         0.050%           3.3.5.         Market valuation/re-valuation of the real estate offered as collateral         according to the tariff of the respective according to the tariff of the respective according to the tariff of the non-         0.50% per annum of the non-           upon disbursement after 1 month as of the signing date of the loan contract         no commission         no commission           upon disbursement after 1 month as of the signing date of the loan contract         0.50% per annum of the non-         0.50% per annum of the non-	3.2.5.	Market valuation/re-valuation of the real estate offered as collateral		amount 0.50% according to the tariff of the respective
3.2.7.       Renegotiation of the terms and conditions of the loan       1.50% of the outstanding loan amount         3.2.8.       Change in the date for payment of the monthly repayment installment       EUR 5.00         3.2.9.       Change in the registered pledge of future receivables       EUR 10.00         3.1.       Estimated Income       EUR 10.00         3.3.1.       Estimated Income       no fee         3.3.1.       Application and documents review fee       no fee         3.3.2.       Application and documents review fee       no fee         3.3.4.       Annual management fee       0.20%       0.50%         3.3.5.       Market valuation/re-valuation of the real estate offered as collateral       according to the rafif of the respective according to the traff of the respective according to the traff of the respective according to the tariff of the respective according to the tariff of the respective according to the tariff of the non-         upon disbursement within 1 month as of the signing date of the loan contract       0.50% per annum of the non-       0.50% per annum of the non-         disbursed part       disbursed part       amount       amount         3.3.8.       Change of the date for payment of the loan contract       0.50% per annum of the non-       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-	3.2.5.	Market valuation/re-valuation of the real estate offered as collateral Commitment commission		amount 0.50% according to the tariff of the respective licensed valuer
3.2.7.       Kenegotiation of the terms and conditions of the loan       amount         3.2.8.       Change in the registred pledge of future receivables       EUR 10.00         3.2.10.       Mortgage Loan under the Individual Banking Programme       EUR 10.00         3.2.11.       Estimated income       no fee         3.2.2.       Change in the registred pledge of future receivables       EUR 10.00         3.2.11.       Estimated income       no fee         3.2.2.       Application and documents review fee       no fee         3.2.3.       Application and documents review fee       no fee         3.3.4.       Annual management commission       according to the tariff of the respective according to the one monture incensed valuer         3.3.6.       Commitment commission       no commission       no commission         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non- disbursed part       disbursed part         3.3.7.       Renegotiation of the terms and conditions of the loan       1.50% of the outstanding loan       1.50% of the outstanding loan         3.3.8.       Change of the date for payment of the monthly repayment installment       BGN 30.00       <	3.2.5.	Market valuation/re-valuation of the real estate offered as collateral Commitment commission upon disbursement within 1 month as of the signing date of the loan contract		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non-
32.9.       Change in the registered pledge of future receivables       EUR 10.00         32.10.       Mortgage Lean under the Individual Banking Programme       EUR 15.00         33.1       Estimated Income       no fee         3.3.1.       Estimated Income       no fee         3.3.3.       Application and documents review fee       no fee         3.3.4       Application and documents review fee       no fee         3.3.4       Annual management commission       approved loan amount         3.3.4       Annual management fee       0.20%       0.50%         3.3.5       Market valuation/re-valuation of the real estate offered as collateral       according to the lariff of the respective according to the l	3.2.5. 3.2.6.	Market valuation/re-valuation of the real estate offered as collateral Commitment commission upon disbursement within 1 month as of the signing date of the loan contract upon disbursement after 1 month as of the signing date of the loan contract		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part
3.2.10. Mortgage Deletion       EUR 15.00         3.3.       Mortgage Loa under the Individual Banking Programme         3.1.       Estimated Income         3.2.1.       Estimated Income         3.2.2.       Application and documents review fee         3.3.3.       Processing and management commission         3.3.4.       Annual management fee         3.3.5.       Market valuation/re-valuation of the real estate offered as collateral         3.3.6.       Commitment commission         3.3.7.       Renegotiation of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-         3.3.8.       Change of the date for payment of the monthly repayment installment       BGN 30.00         3.3.9.       Mortgage deletion       BGN 30.00         3.4.       Application and documents review fee       BGN 30.00	3.2.5. 3.2.6. 3.2.7.	Market valuation/re-valuation of the real estate offered as collateral Commitment commission upon disbursement within 1 month as of the signing date of the loan contract upon disbursement after 1 month as of the signing date of the loan contract Renegotiation of the terms and conditions of the loan		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount
3.3.1.       Estimated Income       no fee         3.3.2.       Application and documents review fee       no fee         3.3.3.       Processing and management commission       approved loan amount       approved loan amount         3.3.4.       Annual management fee       0.20%       0.50%         3.3.5.       Market valuation/re-valuation of the real estate offered as collateral       according to the farff of the respective       according to the farff of the respective         3.3.6.       Commitment commission       upon disbursement within 1 month as of the signing date of the loan contract       no commission       no commission         upon disbursement within 1 month as of the signing date of the loan contract       0.50% per annum of the non-       0.50% per annum of the non-         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-       disbursed part         3.3.7.       Renegotiation of the terms and conditions of the loan       1.50% of the outstanding loan       amount         3.3.8.       Change of the date for payment of the monthly repayment installment       BGN 10.00       EUR 5.00         3.4.       Mortgage Lean for funding Current Needs       34.1.       Estimated Income       BGN 30.00         3.4.       Application and documents review fee       BGN 30.00       EUR 5.00       34.3.	3.2.5. 3.2.6. 3.2.7. 3.2.8.	Market valuation/re-valuation of the real estate offered as collateral Commitment commission upon disbursement within 1 month as of the signing date of the loan contract upon disbursement after 1 month as of the signing date of the loan contract Renegotiation of the terms and conditions of the loan Change in the date for payment of the monthly repayment installment		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00
3.3.2.       Application and documents review fee       no fee       no fee         3.3.3.       Processing and management commission       1.50% of the       1.50% of the         3.3.4.       Annual management fee       0.20%       0.50%         3.3.5.       Market valuation/re-valuation of the real estate offered as collateral       according to the tariff of the respective according to the tariff of the	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10.	Market valuation/re-valuation of the real estate offered as collateral           Commitment commission           upon disbursement within 1 month as of the signing date of the loan contract           upon disbursement after 1 month as of the signing date of the loan contract           Renegotiation of the terms and conditions of the loan           Change in the date for payment of the monthly repayment installment           Change in the registered pledge of future receivables           Mortgage Deletion		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding Ioan amount EUR 5.00 EUR 10.00
3.3.3       Processing and management commission       1.50% of the approved loan amount       approved loan amount         3.3.4       Annual management fee       0.20%       0.50%         3.3.5       Market valuation/re-valuation of the real estate offered as collateral       according to the tariff of the respective locensed valuer       iccensed valuer         3.3.6       Commitment commission       no commission       no commission         upon disbursement within 1 month as of the signing date of the loan contract       no commission       no commission         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non- disbursed part       0.50% of the outstanding loan         3.3.7       Renegotiation of the terms and conditions of the loan       1.50% of the outstanding loan amount       1.50% of the outstanding loan amount       1.50% of the outstanding loan amount         3.3.8       Change of the date for payment of the monthly repayment installment       BGN 30.00       EUR 5.00         3.4.4       Antigage deletion       BGN 80.00       EUR 30.00         3.4.2       Application and documents review fee       BGN 80.00       EUR 30.00         3.4.3       Processing and management fee       0.50% of the       1.50% of the         3.4.4       Annual management fee       0.30%       0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3.	Market valuation/re-valuation of the real estate offered as collateral Commitment commission upon disbursement within 1 month as of the signing date of the loan contract upon disbursement after 1 month as of the signing date of the loan contract Renegotiation of the terms and conditions of the loan Change in the date for payment of the monthly repayment installment Change in the registered pledge of future receivables Mortgage Deletion Mortgage Loan under the Individual Banking Programme		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding Ioan amount EUR 5.00 EUR 10.00
3.4.     Annual management fee     approved rean amount     approved rean amount       3.3.4.     Annual management fee     0.20%     0.50%       3.3.5.     Market valuation/re-valuation of the real estate offered as collateral     according to the tariff of the respective a	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3. 3.3.1.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income		amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding Ioan amount EUR 5.00 EUR 10.00 EUR 15.00
3.3.5.       Market valuation/re-valuation of the real estate offered as collateral       according to the tariff of the respective according to the tariff of the respective according to the tariff of the respective valuer         3.3.6.       Commitment commission       incensed valuer       incensed valuer         upon disbursement within 1 month as of the signing date of the loan contract       no commission       no commission         upon disbursement after 1 month as of the signing date of the loan contract       0.50% per annum of the non-       0.50% per annum of the non-         3.3.7.       Renegotiation of the terms and conditions of the loan       1.50% of the outstanding loan       1.50% of the outstanding loan         3.3.8.       Change of the date for payment of the monthly repayment installment       BGN 10.00       EUR 5.00         3.3.9.       Mortgage deletion       BGN 30.00       EUR 15.00         3.4.1.       Estimated income       BGN 30.00       EUR 30.00         3.4.2.       Application and documents review fee       BGN 60.00       EUR 30.00         3.4.3.       Processing and management commission       approved loan amount       approved loan amount         3.4.4.       Annual management fee       0.30%       0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3.1. 3.3.1. 3.3.2.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change In the registered pledge of future receivables         Mortgage Lean under the Individual Banking Programme         Estimated Income         Application and documents review fee	no fee 1.50% of the	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 15.00 0 0 fee 1.50% of the
3.3.0.     Market Valuation of the real estate offered as collateral     licensed valuer     licensed valuer       3.3.6.     Commitment commission     upon disbursement within 1 month as of the signing date of the loan contract     no commission     0.50% per annum of the non- disbursed part     0.50% per annum of the non- disbursed part       3.3.7.     Renegotiation of the terms and conditions of the loan     1.50% of the outstanding loan amount     1.50% of the outstanding loan amount       3.3.8.     Change of the date for payment of the monthly repayment installment     BGN 10.00     EUR 5.00       3.4.     Mortgage Loan for funding Current Needs     34.1.     Estimated Income       3.4.2.     Application and documents review fee     BGN 30.00     EUR 30.00       3.4.3.     Processing and management commission     approved loan amount     approved loan amount       3.4.4.     Annual management fee     0.30%     0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3. 3.3.1. 3.3.1. 3.3.2. 3.3.3.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Lean under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission	no fee 1.50% of the approved loan amount	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 15.00 no fee 1.50% of the approved loan amount
upon disbursement within 1 month as of the signing date of the loan contract         no commission         no commission           upon disbursement after 1 month as of the signing date of the loan contract         0.50% per annum of the non- disbursed part         0.50% per annum of the non- disbursed part         0.50% per annum of the non- disbursed part           3.3.7.         Renegotiation of the terms and conditions of the loan         1.50 % of the outstanding loan amount         1.50 % of the outstanding loan amount           3.3.8.         Change of the date for payment of the monthly repayment installment         BGN 10.00         EUR 5.00           3.4.         Mortgage deletion         BGN 80.00         EUR 15.00           3.4.         Application and documents review fee         BGN 60.00         EUR 30.00           3.4.3.         Processing and management commission         1.50% of the approved loan amount         approved loan amount           3.4.4.         Annual management fee         0.30%         0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3.1. 3.3.1. 3.3.2. 3.3.3. 3.3.3. 3.3.4.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Lan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee	no fee 1.50% of the approved loan amount 0.20%	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 15.00 1.50% of the approved loan amount 0.50%
upon disbursement after 1 month as of the signing date of the loan contract         0.50% per annum of the non- disbursed part           3.3.7.         Renegoliation of the terms and conditions of the loan         1.50% of the outstanding loan amount         amount         amount         amount           3.3.8.         Change dete for payment of the monthly repayment installment         BGN 30.00         EUR 5.00         EUR 5.00           3.4.         Mortgage Loan for funding Current Needs         BGN 80.00         EUR 30.00         EUR 30.00           3.4.2.         Application and documents review fee         BGN 60.00         EUR 30.00         EUR 30.00           3.4.3.         Processing and management commission         1.50% of the approved loan amount         approved loan amount         approved loan amount           3.4.4.         Annual management fee         0.30%         0.50%         0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 15.00 0.50% of the approved loan amount 0.50% of the approved loan amount 0.50% of the respective
Bit Montgage Loan for funding Current Needs         Bit Montgage Loan for funding Current Needs         EUR 5.00           3.4.         Annual management fee         0.50% of the         1.50% of the         1.50% of the	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 15.0% no fee 1.50% of the approved loan amount 0.50% according to the tariff of the respective licensed valuer
3.3.7.     Kenegotitation of the terms and conductors of the loan     amount     amount       3.3.8.     Change of the date for payment of the monthly repayment installment     BGN 10.00     EUR 5.00       3.3.9.     Mortgage deletion     BGN 30.00     EUR 15.00       3.4.     Mortgage Loan for funding Current Needs     BGN 30.00     EUR 3.00       3.4.1.     Estimated Income     BGN 50.00     EUR 30.00       3.4.2.     Application and documents review fee     BGN 50.00     EUR 30.00       3.4.3.     Processing and management commission     approved loan amount approved loan amount 3.4.4.     Annual management fee     0.30%     0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non-	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 0.00% of the approved loan amount 0.50% of the respective licensed valuer no commission 0.50% per annum of the non-
3.3.8.     Change of the date for payment of the monthly repayment installment     BGN 10.00     EUR 5.00       3.3.9.     Mortgage deletion     BGN 30.00     EUR 15.00       3.4.     Mortgage Loan for funding Current Needs     BGN 30.00     EUR 30.00       3.4.1.     Estimated Income     BGN 60.00     EUR 30.00       3.4.2.     Application and documents review fee     BGN 60.00     EUR 30.00       3.4.3.     Processing and management commission     1.50% of the approved loan amount     approved loan amount       3.4.4.     Annual management fee     0.30%     0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3.1. 3.3.2. 3.3.3. 3.3.3. 3.3.4. 3.3.5. 3.3.6.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement after 1 month as of the signing date of the loan contract	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 15.00 0.50% of the approved loan amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part
3.4.         Mortgage Loan for funding Current Needs           3.4.1.         Estimated Income         BGN 30.00           3.4.2.         Application and documents review fee         BGN 60.00         EUR 30.00           3.4.3.         Processing and management commission         1.50% of the         1.50% of the           3.4.4.         Annual management fee         0.30%         0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.2.10. 3.3.1. 3.3.2. 3.3.3. 3.3.3. 3.3.4. 3.3.5. 3.3.6.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement after 1 month as of the signing date of the loan contract	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50 % of the outstanding loan	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 15.00 according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan
3.4.1.         Estimated Income         BGN 30.00           3.4.2.         Application and documents review fee         BGN 60.00         EUR 30.00           3.4.3.         Processing and management commission         1.50% of the approved loan amount         1.50% of the approved loan amount           3.4.4.         Annual management fee         0.30%         0.50%	3.2.5. 3.2.6. 3.2.7. 3.2.8. 3.2.9. 3.3.1. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5. 3.3.6. 3.3.6. 3.3.7. 3.3.8.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Deletion         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 10.00 EUR 10.00 EUR 10.00 EUR 15.00 0.50% approved loan amount 0.50% of the approved loan amount 0.50% of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00
3.4.2. Application and documents review fee         BGN 60.00         EUR 30.00           3.4.3. Processing and management commission         1.50% of the approved loan amount         1.50% of the approved loan amount           3.4.4. Annual management fee         0.30%         0.50%	32.5. 32.6. 32.7. 32.8. 32.9. 3.3. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5. 3.3.6. 3.3.6. 3.3.7. 3.3.8. 3.3.8. 3.3.9.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 10.00 EUR 10.00 EUR 10.00 EUR 15.00 0.50% approved loan amount 0.50% of the approved loan amount 0.50% of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00
3.4.3.     Processing and management commission     approved loan amount     approved loan amount       3.4.4.     Annual management fee     0.30%     0.50%	32.5. 32.6. 32.7. 32.8. 32.9. 32.10. 33.3. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5. 3.3.6. 3.3.6. 3.3.9. 3.3.9. 3.3.9. 3.3.9. 3.3.9. 3.3.9. 3.3.9. 3.3.9. 3.3.9.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement after 1 month as of the signing date of the loan contract         upon disburgement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage Lean for funding Current Needs	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 10.00 EUR 10.00 EUR 10.00 EUR 15.00 0.50% approved loan amount 0.50% of the approved loan amount 0.50% of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00
3.4.4. Annual management fee 0.30% 0.50%	32.5. 32.6. 32.7. 32.8. 32.9. 32.10. 3.3. 3.3.1. 3.3.2. 3.3.3. 3.3.4. 3.3.5. 3.3.6. 3.3.8. 3.3.8. 3.3.9. 3.3.8. 3.3.7. 3.3.8. 3.3.7.7. 3.3.7.7. 3.3.7	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegoliation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage deletion         Market valuation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage deletion         Market valuation of the terms and condit	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 60.00	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part. 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 15.00 0.50% of the approved loan amount 0.50% of the approved loan amount 0.50% of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00
	32.5. 32.6. 32.7. 32.8. 32.9. 32.10. 3.3. 3.3.1. 3.3.2. 3.3.1. 3.3.4. 3.3.5. 3.3.6. 3.3.8. 3.3.9. 3.3.8. 3.3.9. 3.3.8. 3.3.9. 3.3.6. 3.3.9. 3.3.1. 3.3.6. 3.3.9. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.1. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.2. 3.3.3. 3.3.4. 3.3.2. 3.3.3. 3.3.4. 3.3.2. 3.3.3. 3.3.4. 3.3.3. 3.3.4. 3.3.3. 3.3.4. 3.4.1. 3.4.2. 3.4.1. 3.4.1. 3.4.1. 3.4.1. 3.4.1. 3.4.1. 3.4.1. 3.4.1.3.4.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegoliation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage deletion	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 40.00 1.50% of the	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% of the approved loan amount 0.50% of the approved loan amount 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00
3.4.5. Market valuation/re-valuation of the real estate offered as collateral according to the tariff of the respective according to the respective according to the tariff of the respective accordin	325. 326. 327. 328. 329. 331. 332. 333. 334. 335. 336. 337. 338. 338. 338. 339. 341. 342. 343.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegoliation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage deletion	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 40.00 1.50% of the	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% approved loan amount 0.50% of the approved loan amount 0.50% per annum of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 30.00 1.50% of the
Incensed Valuer Incensed Valuer Incensed Valuer	325. 326. 327. 328. 329. 331. 332. 333. 334. 335. 336. 336. 337. 338. 338. 339. 341. 342. 343.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegoliation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage deletion         Mortgage deletion <td>no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 30.00 1.50% of the approved loan amount 0.30% according to the fariff of the respective</td> <td>amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% of the approved loan amount 0.50% per annum of the nespective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 1.50% of the approved loan amount 0.50% per annum of the nespective 0.50% of the amount 0.50% of the amount 0.50% of the approved loan amount 0.50% o</td>	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 30.00 1.50% of the approved loan amount 0.30% according to the fariff of the respective	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% of the approved loan amount 0.50% per annum of the nespective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 1.50% of the approved loan amount 0.50% per annum of the nespective 0.50% of the amount 0.50% of the amount 0.50% of the approved loan amount 0.50% o
3.4.6. Renegotiation or the terms and conditions or the loan amount amount	3225. 3226. 3228. 329. 333. 331. 332. 333. 334. 335. 336. 336. 337. 338. 334. 334. 334. 343. 344. 343.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Charge of the date for payment of the monthly repayment installment         Mortgage Leaterin         Mortgage Leaterin         Mortgage Leaterin         Processing and management commission         Application and documents review fee         Processing and management commission         Application and documents review fee         Process	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 30.00 BGN 40.00 BGN 40.00 Commission BGN 30.00 BGN 40.00 BGN 40.00 Commission BGN 40.00 BGN 40.0	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 0.50% difte amount 0.50% difte respective licensed valuer
	3225. 3226. 327. 328. 329. 33. 331. 332. 333. 333. 333. 333. 333.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage Loan for funding Current Needs         Estimated Income         Application and documents review fee         Processing and management commission         Anter valuation/re-valuation of the real estate offered as collateral         Processing and management commission         Applic	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 30.00 BGN 40.00 1.50% of the approved loan amount 0.30% according to the tariff of the respective licensed valuer 1.50% of the outstanding loan amount	amount 0.50% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 EUR 10.00 1.50% of the approved loan amount 0.50% according to the tariff of the respective licensed valuer 1.50% of the outstanding loan amount EUR 5.00 EUR 16.00 EUR 16.00 EUR 16.00 EUR 15.00 amount 0.50% of the approved loan amount 0.50% of the outstanding loan amount 0.50% of the approved loan amount 0.50% of the approved loan amount 0.50% of the approved loan amount 0.50% of the outstanding loan approved loan amount 0.50% of the outstanding loan amount 0.50% of the outstanding loan amount 0.50% of the outstanding loan amount
3.4.8 Unande in the registered bledge of tuture receivables BON 20.00 EUD 40.00	325. 326. 327. 328. 329. 3210. 331. 332. 333. 334. 335. 336. 336. 337. 338. 339. 341. 342. 343. 344. 344. 344. 344. 344.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage Loan for funding Current Needs         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Mortgage Loan for funding Current Needs         Estimated Income <td< td=""><td>no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 40.00 BGN 40.00 BGN 40.00 1.50% of the approved loan amount 0.30% according to the tariff of the respective licensed valuer 1.50% of the outstanding loan amount BGN 10.00</td><td>amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 30.00 1.50% of the approved loan amount 0.50% according to the tariff of the respective licensed valuer 1.50% of the amount EUR 30.00 1.50% of the approved loan amount 0.50% 0.</td></td<>	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 40.00 BGN 40.00 BGN 40.00 1.50% of the approved loan amount 0.30% according to the tariff of the respective licensed valuer 1.50% of the outstanding loan amount BGN 10.00	amount 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 10.00 0.50% according to the tariff of the respective licensed valuer 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 30.00 1.50% of the approved loan amount 0.50% according to the tariff of the respective licensed valuer 1.50% of the amount EUR 30.00 1.50% of the approved loan amount 0.50% 0.
3.4.8. Unange in the registered pledge of future receivables BGN 20.00 EUR 10.00	32.5. 32.6. 32.6. 32.8. 32.9. 33.1. 33.2. 33.3. 33.4. 33.4. 33.5. 33.4. 33.5. 33.6. 33.6. 33.7. 33.8. 33.9. 34.1. 34.2. 34.3. 34.4. 34.5. 34.4.	Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement within 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change in the date for payment of the monthly repayment installment         Change in the registered pledge of future receivables         Mortgage Loan under the Individual Banking Programme         Estimated Income         Application and documents review fee         Processing and management commission         Annual management fee         Market valuation/re-valuation of the real estate offered as collateral         Commitment commission         upon disbursement after 1 month as of the signing date of the loan contract         upon disbursement after 1 month as of the signing date of the loan contract         Renegotiation of the terms and conditions of the loan         Change of the date for payment of the monthly repayment installment         Mortgage Loan for funding Current Needs         Estimated Income         Application and documents review fee         Processing and management commission         Anter valuation/re-valuation of the real estate offered as collateral         Processing and management commission         Applic	no fee 1.50% of the approved loan amount 0.20% according to the tariff of the respective licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount BGN 10.00 BGN 30.00 BGN 30.00 BGN 30.00 BGN 40.00 1.50% of the approved loan amount 0.30% according to the tariff of the respective licensed valuer 1.50% of the outstanding loan amount	amount 0.50% according to the tariff of the respecti- licensed valuer no commission 0.50% per annum of the non- disbursed part 1.50% of the outstanding loan amount EUR 5.00 EUR 10.00 EUR 10.00 EUR 15.00 0.50% of the approved loan amount 0.50% per annum of the respecti- licensed valuer 1.50% of the outstanding loan amount EUR 5.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 EUR 15.00 Amount 0.50% of the outstanding loan amount 0.50% of the approved loan amount 0.50% of the outstanding loan amount 0.50% of the dust and the respecti- licensed valuer 1.50% of the outstanding loan 1.50% of the outstanding loan 0.50%

	VII: LOANS	BGN	EUR/ USD
	Mortgage Loan for funding Current Needs under the Individual Banking Programme	20 60	
	Estimated Income	no fee	
.5.2. /	Application and documents review fee	no fee 1.25% of the	no fee 1.25% of the
.5.3. F	Processing and management commission	approved loan amount	approved loan amount
.5.4.	Annual management fee	0.20%	0.50%
.3.4. /	Annual management lee		
.5.5. 1	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective licensed valuer	licensed valuer
.5.6. F	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	1.50 % of the outstanding lo
.5.7. (	Change in the date for payment of the monthly repayment installment	amount BGN 10.00	EUR 5.00
	Mortgage Deletion	BGN 30.00	EUR 15.00
	Advantage Mortgage Loan	BON 30.00	2010 13:00
	Estimated Income	no fee	
	Application and documents review fee	no fee	no fee
0.2. 7		1.25% or 1.50% of the	1.25% or 1.50% of the
.6.3. F	Processing and management commission	approved loan amount	approved loan amount
.6.4.	Annual management fee	0.30%	0.50%
	Market valuation/re-valuation of the real estate offered as collateral	no fee	no fee
		1.50 % of the	1.50 % of the
6.6. F	Renegotiation of the terms and conditions of the loan	outstanding loan amount	outstanding loan amount
6.7. (	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
	Change in the registered pledge of future receivables	BGN 10.00 BGN 20.00	EUR 10.00
	Commitment Commission	2011/20.00	LON 10.00
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
		0.50% per annum of the non-	0.50% per annum of the no
L L	upon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part
5.10. I	Mortgage Deletion	BGN 30.00	EUR 15.00
	Nortgage Loan under the CiProfessional Programme	Bon bolo	E ort 10.00
	Application and documents review fee	BGN 40.00	EUR 20.00
1.1. /		BON 40.00	1.25% of the
.7.2. F	Processing and management commission	1.25% of the approved loan amount	approved loan amount
.7.3. /	Annual management fee	0.25%	0.25%
		according to the tariff of the respective	
.7.4. 1	Market valuation/re-valuation of the real estate offered as collateral	licensed valuer	licensed valuer
.7.5. (	Commitment Commission		
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
		0.50% per annum of the non-	0.50% per annum of the no
ι	upon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part
		1.50 % of the	1.50 % of the
.7.6. F	Renegotiation of the terms and conditions of the loan	outstanding loan amount	outstanding loan amount
7.7. (	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
	Mortgage Deletion	BGN 30.00	EUR 15.00
	Refinancing a Mortgage Loan		
	Estimated Income	BGN 30.00	EUR 15.00
	Application and documents review fee	BGN 50.00	EUR 25.00
	17		
8.3. F	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
8.4. /	Annual management fee	0.20%	0.50%
8.5. 1	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective	
		licensed valuer	licensed valuer
8.6. F	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	1.50 % of the outstanding lo
		amount	amount
.8.7. (	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5
8.8. 1	Mortgage Deletion	BGN 30.00	EUR 15.00
	Contracts for a fixed interest rate		
4 (	Credit limit on revolving bank cards		
l.1. (	Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period		
		- 1	
	Application and documents review fee	no fee	
	Renegotiation of the terms and conditions of the loan	no fee	
	Partial or full early repayment	no fee	
1.3. 1	Contracts for an interest rate based on BIR, concluded before 23.07.2014, as w	vell as contracts for a fixed interest rate	
.1.3. 1			
	Fees charged by the Bank on non-performing loans		
		0.500/	0.50% of the second if it is
5 I		0.50% of the renegotiated / restructured amount up to BGN 500	0.50% of the renegotiated restructured amount up to EUR

Note: Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/365 days basis for consumer loans, overdrafts and revolving credit cards and on a 360/360 days basis for loans with mortgage collateral. Interest rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used. Interest rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used. In case of breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract. As of 14.07.2014, we suspend the following programmes: Consumer loan under the Classic credit programme, overdraft under the Classic credit programme, consumer loan collateral Stimulus credit programme for better living, consumer loan under the Energy Efficiency credit programme, consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme, advantage mortgage loan, my home mortgage loan \*CIBANK considers 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.

SECTIO	N VII: LOANS	BGN	EUR/ USD
1	Contracts for interest rate based on RIR, concluded aft Consumer Loans	er 15.09.2014	
1.1.	Consumer Loan under the Advance, Premium, Partners and CiProfessional Credit Programmes		
1.1.1.	Fee for application, analysis and assessment of creditworthiness - for loans up to BGN 15 000	BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.1.2.	Fee for application, analysis and assessment of creditworthiness - for loans from BGN 15 001 to 30 000	BGN 185.00 - payable in two parts: * BGN 35.00 - upon applying for a loan; ** BGN 150.00 - after signing a loan contract	
1.1.3.	Fee for application, analysis and assessment of creditworthiness - for loans in the amount of BGN 30 001 or more	BGN 235.00 - payable in two parts: * BGN 35.00 - upon applying for a loan; ** BGN 200.00 - after signing a loan contract	
1.2.	Consumer loan collateralized with a pledge on a financial asset	BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.3.	Golden Age Consumer Ioan		
1.3.1.	Reviewing of documents for a loan Overdraft	BGN 35.00	
2.1.	Overdraft under the Advance, Premium, Partners and CiProfessional Credit Programmes and Overdraft collateralized with a pledge on a financial asset		
2.1.1	Reviewing of documents for a loan	BGN 35.00	
3	Mortgage Loans		
3.1.	Reality Mortgage Loan, Mortgage Loan under the CiProfessional Programme and Mortgage Loan for funding Current Needs		
3.1.1.	Reviewing of documents for a loan	no fee in the period from	
3.1.1.	Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.1.2.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective licensed valuer	according to the tariff of the respect licensed valuer
3.1.3.	Commitment commission		
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non- disbursed part	0.50% per annum of the non- disbursed part
3.1.4.	Mortgage Deletion	BGN 30.00	EUR 15.00
3.2	Refinancing a Mortgage Loan		
3.2.1.	Reviewing of documents for a loan	no fee in the period from	
3.2.1.	Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.2.2.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective licensed valuer	licensed valuer
3.2.3.	Commitment Commission		
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non- disbursed part	0.50% per annum of the non- disbursed part
3.2.4.	Mortgage Deletion	BGN 30.00	EUR 15.00
	Contracts for a fixed interest rate		
4	Credit limit on revolving bank cards		
4.1.	Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period		
4.1.1.	Reviewing of documents for a loan	BGN 35.00	
4.1.2.	Renegotiation of the terms and conditions of the loan	no fee	
4.1.3.	Partial or full early repayment	no fee	
	Contracts for an interest rate based on RIR, concluded after 14.07.2014, as we	Il as contracts for a fixed interest rate	
5	Fees charged by the Bank on non-performing loans		
5.1	Commission for renegotiation / restructuring of bad debts of individuals	0.50% of the renegotiated / restructured amount up to BGN 500	0.50% of the renegotiated / restructured amount up to EUR 25
ote:			

Note: Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/365 days basis for consumer loans, overdrafts and revolving credit cards and on a 360/360 days basis for loans with mortgage collateral. Interest rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used. In case of breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract. \*CIBANK considers 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.

TIO	N IX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
1	Securities		
1.	Opening of a client sub-account for corporate securities	BGN 0.70	
2.	Issuance of depository receipts for corporate securities	BGN 0.50	
3.	Transfer to execute a client order for corporate securities	BGN 1.00	
4. 5.	Transfer to execute a client order for corporate securities of non-public companies Transfer of a client sub-account for corporate securities to another investment agent	BGN 10.00 BGN 10.00	
6.	Brokerage commissions for executed client order on the stock exchange	Bon 10.00	
6.1.	shares	3.00% of the transaction amount,	
	undico	min. BGN 5	
6.2.	government securities	0.05% of the transaction amount, min. BGN 5	
		0.10% of the transaction amount,	
6.3.	corporate and municipal bonds	min. BGN 5	
6.4.	other securities	0.15% of the transaction amount,	
.7.	Additional fee for executed client order for deals on the Bulgarian stock exchange	min. BGN 5 0.20% of the transaction amount	
.8.	Registration of deals at the Central Depository, concluded between clients of the Bank (each party is charged)	BGN 10.00	
.9.	Deals for custody management of funds	negotiable	
10.	Underwriting of corporate securities issues	negotiable	
2	Government Securities		
<u>-</u> .1.	Transactions with government securities		
1.1.	Approved orders on the primary market	0.04% of the par value	
1.2.	Non-approved orders on the primary market	BGN 6.00	
.1.3.	For deals under Art.18 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of government	BGN 1.00	
	securities from individuals or legal entities) For deals under Art. 20, Paragraph 1 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
.1.4.	securities from individuals or legal entities to another primary dealer)	BGN 6.00	
.1.5.	For deals under Art. 20, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from individuals or legal entities from the register of the Bank to a register of another primary dealer)	BGN 5.00	
.1.6.	For deals under Art. 20, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00	
.1.7.	For deals in government securities, used for participation in the privatization	BGN 10.00	
.1.8.	For each deal in government securities, which includes a participation of a foreign investor in government securities	BGN 15.00	
.1.9.	For payments upon maturity of issues and interest payments	0.02% of the par value or the amount	
1.10.	Issuance and Replacement of a Certificate	of the interest payment BGN 1.50	
1.10.	issuance and Replacement of a Centricate	BGN 1.50	
1.11.	Issuance or Replacement of a Certificate for Target Issue of Government Securities	BGN 1.00	
2.2.	Deals in government securities, concluded with non- primary dealers of government securities		
.2.1.	Maintenance of a register	BGN 50.00 per month	
.2.2.	For approved orders	0.04% of the par value	
.2.3.	For non-approved orders	BGN 6.00	
.2.4.	For deals under Art. 14, Paragraph 6 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of government securities from non-primary dealers of government securities)	BGN 7.00	
.2.5.	For deals under Art. 14, Paragraph 7 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from non-primary dealer to a primary dealer)	BGN 7.00	
.2.6.	For deals under Art. 14, Paragraph 8 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)	BGN 7.00	
.2.7.	For deals under Art. 14, Paragraph 9 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by a non-primary dealer, to another non-primary dealer, whose register is at another primary dealer)	BGN 7.00	
.2.8.	For deals under Art. 21, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity registered in the bank)	BGN 2.00	
.2.9.	For deals under Art. 21, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity registered in the bank and in another primary dealer)	BGN 7.00	
2 10	For payments upon maturity of issues and interest payments:	0.02% of the par value or the amount	
		of the interest payment	
.3.	Establishment of pledges of government securities under the Law on Special Pledges		

	Deals in compensatory instruments for cash	0.50% of the par value, min. BGN 10	
_			
2.	Deals in exchange of compensatory instruments for shares	1.00% of the par value, min. BGN 10	
ļ	Custody Services		
1.	Opening an account for safekeeping securities	2011/0.00	
	Government securities Corporate securities	BGN 10.00 BGN 10.00	
2.	Safekeeping securities		
.1.	Securities with fixed revenue - annual fee	min. BGN 50.00 per month	
	par value in BGN from 0 to 500,000 par value in BGN from 500,000 to 1,000,000	0.20% 0.15%	
	par value in BGN from 1,000,000 to 5,000,000	0.10%	
	par value above 5,000,000	0.05%	
.2.	Shares - Annual Fee	min. BGN 20.00 per month	
	market value in BGN from 0 to 500,000 market value in BGN from 500,000 to 1,000,000	0.25% 0.20%	
	market value in BGN from 1,000,000 to 5,000,000	0.15%	
	market value above 5,000,000	0.10%	
3.	Account statements for safekeeping securities	20 60	
	regular monthly statement non regular statement	no fee BGN 10.00	
4.	Transfers of securities		
_	Government securities	BGN 10.00	
5.	Corporate securities Other Custody Services	BGN 10.00	_
J.	Notice of corporate actions (per event)	BGN 25.00	
	Collection of dividends and interest (per event)	BGN 50.00	
	Voting at a General Meeting	BGN 400,00	

1     Beta Self Self Self Self Self Self Self Self	CTIO	N X: VAULT	BGN	EUR/ USD
1.1. Small safe deposit box (10 cm)       BGN 25.00         for 1 month       BGN 25.00         for 6 months       BGN 75.00         for 1 2 months       BGN 75.00         for 1 2 months       BGN 115.00         2. Medium safe deposit box (20 cm)       Total and the safe deposit box (20 cm)         for 1 month       BGN 35.00         for 3 months       BGN 0.00         for 6 months       BGN 60.00         for 12 months       BGN 85.00         for 12 months       BGN 45.00         for 3 months       BGN 45.00         for 3 months       BGN 45.00         for 6 months       BGN 95.00         for 7 months       BGN 95.00         for 6 months       BGN 95.00         for 6 months       BGN 95.00         for 6 months       Contact for renting a safe deposit box         1       1 month contrad       4         3 month contrad	1	Renting out a bank safe denosit box in a public safety yault*		
for 1 month     BCN 25.00       for 3 months     BCN 25.00       for 6 months     BCN 75.00       for 1 2 months     BCN 115,00       2. Medium safe deposit box (20 cm)     For 1 month       for 1 month     BCN 35.00       for 3 months     BCN 60.00       for 6 months     BCN 85.00       for 6 months     BCN 85.00       for 1 month     BCN 70.00       for 1 2 months     BCN 70.00       for 1 2 months     BCN 15.00       2     Visits to the vault     4       1 month contract     4       3 month contract     12       6 month contract     14       2 month contract     48       2. Visits, not included in the contract - unlimited number (per visit)*     BCN 150				
for 6 months     BGN 75.00       for 12 months     BGN 115,00       2     Medium safe deposit box (20 cm)       for 1 month     BGN 85.00       for 3 months     BGN 60.00       for 6 months     BGN 85.00       for 12 months     BGN 85.00       for 12 months     BGN 45.00       for 3 months     BGN 45.00       for 12 months     BGN 45.00       for 3 months     BGN 45.00       for 3 months     BGN 95.00       for 6 months     BGN 95.00       for 12 months     BGN 15.00       2     Visits included in the contract for renting a safe deposit box     4       1 month contract     12       6 month contract     24       12 month contract     24       12 month contract     48       2. Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50			BGN 25.00	
for 12 months     BGN 115.00       2. Medium safe deposit box (20 cm)     BGN 35.00       for 3 months     BGN 35.00       for 3 months     BGN 85.00       for 6 months     BGN 85.00       for 12 months     BGN 135.00       a BGN 45.00     BGN 45.00       for 12 months     BGN 45.00       for 12 months     BGN 45.00       for 12 months     BGN 45.00       for 3 months     BGN 45.00       for 6 months     BGN 45.00       for 6 months     BGN 45.00       for 7 months     BGN 95.00       for 12 months     BGN 95.00       for 12 months     BGN 95.00       for 12 months     BGN 155.00       Visits to the valt       Visits to the valt       Visits included in the contract for renting a safe deposit box       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       2. Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       All costs related to the replacement of the lock		for 3 months	BGN 50.00	
Medium safe deposit box (20 cm)       for 1 month     BGN 35.00       for 3 months     BGN 85.00       for 6 months     BGN 85.00       for 1 month     BGN 85.00       for 1 months     BGN 85.00       for 1 month     BGN 85.00       for 1 month     BGN 45.00       for 3 months     BGN 45.00       for 3 months     BGN 45.00       for 3 months     BGN 95.00       for 6 months     BGN 95.00       for 1 month     BGN 95.00       for 1 months     BGN 95.00       for 1 months     BGN 95.00       for 2 months     BGN 155.00       Visits to the vault       4       Visits to the contract for renting a safe deposit box       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       2. Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       all costs related to the replacement of the lock		for 6 months		
for 1 month     BGN 35.00       for 3 months     BGN 86.00       for 6 months     BGN 85.00       for 12 months     BGN 135.00       80     BGN 135.00       81     BGN 135.00       82     BGN 135.00       83     BGN 135.00       84     12       95     Mathematical Mathmatical Mathematical Mathmatical Mathematical Mathemati		for 12 months	BGN 115,00	
for 3 months     BGN 60.00       for 6 months     BGN 85.00       for 1 months     BGN 135.00       Large safe deposit box (40 cm)     BGN 135.00       for 1 month     BGN 45.00       for 3 months     BGN 70.00       for 6 months     BGN 70.00       for 6 months     BGN 95.00       for 7 months     BGN 95.00       for 12 months     BGN 155.00       Visits to the vault       Visits to the vault       Visits to the contract for renting a safe deposit box       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50				
for 6 months     BGN 85,00       for 12 months     BGN 135,00       Large safe deposit box (40 cm)     Image: Safe deposit box (40 cm)       for 1 month     BGN 45,00       for 3 months     BGN 95,00       for 6 months     BGN 95,00       for 12 months     BGN 135,00       Visits to the vault     Image: Safe deposit box       Visits included in the contract for renting a safe deposit box     4       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50				
for 12 months     BGN 135,00       Large safe deposit box (40 cm)     BGN 45,00       for 1 month     BGN 45,00       for 3 months     BGN 70,00       for 6 months     BGN 70,00       for 7 months     BGN 135,00       visits, included in the contract for renting a safe deposit box     4       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       2. Vrisits, included in the contract - unlimited number (per visit)*     BGN 1.50				
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 95.00         for 12 months       BGN 95.00         for 12 months       BGN 155.00         Visits to the vault         Visits to the valt         Visits, included in the contract for renting a safe deposit box         1 month contract       4         3 month contract       12         6 month contract       24         12 month contract       48         Visits, not included in the contract - unlimited number (per visit)*       BGN 1.50         Loss/damage of one/ two key/s of the tenant				
for 1 month     BGN 45,00       for 3 months     BGN 70,00       for 6 months     BGN 95,00       for 12 months     BGN 95,00       for 12 months     BGN 95,00       Visits to the vault     BGN 155,00       Visits to the vault       Visits to the vault       Visits, included in the contract for renting a safe deposit box       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       All coss/damage of one/ two key/s of the tenant			BGN 135,00	
for 3 months     BGN 70.00       for 6 months     BGN 95.00       for 12 months     BGN 155.00       Visits to the vault       Visits, included in the contract for renting a safe deposit box       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       2. Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50				
for 6 months     BGN 95,00       for 12 months     BGN 155,00       Visits to the vault       Visits to the contract for renting a safe deposit box       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50				
for 12 months     BGN 155,00       Visits to the vault     A       • Visits, included in the contract for renting a safe deposit box     4       1 month contract     4       3 month contract     12       6 month contract     24       12 month contract     48       • Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       Loss/damage of one/ two key/s of the tenant     all costs related to the replacement of the lock				
Visits to the vault         Visits, included in the contract for renting a safe deposit box         1 month contract       4         3 month contract       12         6 month contract       24         12 month contract       48         2 Visits, not included in the contract - unlimited number (per visit)*       BGN 1.50         All coss/damage of one/ two key/s of the tenant				
Visits, included in the contract for renting a safe deposit box         1 month contract       4         3 month contract       12         6 month contract       24         12 month contract       24         12 month contract       48         Visits, not included in the contract - unlimited number (per visit)*       BGN 1.50         Loss/damage of one/ two key/s of the tenant		for 12 months	BGN 155,00	
Visits, included in the contract for renting a safe deposit box         1 month contract       4         3 month contract       12         6 month contract       24         12 month contract       24         12 month contract       48         Visits, not included in the contract - unlimited number (per visit)*       BGN 1.50         Loss/damage of one/ two key/s of the tenant		Visits to the vault		
3 month contract     12       6 month contract     24       12 month contract     48       Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       Loss/damage of one/ two key/s of the tenant		Visits, included in the contract for renting a safe deposit box		
6 month contract     24       12 month contract     48       . Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       Loss/damage of one/ two key/s of the tenant     all costs related to the replacement of the lock				
12 month contract     48       . Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50       Loss/damage of one/ two key/s of the tenant     all costs related to the replacement of the lock				
Visits, not included in the contract - unlimited number (per visit)*     BGN 1.50      Loss/damage of one/ two key/s of the tenant     all costs related to the replacement     of the lock				
Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
Lossidamage of one two keys of the tenant of the lock		Visits, not included in the contract - unlimited number (per visit)*	BGN 1.50	
		Loss/damage of one/ two key/s of the tenant	all costs related to the replacement	
Release / signing of a new contract for renting a sofe deposit box	_			
		Release / signing of a new contract for renting a safe deposit box	BGN 1.00	
			ha birk a than the same that is the T - W	
ees referred to in item 1 and item 2 are minimal; the fee for a public vault in a bank branch can be higher than those specified in the Tariff.	36:	s referred to in item 1 and item 2 are minimal; the fee for a public valit in a bank branch can	be nigher than those specified in the Tariff.	

	I XI: OTHER SERVICES	BGN	EUR/ USD
1	Written reports on bank operations and copies requested by the client, including a copy of the account sta		
	for the current year	BGN 3.00	EUR 10.00
	for a previous year	BGN 4.00	EUR 15.00
2	Certificates		
1.	Issuance of a certificate to the Tax Authority	BGN 5.00	
	Issuance of a certificate to certify an account balance Issuance of a certificate for the remaining balance on a loan account (credit account)	BGN 30.00 BGN 60.00	
5. 4.	Issuance of a certificate to a borrower for tax relief purposes	BGN 20.00	
	Issuance of other certificates	BGN 30.00	
3	Enquiries about ordered or expected receipt of transfers to correspondent banks (upon request of a client		EUR 15.00
ļ.	SWIFT expenses for all types of massages (porto)		EUR 10.00 per page
5	Corrections related to bookkeeping (at the request of the payer/recipient)		EUR 30.00
	(SMS/email) e-notification Registration for SMS notification	no fee	
		annual fee of BGN 5.00 (regardless of	
2.	Registration for e-mail notification	the number of registered events and	
		notifications sent)	
	Monthly Service Fee	no fee	
	Change in the Registration Data	BGN 1.00	
5.	Price for SMS packages	BGN 3.00 - 20 SME notificationsBGN	
		5.00 - 40 SMS notifications SMS	
	Others		
1	Provision of information from the Central Credit Register about the credit debts of clients - individuals or inheritors of individuals being borrowers from CIBANK - at their request	BGN 10.00	
	or individuals being borrowers from CIBANK - at their request Fax services for sending documents		
	per page	EUR 2.00	
	abroad	EUR 10.00	
.1.	Emailing scanned documents	BGN 4.00	BGN 2.00
	· ·····	(per document in BGN)	(per document in foreign curre
3	Special courier services		according to the tariff of the us
	Consultation on monetary, financial, market and other studies		special courier negotiable
	Consultation on monetary, infancial, market and other studies Collection of information on persons abroad (at the request of a client)		EUR 25.00 + real expenses

SECTIO	SECTION XII: TRANSITIONAL AND FINAL PROVISIONS				
1	For the purposes of this Tariff, the terms "Bank" and "CIBANK" refer to CIBANK JSC. The following appendices constitute an inseparable part of this Tariff. Appendix 1: Tariff for issuance and servicing of an international Maestro debit card with a chip, Appendix 2: Tariff for issuance and servicing of an international Visa Electron debit card with a chip, Appendix 3: Tariff for issuance and servicing of an international card with minimum account balance and! or overdraft MasterCard Standard with a chip, Appendix 4: Tariff for issuance and servicing of an international card with minimum account balance and! or overdraft MasterCard Standard with a chip, Appendix 4: Tariff for issuance and servicing of an international card with minimum account balance and! or overdraft MasterCard Standard with a chip, Appendix 6: Tariff for issuance and servicing of an international card with a chip, Appendix 6: Tariff for issuance and servicing of an international card with a chip account balance and! or overdraft MasterCard Gold with a chip revolving credit card with a chip revolving credit card with a grace period, Appendix 8: Tariff for issuance and servicing of an international Visa Classic with a chip revolving credit card with a grace period, Appendix 8: Tariff for issuance and servicing of an international MasterCard Gold with a chip revolving of an international MasterCard Gold with a chip revolving of an international Wisa Classic with a chip revolving credit card with a grace period, Appendix 8: Tariff for issuance and servicing of an international card with a grace period, Appendix 8: Tariff for issuance and servicing of an international card with a grace period, Appendix 8: Tariff for issuance and servicing of an international card with a grace period, Appendix 9: Tariff for issuance and servicing of an international card with a grace period, Appendix 9: Tariff for issuance and servicing of an international card with a grace period, Appendix 9: Tariff for issuance and servicing of an international card with a grace p				
2	The commissions and fees specified in this Tariff apply only to usual commitments and orders, bank products / services. In case of undertaking specific commitments and provision of services that are not subject of this Tariff, fees and commissions are negotiated.				
3	In addition to the commissions and fees specified, the payer / beneficiary also covers all costs payable in the country and abroad, such as postal, phone, fax and SWIFT costs, related to the execution of the order, including the costs incurred by the foreign banks, unless another condition is explicitly set and the Bank succeeds to fulfill it.				
4	All services subject to taxation under the Law on VAT include VAT.				
5	Commissions and fees, specified in EUR, USD or other currencies are collected in their BGN equivalence at the exchange rate of the Bulgarian National Bank on the day of the transaction.				
6	The Bank executes only those orders which are in a proper form and content and comply with the current legislation.				
7	For express services (within 2 hours), the fee for the service provided is increased by 50%.				
8	The Bank issues guarantees after an assessment of the client's creditworthness 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. It was 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 01.09.2012; Minutes No 23/21.06.20012, in force as of 01.09.2012; Minutes No 23/21.06.2012, in force as of 01.09.2012; Minutes No 23/21.06.2012, in force as of 10.09.2012; Minutes No 33/0.08.2012, in force as of 10.09.2012; Minutes No 33/0.08.2012, in force as of 10.09.2012; Minutes No 33/0.08.2012, in force as of 10.09.2012; Minutes No 33/12.009.2012, in force as of 01.10.2012; Minutes No 33/01.08.2012, in force as of 01.10.2012; Minutes No 33/12.009.2012, Minutes No 33/12.009.2012, Minutes No 43 / 08.11.2012, Minutes No 47 / 06.12.2012, in force as of 01.10.2012; Minutes No 5/01.09.2013, Minutes No 30/23.08.2012, in force as of 01.04.2013, Minutes No 5/01.09.2013, in force as of 10.04.2013, Minutes No 5/01.09.2013, in force as of 16.09.2013, Minutes No 5/02.09.2013, in force as of 16.09.2013, Minutes No 5/02.09.2013, in force as of 16.09.2013, Minutes No 3/12.08.2013, in force as of 16.09.2013, Minutes No 42/21.00.2013, in force as of 10.09.2013, Minutes No 42/2013, Minutes No 30/10.90.2013, in force as of 10.09.2014, Minutes No 42/21.00.2013, in force as of 10.01.2013, Minutes No 42/21.00.2013, in force as of 10.01.2014, Minutes No 42/21.00.2013, in force as of 10.10.2014, Minutes No 42/21.00.2014, in force as of 10.11.2013, Minutes No 41/20.01.2014, in force as of 10.10.2014, Minutes No 41/20.01.2014, in force as of 10.00.2014, Minutes No 41/20.01.2014, in force as of 10.				