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Monthly Service Fee   Including an account statement sent via electronic channels (email, portal)   BGN 0.40   BGN 0.60   BGN 0.60   BGN 0.60   BGN 0.60   BGN 0.60   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   BGN 0.60   Including an account statement sent by regular mail to the postal address   BGN 1.10   BGN 1.	1.2.	Current Accounts with Bank Cards**		
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2.2.3. Replacement of a Savings-Bank Book 2.2.4. Loss of a Savings-Bank Book 2.2.5. Closing no fee no fee  3 Term Deposits**** 3.1. Opening no fee no fee 3.2. Monthly Service Fee including an account statement sent via electronic channels (email, portal) no fee no fee 3.3. Disposal of a term deposit without submission of the contract 3.3. Disposal of a term deposit without submission of the contract 3.4. Disposal of a term deposit without submission of the contract 3.5. Disposal of a term deposit without submission of the contract 3.6. Disposal of a term deposit without submission of the contract 3.7. Disposal of a term deposit without submission of the contract 3.8. Disposal of a term deposit without submission of the contract 3.9. Disposal of a term deposit without submission of the contract	2.1.1. 2.1.2. 2.1.3. 2.1.4. 2.2.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing  DREAMS Children's Savings Account***	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee
2.2.4. Loss of a Savings-Bank Book 2.2.5. Closing no fee no fee  3 Term Deposits*** 3.1. Opening no fee no fee 3.2. Monthly Service Fee including an account statement sent via electronic channels (email, portal) no fee no fee 3.3. Disposal of a term deposit without submission of the contract 3.3. Disposal of a term deposit without submission of the contract  BGN 10.00  no fee no fee no fee no fee	2.1.1. 2.1.2. 2.1.3. 2.1.4. 2.2. 2.2.1.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing DREAMS Children's Savings Account*** Opening	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee
2.2.5. Closing no fee no fee  3 Term Deposits**** 3.1. Opening no fee no fee 3.2. Monthly Service Fee 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. Disposal of a term deposit without submission of the contract BGN 2.00	2.1.1. 2.1.2. 2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing DREAMS Children's Savings Account*** Opening Monthly Service Fee	BGN 1.30 BGN 1.50 BGN 2.00 I  no fee no fee no fee no fee no fee no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee
3.1. Opening no fee no fee  3.2 Monthly Service Fee 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. Disposal of a term deposit without submission of the contract BGN 2.00	2.1.1. 2.1.2. 2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book	BGN 1.30 BGN 1.50 BGN 2.00 I  no fee no fee no fee no fee no fee BGN 4.00	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee
3.2. Monthly Service Fee including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the Bank (printed out in an office of the Bank) including an account statement received at an office of the Bank (printed out in an office of the	2.1.1. 2.1.2. 2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3. 2.2.4.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee SGN 4.00 BGN 10.00	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee no fee
including an account statement sent via electronic channels (email, portal)  including an account statement received at an office of the Bank (printed out in an office of the bank)  no fee  no fee  no fee  no fee  no fee  BGN 2.00	2.1.1. 2.1.2. 2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3. 2.2.4. 2.2.5.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book Closing	BGN 1.30 BGN 1.50 BGN 2.00  Ino fee no fee no fee no fee no fee BGN 4.00 BGN 1.00 no fee	BGN 1.30 BGN 1.50 BGN 2.00  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. Disposal of a term deposit without submission of the contract BGN 2.00	2.1.1. 2.1.2. 2.1.3.  2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3. 2.2.4. 2.2.5.  3 3.1.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book Closing	BGN 1.30 BGN 1.50 BGN 2.00  Ino fee no fee no fee no fee no fee BGN 4.00 BGN 1.00 no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee
3.3. Disposal of a term deposit without submission of the contract BGN 2.00	2.1.1. 2.1.2. 2.1.3.  2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3. 2.2.4. 2.2.5.  3 3.1.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book Closing  Term Deposits**** Opening Monthly Service Fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee BGN 4.00 BGN 10.00 no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee
	2.1.1. 2.1.2. 2.1.3.  2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3. 2.2.4. 2.2.5.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) 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 The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) 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 Closing DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book Closing  Term Deposits**** Opening Monthly Service Fee including an account statement sent via electronic channels (email, portal)	BGN 1.30 BGN 1.50 BGN 2.00  Ino fee no fee no fee no fee no fee BGN 4.00 BGN 10.00 no fee  no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee
3.4. Closing no fee no fee	2.1.3. 2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2. 2.2.3. 2.2.4. 2.2.5. 3.3.1. 3.2.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) including an account statement sent by regular mail to the postal address The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Closing  Term Deposits**** Opening Monthly Service Fee including an account statement sent via electronic channels (email, portal) including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) including an account statement received at an office of the Bank (printed out in an office of the bank)	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee sGN 4.00 BGN 10.00 no fee  no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee
	2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2.1. 2.2.2.3. 2.2.4. 2.2.5. 3.3.1. 3.2.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) including an account statement sent by regular mail to the postal address The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book Closing  Term Deposits**** Opening Monthly Service Fee including an account statement sent via electronic channels (email, portal) including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) Disposal of a term deposit without submission of the contract	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee BGN 4.00 BGN 10.00 no fee  no fee BGN 4.00 BGN 10.00 no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee
	2.1.3. 2.1.4. 2.2. 2.2.1. 2.2.2.1. 2.2.2.3. 2.2.4. 2.2.5. 3.3.1. 3.2.	Opening The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN / EUR / USD 499.99, including an account statement sent via electronic channels (email, portal) including an account statement sent by regular mail to the postal address The monthly service fee for an account with differentiated interest accrual with average monthly balance above BGN / EUR / USD 500.00, including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) 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 Closing  DREAMS Children's Savings Account*** Opening Monthly Service Fee Replacement of a Savings-Bank Book Loss of a Savings-Bank Book Closing  Term Deposits**** Opening Monthly Service Fee including an account statement sent via electronic channels (email, portal) including an account statement sent via electronic channels (email, portal) including an account statement received at an office of the Bank (printed out in an office of the bank) Disposal of a term deposit without submission of the contract	BGN 1.30 BGN 1.50 BGN 2.00  no fee no fee no fee no fee no fee BGN 4.00 BGN 10.00 no fee  no fee BGN 4.00 BGN 10.00 no fee	BGN 1.30 BGN 1.50 BGN 2.00  no fee

"Charges under item 1.1. and item 1.2. are also applicable to accounts of customers acting outside their professional and commercial activity. Current accounts linked to a deposit product are not charged a monthly service fee until the deposit is closed or transformed into a type that does not require such a bank account. A current account is closed if the Holder does not pay the monthly service fee in three

Current accounts opened especially for "EUROGARANT 12 and 24" are not charged with opening and monthly service fees. All other fees are charged as per the Tariff.

\*\* In addition to the fee under item 1.2.2, the Bank collects an additional monthly fee for servicing the bank card, the amount of which is determined by its type. An opening and monthly service fees are not "in addition to the fee under item 1.2.2, the bank collects an additional monthly fee for servicing the bank card, the amount of which is determined by its type. An opening and monthly service fees are not charged for a current account servicing a revolving credit card with a grace period.

"\*\*\*Dreams children's savings accounts are not charged a monthly service fee until they are transformed into another type.

\*\*\*\*\*Account statements for deposit accounts sent via electronic channels (email, portal) or printed out at the office of the Bank are delivered only when there is a movement on the account.

The fees under item 1.1.2., 1.2.2, and 2.1.2. for accounts opened before 02.05.2011, are applicable from October 2011. Upon termination of a Framework Contract for provision of payment services, the

Bank does not collect additional fees and commissions.

SECTIO	N II: CASH OPERATIONS	BGN	EUR/ USD
1	Cash deposits		
1.1.	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
	up to Bon 3 000 / 2 300 currency units	no commission  0.10% of the amount above the limit,	no commission  0.10% of the amount above the limit,
	above BGN 5 000 / 2 500 currency units	min. BGN 4, Max.BGN 100	min. EUR 2, max. EUR 50
1.2.	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	0.20% of the amount, min. BGN 3	no commission
	Savings 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	0.10% of the amount above the limit min. EUR 2, Max. EUR 50
	made by a third (non-authorized) person on an account of an individual	no commission	no commission
1.3.	Cash Deposit on a Term Deposit Cash Deposits in Bulgarian Coins	no commission	no commission
	up to BGN 100	no commission	
1.5.	above BGN 100  Cash deposit in currency other than the currency of the account	2.00% no commission	no commission
2.1.	Cash Withdrawals Cash Withdrawal from a Current Account		
2.1.1.	up to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
2.1.2.	above BGN 3 000 / 1 500 currency units without a two working day notice	0.50% of the amount above the limit,	0.50% of the amount above the limit
		min. BGN 10  0.30% of the amount above the limit.	min. EUR 3  0.30% of the amount above the limi
	with a two working day notice	min. BGN 6	min. EUR 1.50
2.2.	Cash Withdrawal from a Savings Account up to BGN 3 000 / 1 500 currency units	no commission	no commission
2.2.2.	above BGN 3 000 / 1 500 currency units without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit 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 limit
2.3.	Cash withdrawal from a current account with a bank card at a POS terminal	under section IV	under section IV
2.4.	Cash withdrawal from a term deposit on the maturity date or on the first working day after the maturity date (when the maturity date is a non working day)**		
	For deposits opened until 05.04.2013 inclusive		
2.4.1. 2.4.2.	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 limit min. EUR 10, max. BGN 100
	with a two working day notice	no commission	no commission
2.4.1.	For deposits opened after 08.04.2013 up to BGN 3 000 / 1 500 currency units	no commission	no commission
2.4.2.	above BGN 3 000 / 1 500 currency units without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit
	with a two working day notice	no commission	no commission
2.5.	(Partial or full) cash withdrawal from a term deposit on a date before the maturity date		
2.5.1.	For deposits opened until 05.04.2013 inclusive up to BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
2.5.2.	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,	0.50% of the amount above the limit
	with a two working day notice	min. BGN 10  0.20% of the amount above the limit,	min. BGN 10  0.30% of the amount above the limit
	For deposits opened after 08.04.2013	min. BGN 5	min. BGN 5
2.5.1. 2.5.2.	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 limit 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 limit min. EUR 1.50
2.6.	Cash withdrawal from authorized loans, granted to current accounts	2011400	
2.6.1. 2.6.2.	up to BGN 3 000 / 1 500 currency units above BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
	without a two working day notice	0.50% of the amount above the limit, min. BGN 10	0.50% of the amount above the limit 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 limi min. EUR 1.50
2.7.	Cash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual / Beneficial Account	no commission	no commission
2.8.	Cash withdrawal in currency other than the currency of the account	no commission	no commission
2.9. 3.0.	Cash requested in writing but not withdrawn**** Cash withdrawal with a card, issued by another payment institution, at a POS terminal	1.00% of the amount 3.00%, min. BGN 10	1.00% of the amount
3 3.1.	Processing of Cash, which is not deposited on an Account Replacement of damaged and unusable Bulgarian banknotes	1.00% of the amount, min. BGN 10	
4			no commission
Vhen the The lim ash dep	Sales of Foreign Currency***  e deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1 and item 1.4. its specified under items 1 and 2 for depositing and withdrawing cash are daily and the amount of cash commissions a losits and cash withdrawals from each operation separately.		ash transactions during the day for
*The B	plicable fees and commissions for withdrawal from deposit accounts on the maturity date are valid also for deposits wl ank buys and sells currency at the announced exchanged rates. Deviations from the rates are permitted only after agn ess under item 2.9 are not applied for amounts of term deposits.		

5 dated 19

1.1. Code Transfers 1.1. C	SECTIO	N III: BANK TRANSFERS	BGN	EUR/ USD
1.1.1.   Transfer Sewhere accounts of the same holder			DON	Edit deb
1.11.1. Transfers between accounts of the same holder paper color paper color and commission in commission commission in commission commission in commission commission commission in commission commission in commission commission in commission commission in commission commission commission in commission commission commission in commission commissio	1.1.			
Page color   Concentration	1.1.1.	Credit Transfers		
The control corder  page or color  p	1.1.1.1.	Transfers between accounts of the same holder		
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peper order electronic colors 21.11. Cash Transfers  1.21. Cash Transfers  1.21. Cash Transfers  1.21. Cash Transfers  1.22. En ClBAN 8.000  1.22. En ClBAN 8.000  1.22. En ClBAN 8.000  1.23. To a ClBANN 8.0000 to 16 brothorial directorate of the National Reviews Agency (social security contributions and base of the National Reviews Agency (social security contributions and security contributions)  1.22. To a ClBANN 8.0000 to 10.000  1.23. To a ClBANN 8.0000 to 10 brothorial directorate of the National Reviews Agency (social security contributions and security contributions)  1.24. To a ClBANN 8.00000 to 10.000  1.25. To a ClBANN 8.00000 to 10.000  1.26. To a ClBANN 8.00000 to 10.000  1.27. To a ClBANN 8.000000 to 10.000  1.28. To a ClBANN 8.000000 to 10.0000 to 10.0000  1.29. El BAN 1.000  1.20. To a ClBANN 8.000000 to 10.0000 to 10.0000  1.20. To a ClBANN 8.0000000 to 10.0000 to 10.00000000000000000000000000000000000			no commission	no commission
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electronic order BGN 2.40 2.13. Change in the original order (at the request of the payer) 2.20. Outgoing transfers in foreign currency 2.21. with SPOT value date (2 working days)  paper order  electronic order  2.22. with TOM value date (next working day)  paper order  electronic order  2.23. with TOM value date (next working day)  paper order  electronic order  2.24. with a value date ON THE SAME WORKING DAY  paper order  electronic order  2.25. Change in the original order (at the request of the payer)  2.26. Returned transfer (not at fault in the Bank)  electronic order and order date in the request of the payer order and ordered transfer at the request of the payer  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)  EUR 15.00 + commission or some correspondent banks (if an in. EUR 10, max. Electronic order)	2.1.2.3.	Multiple payments from/to the budget		
2.1.3. Change in the original order (at the request of the payer)  2.2. Outgoing transfers in foreign currency  2.2.1. with SPOT value date (2 working days)  paper order electronic order  2.2.2. with TOM value date (next working day)  paper order electronic order  2.2.2. with TOM value date (next working day)  paper order electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order electronic order  2.2.4. Change in the original order (at the request of the payer)  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  BGN 5.00  0.15% of the transfer min. EUR 20.15% of the transfer or min. EUR 20.25% of the transfer or min. EUR 20.25% of the transfer or min. EUR 30.00 + commission of the original order (at the request of the payer)  2.2.6. Returned transfer (not at fault in the Bank)  EUR 15.00 + commission of the payer outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission of the payer outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission of the payer outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission of the payer outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)  EUR 15.00 + commission outgoined transfer (not at fault in the Bank)		paper order	BGN 4.50	
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paper order electronic order  min. EUR 15, max. El 0.10% of the transfer a min. EUR 10, max. El 2.2.2. with TOM value date (next working day)  paper order  electronic order  0.25% of the transfer a min. EUR 25, max. El 2.2.3. with a value date ON THE SAME WORKING DAY  paper order  electronic order  0.30% of the transfer a min. EUR 20, max. El electronic order  0.30% of the transfer a min. EUR 20, max. El electronic order  2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  EUR 15.00 + commissi correspondent banks (if ar min. EUR 10, max. El EUR 15.00 + commissi correspondent banks (if ar min. EUR 10, max. El EUR 15.00 + commissi correspondent banks (if ar min. EUR 10, max. El EUR 15.00 + commissi	2.2.1.	with SPOT value date (2 working days)		
electronic order  electronic order  0.10% of the transfer a min. EUR 15, max. EIR 22.2. with TOM value date (next working day)  paper order  electronic order  0.25% of the transfer a min. EUR 25, max. EIR 20, max.		naner order		0.15% of the transfer amount,
electronic order  paper order  paper order  electronic order  electronic order  electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order  electronic order  0.30% of the transfer a min. EUR 20, max. Electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order  electronic order  0.30% of the transfer a min. EUR 30, max. Electronic order  electronic order  2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar correspondent banks (if ar correspondent banks)  EUR 40.00 + commissi correspondent banks (if ar min. EUR 10, max. Electronic order)  2.2.6. Returned transfer (not at fault in the Bank)  EUR 15.00 + commissi EUR 10, max. Electronic provinces about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi EUR 15.00 + commission.		paper oraci		min. EUR 15, max. EUR 200
2.2.2. with TOM value date (next working day)  paper order  paper order  electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order  electronic order  2.2.4. Change in the original order (at the request of the payer)  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  min. EUR 10, max. El O. 2.5% of the transfer at in. EUR 20, max. El Cancellation of an ordered transfer at the request of the payer  D. 10% of the transfer at in. EUR 20, max. El Cancellation of an ordered transfer at the request of the payer  D. 10% of the transfer at in. EUR 20, max. El Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commission correspondent banks (if an in. EUR 10, max. El Cancellation of an ordered transfer at the request of the payer  D. 10% of the transfer and in. EUR 10, max. El Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commission correspondent banks (if an in. EUR 10, max. El Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commission correspondent banks (if an in. EUR 10, max. El Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commission correspondent banks (if an in. EUR 10, max. El Cancellation of an ordered transfer at the request of the payer		electronic order		0.10% of the transfer amount,
paper order  paper order  paper order  electronic order  electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order  paper order  electronic order  0.30% of the transfer a min. EUR 20, max. El min. EUR 20, max. El electronic order  electronic order  0.30% of the transfer a min. EUR 30, max. El electronic order  2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar  2.2.5. Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commissi correspondent banks (if ar  2.2.6. Returned transfer (not at fault in the Bank)  0.10% of the transfer a min. EUR 10, max. El EUR 15.00 + commissi correspondent banks.				min. EUR 10, max. EUR 150
electronic order  electronic order  2.2.3. with a value date ON THE SAME WORKING DAY  paper order  electronic order  0.30% of the transfer a min. EUR 20, max. El O.25% of the transfer a min. EUR 30, max. El electronic order  2.2.4. Change in the original order (at the request of the payer)  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  electronic order  EUR 30.00 + commissis correspondent banks (if an ordered transfer at the request of the payer)  EUR 40.00 + commissis correspondent banks (if an ordered transfer (not at fault in the Bank)  EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 10, max. El EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 15.00 + commissis correspondent banks (if an in. EUR 10, max. El EUR 10, max. E	2.2.2.	with TOM value date (next working day)		
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electronic order  min. EUR 20, max. EI  2.2.3. with a value date ON THE SAME WORKING DAY  paper order  paper order  electronic order  0.30% of the transfer a min. EUR 30, max. EI  2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  EUR 40.00 + commissi correspondent banks (if ar  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi  EUR 15.00 + commissi  EUR 15.00 + commissi				min. EUR 25, max. EUR 250
2.2.3. with a value date ON THE SAME WORKING DAY  paper order  0.30% of the transfer a min. EUR 20, max. EI electronic order  2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar  2.2.5. Cancellation of an ordered transfer at the request of the payer)  EUR 40.00 + commissi correspondent banks (if ar  2.2.6. Returned transfer (not at fault in the Bank)  0.10% of the transfer a min. EUR 10, max. EI EUR 15.00 + commissi EUR 15.00 + commissi EUR 15.00 + commissi		electronic order		0.20% of the transfer amount,
paper order  paper order  paper order  0.30% of the transfer of min. EUR 30, max. EI electronic order  0.25% of the transfer of min. EUR 25, max. EI electronic order  2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commission correspondent banks (if and an ordered transfer at the request of the payer)  EUR 40.00 + commission correspondent banks (if and an ordered transfer at the request of the payer)  2.2.6. Returned transfer (not at fault in the Bank)  0.10% of the transfer of min. EUR 10, max. EI EUR 15.00 + commission correspondent banks (if and in the payer)  EUR 15.00 + commission correspondent banks (if and in the payer)  EUR 15.00 + commission correspondent banks (if and in the payer)				min. EUR 20, max. EUR 200
paper order  min. EUR 30, max. EI electronic order  0.25% of the transfer a min. EUR 30, max. EI 2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar  2.2.5. Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commissi correspondent banks (if ar  2.2.6. Returned transfer (not at fault in the Bank)  0.10% of the transfer a min. EUR 10, max. EI  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi	2.2.3.	with a value date ON THE SAME WORKING DAY		0.000/ 577
electronic order  2.2.4. Change in the original order (at the request of the payer)  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  2.2.8. Equivalent incorrectly received transfers to correspondent banks  2.2.9. Equivalent incorrectly received transfers to correspondent banks		paper order		0.30% of the transfer amount,
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2.2.4. Change in the original order (at the request of the payer)  EUR 30.00 + commissi correspondent banks (if ar EUR 40.00 + commissi correspondent banks (if ar 2.2.5. Cancellation of an ordered transfer at the request of the payer  EUR 40.00 + commissi correspondent banks (if ar 2.2.6. Returned transfer (not at fault in the Bank)  0.10% of the transfer ar min. EUR 10, max. El 2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi		electronic order		0.25% of the transfer amount,
2.2.4. Change in the original order (at the request of the payer)  2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commission				min. EUR 25, max. EUR 250
2.2.5. Cancellation of an ordered transfer at the request of the payer  2.2.6. Returned transfer (not at fault in the Bank)  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissions  EUR 15.00 + commissions	224	Change in the original order (at the request of the never)		EUR 30.00 + commission of the
2.2.6. Returned transfer (not at fault in the Bank)  2.2.6. Returned transfer (not at fault in the Bank)  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi	2.2.4.	Change in the original order (at the request of the payer)		correspondent banks (if any) + SWII
2.2.6. Returned transfer (not at fault in the Bank)  2.2.6. Returned transfer (not at fault in the Bank)  2.2.7. Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi				
2.2.6. Returned transfer (not at fault in the Bank)  0.10% of the transfer a min. EUR 10, max. El  2.2.7 Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi	225	Concellation of an ordered transfer at the request of the power		EUR 40.00 + commission of the
2.2.0. Returned transfer (not at fault in the bank)  min. EUR 10, max. EU  2.2.7 Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi	2.2.5.	Cancellation of an ordered transfer at the request of the payer		correspondent banks (if any) + SWII
2.2.0. Returned transfer (not at rault in the bank)  min. EUR 10, max. EU  2.7 Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi				
min. EUR 10, max. El 227 Enquiries about incorrectly received transfers to correspondent banks  EUR 15.00 + commissi	2.2.6.	Returned transfer (not at fault in the Bank)		0.10% of the transfer amount,
7.7.7 Enquiries about incorrectly received transfers to correspondent banks		· · · · · · · · · · · · · · · · · · ·		min. EUR 10, max. EUR 200
7.2.7 Engliries about incorrectly received transfers to correspondent banks	005			EUR 15.00 + commission of the
	2.2.7.	Enquiries about incorrectly received transfers to correspondent banks		correspondent banks (if any) + SWIF
	228	SWIFT expenses for all types of messages		as per Section XI - OTHER
SERVICES, t. 4 of the pr	۷.۷.۰.	OTTHE EXPENSES OF All types of Hiessayes		SERVICES, t. 4 of the present Tari

SECTIO	N III: BANK TRANSFERS	BGN	EUR/ USD
2.3.	Incoming Transfers in National Currency	no commission	
2.4.	Incoming Transfers in Foreign Currency		
2.4.1.	up to EUR 100 or the equivalent amount in foreign currency		no commission
0.4.0	-b		0.10% of the transfer amount,
2.4.2.	above EUR 100 or the equivalent amount in foreign currency		min. EUR 10, max. EUR 200
2.4.3.	Returned transfer (not at fault in the Bank)		EUR 40.00 + SWIFT
3	Direct Debit		
3.1.	Provision of Consent	no fee	
3.2.	Initiation of Direct Debit Orders		
3.2.1.	on an account at the Bank		
	paper order	BGN 1.00	
	electronic order	BGN 0.50	
3.2.2.	on an account held at another bank		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
3.3.	Payments under Direct Debit Orders		
3.3.1.	intrabank transfers	BGN 1.00	
3.3.2.	interbank transfers	BGN 2.00	
4	Standing Orders		
4.1.	Registration		
	standing orders between accounts of the same holder	no commission	
	standing orders between accounts of different holders	BGN 1.00	
4.2.	Transfers		
4.2.1.	Intrabank Transfers		
	transfers between accounts of the same holder	no commission	no commission
	transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.2.2.	Interbank transfers via BISERA	BGN 1.00	
4.3.	Changing/ Adding Registration	BGN 1.00	
4.4.	Refusal / Failure of a standing order due to lack of sufficient funds in an account	BGN 0.80	
4.5.	Deactivation of Registration	BGN 1.00	

## 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.

SECTIO	N 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
3	International bank card with minimum balance and/or overdraft MasterCard Standard	according to a separate price list	Appendix No 3
4	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
9	International card Debit MasterCard PayPass	according to a separate price list	Appendix No 9
10 10.1.	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)	BGN 3.00	
10.2.	Monthly Service Fee Registration after the Card Expiry Date.	no fee BGN 3.00	
10.3.	Change in data - mobile number, change in services, subscription number	BGN 3.00	
10.5.	Tariff of operator EPAY PLC for electronic payment of utility bills  SMS Notification	BGN 0.10	
10.6. 10.7.	Email Notification Payment with a Maestro Card	BGN 0.05 0,47% (min. BGN 0.01)	
11	SMS notification for transactions with a bank card		
11.1. 11.2.	Registration of a Service on a Card Monthly Service Fee	BGN 1.00 no fee	
11.3. 11.4.	Registration after the Card Expiry Date Change in data - mobile number, change in services	BGN 1.00 BGN 1.00	
11.5.	Fee for SMS Notification of Authorization Fee for SMS notification of funds available in a bank card	BGN 0.15	
11.6.		no fee	
12 12.1	Fees under the Priority Pass programme Issuance of a Card	no fee	
12.2 12.3	Annual fee for Membership in Priority Pass Card Renewal after the Card Expiry Date	no fee no fee	
12.4 12.5	Card Renewal before the Card Expiry Date Blocking of a Priority Pass Card	BGN 5.00 BGN 1.00	
12.6	Visit to a VIP office, participating in the Priority Pass programme (per person)		EUR 24.00
13 13.1	Fees under the Priority Traveler Programme Issuance of a Priority Traveler Card	no fee	
13.1 13.2	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler	no fee no fee	
13.1 13.2 13.3 13.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date	no fee no fee BGN 5.00	
13.1 13.2 13.3 13.4 13.5	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card	no fee no fee	
13.1 13.2 13.3 13.4 13.5	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation	no fee no fee BGN 5.00 BGN 1.00 no fee	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS	no fee no fee BGN 5.00 BGN 1.00 no fee BGN 100.00 no fee	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations)	no fee no fee BGN 5.00 BGN 1.00 no fee BGN 100.00	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	
13.1 13.2 13.3 13.4 13.5 14 14.1 14.2 14.3 14.4	Issuance of a Priority Traveler Card Annual Fee for Membership in Priority Traveler Card Renewal after the Card Expiry Date Card Renewal before the Card Expiry Date Blocking of a Priority Traveler Card  Installation of POS terminal at a merchant to accept payments by payment cards POS Terminal Installation Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) Monthly Support of POS Fees and Commissions per Transaction	no fee no fee BGN 5.00 BGN 1.00  no fee BGN 100.00 no fee negotiable	

SECTION	I V: ONLINE BANKING - CIBANK ONLINE	BGN	EUR/ USD
1	Registration for CIBANK ONLINE Internet banking		
1.1.	Use of a Qualified/Universal Electronic Signature	no fee	
1.2.	Use of a TOKEN device, when CIBANK ONLINE is used with a package programme *	no fee	
1.3.	Use of a TOKEN device, when CIBANK ONLINE is not used with a package programme *	BGN 25.00	
1.4. Note:	Replacement of a TOKEN device due to damage or loss	BGN 30.00	
*	The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery dep	letion.	
*	The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client		s already registered in the system
	The lees and it. 1.2. and 1.3. are not conected upon registration of a new / additional user at a client	profile for the service, in case martier forcer device i	3 direddy registered in the System.
2	Monthly Fee	no fee	
3	TOKEN device		
3.1. 3.2.	Provision of a TOKEN device upon conclusion of a contract Failure to return a TOKEN device upon termination of a contract	no fee BGN 30.00	
J.Z.	Tallule to return a TONLIN device upon termination of a contract	BGN 30.00	
4	Transfers		
4.1.	Intrabank Transfers		
4.1.1.	Credit Transfers transfers between accounts of the same holder	no commission	no commission
	transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.1.2.	Direct Debit	BGN 0.50	
4.2.	Interbank Transfers Outgoing Transfers in National Currency		
	Outgoing Transfers in National Currency through BISERA (for amounts up to BGN 100 000)	BGN 1.00	
	through RINGS (for amounts up to / above BGN 100 000)	BGN 8.00	
4.2.1.3.	Multiple payments from/to the budget	BGN 2.40	
4.2.2.	Outgoing transfers in foreign currency		0.100/ of the transfer
4.2.2.1.	with SPOT value date (2 working days)		0.10% of the transfer amount, min. EUR 10, max. EUR 150
4000	with TOM value data (next working day)		0.20% of the transfer amount,
4.2.2.2.	with TOM value date (next working day)		min. EUR 20, max. EUR 200
4.2.2.3.	with a value date ON THE SAME WORKING DAY		0.25% of the transfer amount, min. EUR 25, max. EUR 250
			min. EUN 23, max. EUN 230

TIO	N VI: PACKAGES	BGN	EUR/ USD
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 Package Programme**		
4.1.	Purchase	no fee	
1.2.	Minimum Amount for Activation	BGN 10.00	
1.3.	Monthly Maintenance Fee	BGN 6.00	
4.4.	Termination	BGN 20.00	
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 Consumer Loan under the Classic Credit Programme		
1.1.1.	Application and documents review fee	BGN 35.00	
1.1.2.	Processing and management commission	2.50% of the approved loan amount	
1.1.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.1.4. 1.1.5.	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		
1.2.1.	Application and documents review fee  Processing and management commission	BGN 35.00 2.00% of the approved loan amount	
		······································	
1.2.3.	Renegotiation of the terms and conditions of the loan  Change in the date for payment of the monthly repayment installment	1.50 % of the outstanding loan amount BGN 10.00	
1.2.5.	Change in the registered pledge of future receivables	BGN 10.00	
1.3. 1.3.1.	Consumer Loan under the Premium Credit Programme 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 amount	
1.3.5.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.3.6.	Change in the registered pledge of future receivables  Consumer Loan under the Partners Credit Programme	BGN 10.00	
1.4.1.	Application and documents review fee	BGN 35.00	
1.4.2.	Processing and management commission	2.00% of the approved loan amount	
1.4.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding 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	
1.6. 1.6.1.	Golden Age Consumer loan	BGN 10.00	
1.6.2.	Application and documents review fee  Processing and management commission	1.00% of the approved loan, but not	
1.6.3.	Renegotiation of the terms and conditions of the loan	less than BGN 10 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. 1.7.1.	Consumer Loan under the Individual Banking Programme Application and documents review fee	no fee	
1.7.2.	Processing and management commission	2.00% of the approved loan amount	
1.7.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.8.	Consumer Loan collateralized with a Pledge on a Financial Asset		
1.8.1.	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
1.8.3.	Renegotiation of the terms and conditions of the loan	0.75% of the outstanding loan amount BGN 10.00	0.75% of the outstanding loan amount  EUR 5.00
1.8.4.	Change in the date for payment of the monthly repayment installment  Consumer loan collateralized with a pledge on a financial asset under the Individual Banking Programme	BGN 10.00	EUR 5.00
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	<u> </u>	
1.10.1.	Application and documents review fee	BGN 30.00	
	Processing and management commission  Change in the date for payment of the monthly repayment installment	2.45% of the approved loan amount BGN 10.00	
1.10.0.	Grange in the date to payment of the monthly repayment mediumont	1% if the remaining validity period of	
4 40 4		the loan contract at the time of repayment is longer than a year.	
1.10.4.	Partial or full early repayment	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	DOM OF CO	
1.11.1.	Application and documents review fee  Processing and management commission	BGN 35.00 2.00% of the approved loan amount	
1.11.3.	Renegotiation of the terms and conditions of the loan  Change in the date for payment of the monthly repayment installment	1.50 % of the outstanding loan amount  BGN 10.00	
1.12.	Consumer Loan under the Energy Efficiency Credit Programme		
1.12.1.	Application and documents review fee  Processing and management commission	BGN 30.00 2.45% of the approved loan amount	
1.12.2.	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 no fee	
1.12.5.	Partial or full early repayment  Consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme	IIU IEE	
	Application and documents review fee	BGN 30.00	EUR 16.00
	Processing and management commission	2.45% of the approved loan amount	2.45% of the approved loan amount
1.13.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
		<del></del>	

	VII: LOANS	BGN	EUR/ USD
	Overdraft Overdraft under the Classic, Advance, Premium and Partners Credit Programmes		
	Application and documents review fee	BGN 15.00	
2.2.	Processing and management commission	1.00% of the approved loan, but not less than BGN 10	
2	Renegotiation of the terms and conditions of the loan	1.00% of the approved loan, but not	
		less than BGN 10	
	Change in the registered pledge of future receivables  Overdraft under the Individual Banking Programme	BGN 10.00	
	Application and documents review fee	no fee	
2.2.	Processing and management commission	0.75% of the approved loan amount, but not less than BGN 10	
	Down Carlot Charles and American Charles	0.75% of the approved loan amount,	
	Renegotiation of the terms and conditions of the loan	but not less than BGN 10	
	Overdraft collateralized with a pledge on a financial asset  Application and documents review fee	BGN 15.00	EUR 8.00 / USD 8.00
	Processing and management commission	0.75% of the approved	0.75% of the approved
J.Z.	Flocessing and management commission	loan amount	loan amount
3.3.	Renegotiation of the terms and conditions of the loan	0.75% of the approved loan amount	0.75% of the approved loan amount
.4.	Overdraft collateralized with a pledge on a financial asset under the Individual Banking Programme		
	Application and documents review fee	no fee	no fee
	Processing and management commission	0.75% of the approved	0.75% of the approved
4.2.	Processing and management commission	loan amount	loan amount
4.3.	Renegotiation of the terms and conditions of the loan	0.75% of the approved loan amount	0.75% of the approved loan amount
	Partial or full early repayment	no fee	no fee
	Overdraft under the CiProfessional Programme Application and documents review fee	BGN 20.00	
5.2.	Processing and management commission	1.50% of the approved loan amount	
5.3.	Renegotiation of the terms and conditions of the loan	1.50% of the approved loan amount	
	Mortgage Loans Reality Mortgage Loan		
	Estimated Income		
.1.2.	Application and documents review fee	BGN 60.00	EUR 30.00
.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
.1.4.	Annual Management Fee	0.30%	0.50%
.1.5.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective licensed valuer	<ul> <li>according to the tariff of the respecti licensed valuer</li> </ul>
1.6.	Commitment Commission	licensed valuer	licensed valuel
	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
3.1.7.	Renegotiation of the Terms and Conditions of the Loan	1.50 % of the outstanding loan amoun	
		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
	Change in the date for payment of the monthly repayment installment  Change in the registered pledge of future receivables	BGN 10.00 BGN 20.00	EUR 5.00 EUR 10.00
1.10.	Mortgage Deletion	BGN 30.00	EUR 15.00
	My Home Mortgage Loan Estimated Income	BGN 30.00	
	Application and documents review fee	2011 00:00	EUR 30.00
3.2.3.	Processing and management commission		1.25% or 1.50% of the approved loa
3.2.4.	Annual management fee		amount 0.50%
	Market valuation/re-valuation of the real estate offered as collateral		according to the tariff of the respective
	Commitment commission		licensed valuer
	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
.2.7.	Renegotiation of the terms and conditions of the loan		1.50 % of the outstanding loan amou
	Change in the date for payment of the monthly repayment installment		EUR 5.00
	Change in the registered pledge of future receivables  Mortgage Deletion		EUR 10.00 EUR 15.00
3.3.	Mortgage Loan under the Individual Banking Programme		
	Estimated Income Application and documents review fee	no fee	no fee
		1.50% of the	1.50% of the
	Processing and management commission	approved loan amount	approved loan amount
	Annual management fee	0.20% according to the tariff of the respective	0.50% according to the tariff of the respecti
	Market valuation/re-valuation of the real estate offered as collateral	licensed valuer	licensed valuer
3.6.	Commitment commission	no commission	no commission
	upon disbursement within 1 month as of the signing date of the loan contract	no commission 0.50% per annum of the non-	no commission 0.50% per annum of the non-
	and the second of the second o		disbursed part
	upon disbursement after 1 month as of the signing date of the loan contract	disbursed part	
	upon disbursement after 1 month as of the signing date of the loan contract  Renegotiation of the terms and conditions of the loan	disbursed part  1.50 % of the outstanding loan amoun	t 1.50 % of the outstanding loan amou
3.7.			t 1.50 % of the outstanding loan amou
3.7. 3.8. 3.9.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion	1.50 % of the outstanding loan amoun	
3.7. 3.8. 3.9. 3.4.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs	1.50 % of the outstanding loan amoun BGN 10.00 BGN 30.00	EUR 5.00
.3.7. .3.8. .3.9. 3.4. .4.1.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion	1.50 % of the outstanding loan amoun	EUR 5.00
.3.7. .3.8. .3.9. 3.4. .4.1. .4.2.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs  Estimated Income	1.50 % of the outstanding loan amoun  BGN 10.00  BGN 30.00  BGN 30.00  BGN 60.00  1.50% of the	EUR 5.00 EUR 15.00 EUR 30.00 1.50% of the
3.3.7. 3.3.8. 3.3.9. 3.4. 3.4.1. 3.4.2.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs  Estimated Income  Application and documents review fee  Processing and management commission	1.50 % of the outstanding loan amoun  BGN 10.00  BGN 30.00  BGN 80.00  1.50% of the approved loan amount	EUR 5.00 EUR 15.00  EUR 30.00 1.50% of the approved loan amount
3.3.7. 3.3.8. 3.9. 3.4. 4.1. 4.4.2. 4.4.3.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs  Estimated Income  Application and documents review fee  Processing and management commission  Annual management fee	1.50 % of the outstanding loan amoun  BGN 10.00  BGN 30.00  BGN 80.00  1.50% of the approved loan amount 0.30%  according to the tariff of the respective	EUR 5.00 EUR 15.00  EUR 30.00 1.50% of the approved loan amount 0.50%
3.3.7. 3.3.8. 3.9. 3.4. 4.1. 4.4.2. 4.4.3.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs  Estimated Income  Application and documents review fee  Processing and management commission	1.50 % of the outstanding loan amoun  BGN 10.00  BGN 30.00  BGN 60.00  1.50% of the approved loan amount  0.30%	EUR 5.00 EUR 15.00  EUR 30.00 1.50% of the approved loan amount 0.50%
3.3.7. 3.3.8. 3.3.9. 3.4. 4.4.1. 4.4.2. 4.4.3. 4.4.4. 4.4.5.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs  Estimated Income  Application and documents review fee  Processing and management commission  Annual management fee	1.50 % of the outstanding loan amoun  BGN 10.00  BGN 30.00  BGN 80.00  1.50% of the approved loan amount 0.30%  according to the tariff of the respective	EUR 5.00 EUR 15.00  EUR 30.00 1.50% of the approved loan amount 0.50% according to the tariff of the respecti
3.7. 3.8. 3.9. 3.4. 4.1. 4.2. 4.4.3. 4.4.5. 4.4.5. 4.4.6.	Renegotiation of the terms and conditions of the loan  Change of the date for payment of the monthly repayment installment  Mortgage deletion  Mortgage Loan for funding Current Needs  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	1.50 % of the outstanding loan amoun  BGN 10.00  BGN 30.00  BGN 60.00  1.50% of the approved loan amount 0.30%  according to the tariff of the respective licensed valuer	EUR 5.00 EUR 15.00  EUR 30.00 1.50% of the approved loan amount 0.50% according to the tariff of the respectificensed valuer

SECTIO	N VII: LOANS	BGN	EUR/ USD
3.5.	Mortgage Loan for funding Current Needs under the Individual Banking Programme	500	
3.5.1.	Estimated Income	no fee	
3.5.2.	Application and documents review fee	no fee	no fee
3.5.3.	Processing and management commission	1.25% of the	1.25% of the
		approved loan amount	approved loan amount
3.5.4.	Annual management fee	0.20%	0.50%
3.5.5.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective	
		licensed valuer	licensed valuer
3.5.6.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.5.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.5.8.	Mortgage Deletion	BGN 30.00	EUR 15.00
3.6.	Advantage Mortgage Loan	BON 00.00	2017 10:00
3.6.1.	Estimated Income	no fee	
3.6.2.	Application and documents review fee	no fee	no fee
262	December and management committees.	1.25% or 1.50% of the	1.25% or 1.50% of the
3.6.3.	Processing and management commission	approved loan amount	approved loan amount
3.6.4.	Annual management fee	0.30%	0.50%
3.6.5.	Market valuation/re-valuation of the real estate offered as collateral	no fee	no fee
3.6.6.	Renegotiation of the terms and conditions of the loan	1.50 % of the	1.50 % of the
	<u> </u>	outstanding loan amount	outstanding loan amount
3.6.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.6.8.	Change in the registered pledge of future receivables  Commitment Commission	BGN 20.00	EUR 10.00
3.6.9.	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	upon disbursement within a 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	disbursed part	disbursed part
3.6.10.	Mortgage Deletion	BGN 30.00	EUR 15.00
3.7.	Mortgage Loan under the CiProfessional Programme	201.00.00	2511,16100
3.7.1.	Application and documents review fee	BGN 40.00	EUR 20.00
			1.25% of the
3.7.2.	Processing and management commission	1.25% of the approved loan amount	approved loan amount
3.7.3.	Annual management fee	0.25%	0.25%
3.7.4.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective	
		licensed valuer	licensed valuer
3.7.5.	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-	0.50% per annum of the non-
	<u> </u>	disbursed part 1.50 % of the	disbursed part 1.50 % of the
3.7.6.	Renegotiation of the terms and conditions of the loan	outstanding loan amount	outstanding loan amount
3.7.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.7.8.	Mortgage Deletion	BGN 30.00	EUR 15.00
3.8	Refinancing a Mortgage Loan		
3.8.1.	Estimated Income	BGN 30.00	EUR 15.00
3.8.2.	Application and documents review fee	BGN 50.00	EUR 25.00
		0.75% of the approved	0.75% of the approved
3.8.3.	Processing and management commission	loan amount	loan amount
3.8.4.	Annual management fee	0.20%	0.50%
		according to the tariff of the respective	
3.8.5.	Market valuation/re-valuation of the real estate offered as collateral	licensed valuer	licensed valuer
206	Pagagatistian of the terms and conditions of the loop		
3.8.6.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.8.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5
3.8.8.		BGN 30.00	EUR 15.00
0.0.0.			2011 10:00
	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 Perio	d	
4.1.1.	Application and documents review fee	no fee	
4.1.2. 4.1.3.	Renegotiation of the terms and conditions of the loan  Partial or full early repayment	no fee	
7.1.0.			
	Contracts for an interest rate based on BIR, concluded before 23.07.2014, a	is well as contracts for a fixed interest rate	
5	Fees charged by the Bank on non-performing loans		
F.4	Commission for an addition ( and addition of had daken of the state of the state of	0.50% of the renegotiated /	0.50% of the renegotiated /
5.1	Commission for renegotiation / restructuring of bad debts of individuals	restructured amount up to BGN 500	restructured amount up to EUR 250
1			

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

Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/365 days basis for consumer loans, overgrants 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.

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 under the Stimulus credit programme for better living, consumer loan 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  Contracts for interest rate based on RIR, concluded aft	BGN ter 15.09.2014	EUR/ USD	
1.1.	Consumer Loans  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	no fee in the period from 24.08.2015 to 31.10.2015 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	no fee in the period from 24.08.2015 to 31.10.2015 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	no fee in the period from 24.08.2015 to 31.10.2015 BGN 235.00 - payable in two parts: * BGN 35.00 - upon applying for a loan; ** BGN 200.00 - after signing a loan		
1.2.	Consumer loan collateralized with a pledge on a financial asset	contract		
1.2.1.	Fee for application, analysis and assessment of creditworthiness	no fee in the period from 24.08.2015 to 31.10.2015 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	no fee in the period from 24.08.2015 to 31.10.2015 BGN 35.00		
2	Overdraft	BGN 00.00		
2.1.	Overdraft under the Advance, Premium, Partners and CiProfessional Credit Programmes and Overdraft collateralized with a pledge on a financial asset	as facin the socied		
2.1.1.	Reviewing of documents for a loan	no fee in the period from 24.08.2015 to 31.10.2015 BGN 35.00		
3.1.	Mortgage Loans Reality Mortgage Loan, Mortgage Loan under the CiProfessional Programme and Mortgage Loan for fundin Current Needs	g		
3.1.1.	Reviewing of documents for a loan	no fee in the period from		
3.1.1.	Reviewing of documents for a loan  Market valuation/re-valuation of the real estate offered as collateral	BGN 60.00 according to the tariff of the respective licensed valuer	EUR 30.00 according to the tariff of the respective licensed valuer	
3.1.3.	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-	no commission 0.50% per annum of the non-	
0.4.4	upon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part	
3.1.4.	Mortgage Deletion  Refinancing a Mortgage Loan	BGN 30.00	EUR 15.00	
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 according to the tariff of the respective	EUR 30.00	
3.2.2.	Market valuation/re-valuation of the real estate offered as collateral	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 0.50% per annum of the non-	no commission 0.50% per annum of the non-	
204	upon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part	
3.2.4.	Mortgage Deletion  Contracts for a fixed interest rate	BGN 30.00	EUR 15.00	
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	no fee in the period from 24.08.2015 to 31.10.2015 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		
5	Contracts for an interest rate based on RIR, concluded after 14.07.2014, as well Fees charged by the Bank on non-performing loans	as contracts for a fixed interest rate		
		0.50% of the renegotiated /	0.50% of the renegotiated /	
5.1 Note:	Commission for renegotiation / restructuring of bad debts of individuals	restructured amount up to BGN 500	restructured amount up to EUR 250	
Interest of for loans Interest of In case of	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.  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.			

ч	N IX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
	Securities Opening of a client sub-account for corporate securities	BGN 0.70	
	Issuance of depository receipts for corporate securities	BGN 0.70	
	Transfer to execute a client order for corporate securities	BGN 1.00	
	Transfer to execute a client order for corporate securities of non-public companies	BGN 10.00	
	Transfer of a client sub-account for corporate securities to another investment agent	BGN 10.00	
	Brokerage commissions for executed client order on the stock exchange		
	shares	3.00% of the transaction amount,	
١.	Sidies	min. BGN 5	
2.	government securities	0.05% of the transaction amount,	
	government sociations	min. BGN 5	
3.	corporate and municipal bonds	0.10% of the transaction amount,	
		min. BGN 5	
	other securities	0.15% of the transaction amount,	
		min. BGN 5	
_	Additional fee for executed client order for deals on the Bulgarian stock exchange	0.20% of the transaction amount	
	Registration of deals at the Central Depository, concluded between clients of the Bank (each party is charged)	BGN 10.00	
_	<u> </u>		
	Deals for custody management of funds	negotiable	
	Underwriting of corporate securities issues	negotiable	
	Government Securities		
	Transactions with government securities		
	Approved orders on the primary market	0.04% of the par value	
)	Non-approved orders on the primary market	BGN 6.00	
	For deals under Art.18 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of government	DOI V 0.00	
3.	securities from individuals or legal entities)	BGN 1.00	
	For deals under Art. 20, Paragraph 1 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
4.	securities from individuals or legal entities to another primary dealer)	BGN 6.00	
5.	For deals under Art. 20, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (transfer of government	BGN 5.00	
	securities from individuals or legal entities from the register of the Bank to a register of another primary dealer)		
6.	For deals under Art. 20, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (transfer of government	BGN 5.00	
	securities owned by individuals or legal entities to another person, whose register is at another primary dealer)		
7.	For deals in government securities, used for participation in the privatization	BGN 10.00	
8.	For each deal in government securities, which includes a participation of a foreign investor in government securities	BGN 15.00	
9.	For normanta upon maturity of issues and interest normanta	0.02% of the par value or the amount	
y.	For payments upon maturity of issues and interest payments	of the interest payment	
0.	Issuance and Replacement of a Certificate	BGN 1.50	
14	Jacuaran or Panlagement of a Cartificate for Target Jacua of Covernment Cognition	PCN 1.00	
11.	Issuance or Replacement of a Certificate for Target Issue of Government Securities	BGN 1.00	
	Deals in government securities, concluded with non- primary dealers of government securities		
1.	Maintenance of a register	BGN 50.00 per month	
		· · · · · · · · · · · · · · · · · · ·	
2	For approved orders	0.04% of the par value	
	Tot approved ordere	0.0476 of the par value	
1	Former and orders	DOM C 00	
ა.	For non-approved orders	BGN 6.00	
	For deals under Art. 14, Paragraph 6 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of		
4.	government securities from non-primary dealers of government securities)	BGN 7.00	
5.	For deals under Art. 14, Paragraph 7 from Ordinance No 5 of the Bulgarian National Bank (transfer of government	BGN 7.00	
	securities from non-primary dealer to a primary dealer)		
·.			
	For deals under Art, 14, Paragraph 8 from Ordinance No 5 of the Bulgarian National Bank (transfer of government	BGN 7.00	
	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)	DGN 7.00	
	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)	DGN 7.00	
6.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  For deals under Art. 14, Paragraph 9 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
6.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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	BGN 7.00	
6.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  For deals under Art. 14, Paragraph 9 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
6. 7.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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	BGN 7.00	
.6.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)		
.6. .7.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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 7.00	
6. 7. 8.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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)  For deals under Art. 21, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (deals in government	BGN 7.00	
6. 7.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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)  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	BGN 7.00	
7.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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)  For deals under Art. 21, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (deals in government	BGN 7.00 BGN 2.00 BGN 7.00	
6. 7. 3.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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)  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	BGN 7.00  BGN 7.00  BGN 7.00  0.02% of the par value or the amount	
i.	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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)  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)  For payments upon maturity of issues and interest payments:	BGN 7.00 BGN 2.00 BGN 7.00	
	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)  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)  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)  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  BGN 7.00  BGN 7.00  0.02% of the par value or the amount	

SECTIO	N IX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
3	Agent commissions for the purchase/sale of compensatory instruments for cash and for exchange of		
J	compensatory instruments for shares		
3.1.	Deals in compensatory instruments for cash	0.50% of the par value, min. BGN 10	
3.2.	Deals in exchange of compensatory instruments for shares	1.00% of the par value, min. BGN 10	
4	Custody Services		
4.1.	Opening an account for safekeeping securities		
-	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.2.	Safekeeping securities		
4.2.1.	Securities with fixed revenue - annual fee	min. BGN 50.00 per month	
	par value in BGN from 0 to 500,000	0.20%	
	par value in BGN from 500,000 to 1,000,000	0.15%	
	par value in BGN from 1,000,000 to 5,000,000	0.10%	
	par value above 5,000,000	0.05%	
4.2.2.		min. BGN 20.00 per month	
	market value in BGN from 0 to 500,000	0.25%	
	market value in BGN from 500,000 to 1,000,000	0.20%	
	market value in BGN from 1,000,000 to 5,000,000	0.15%	
	market value above 5,000,000	0.10%	
4.3.	Account statements for safekeeping securities		
	regular monthly statement	no fee	
	non regular statement	BGN 10.00	
4.4.	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.5.	Other Custody Services		
	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	

Note:
Upon "purchase" of corporate securities, unless otherwise agreed, the client deposits 100% of the price of each ordered share and the amount of commissions payable.
A "price at the discretion of the bank" means: the price limited by the client; the last traded quotation; "purchase" price of CIBANK.

V USD

Note:
"The fees 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.

SECTIO	N XI: OTHER SERVICES	BGN	EUR/ USD
1	Written reports on bank operations and copies requested by the client, including a copy of the account state		FUD 40.00
	for the current year for a previous year	BGN 3.00 BGN 4.00	EUR 10.00 EUR 15.00
2	Certificates		
2.1. 2.2.	Issuance of a certificate to the Tax Authority Issuance of a certificate to certify an account balance	BGN 5.00 BGN 30.00	
2.3.	Issuance of a certificate for the remaining balance on a loan account (credit account)	BGN 60.00	
2.4.	Issuance of a certificate to a borrower for tax relief purposes  Issuance of other certificates	BGN 20.00 BGN 30.00	
3	Enquiries about ordered or expected receipt of transfers to correspondent banks (upon request of a client)		EUR 15.00
4	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
6	(SMS/email) e-notification		
6.1	Registration for SMS notification	no fee	
6.2.	Registration for e-mail notification	annual fee of BGN 5.00 (regardless of the number of registered events and	
		notifications sent)	
6.3. 6.4.	Monthly Service Fee	no fee BGN 1.00	
	Change in the Registration Data	BGN 3.00 - 20 SME notificationsBGN	
6.5.	Price for SMS packages	5.00 - 40 SMS notifications SMS	
7	Others		
7.1	Provision of information from the Central Credit Register about the credit debts of clients - individuals or inheritors of	BGN 10.00	
7.2	individuals being borrowers from CIBANK - at their request  Fax services for sending documents		
	per page abroad	EUR 2.00 p EUR 10.00	
721	Emailing scanned documents	BGN 4.00	BGN 2.00
1.2.1.	Emailing scanned documents	(per document in BGN)	(per document in foreign currency)
7.3	Special courier services		according to the tariff of the used special courier
7.4 7.5	Consultation on monetary, financial, market and other studies  Collection of information on persons abroad (at the request of a client)		negotiable EUR 25.00 + real expenses

# SECTION XII: TRANSITIONAL AND FINAL PROVISIONS 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 Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with a chip, Appendix 5: Tariff for issuance and servicing of an international card with a chip, Appendix 5: Tariff for issuance and a chip, App MasterCard Gold with a chip, Appendix 6: Tariff for issuance and servicing of an international MasterCard Standard with a chip revolving credit card with a grace period, Appendix 7: 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 credit card with a grace period, Appendix 9: "Tariff for issuance and servicing of an international card with own funds andior overdraft debit MasterCard PayPass 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. 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 All services subject to taxation under the Law on VAT include VAT. 4 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. The Bank executes only those orders which are in a proper form and content and comply with the current legislation. For express services (within 2 hours), the fee for the service provided is increased by 50% The Bank issues guarantees after an assessment of the client's creditworthness based on account balances and other collaterals 8 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 01.07.2012; Minutes No 22/14 06 2012 in force as of 12 08 2012: Minutes No 21/07 06 2012 and Minutes No 23/21 06 20012 in force as of 01 08 2012: Minutes No 32/23 08 2012 in force as of 01 09 2012: Minutes No 33/30.08.2012, in force as of 10.09.2012; Minutes No 35/12.09.2012, in force as of 24.09.2012; Minutes No 24/28.06.2012, in force as of 01.10.2012.; Minutes No 39/11.10.2012, in force as of 01.10.2012. force as of 15.10.2012; Minutes No 32/23.08.2012, in force as of 01.11.2012, Minutes No 43 / 08.11.2012, Minutes No 47 / 06.12.2012, in force as of 06.12.2012; Minutes No 3/17.01.2013 on payments of electronic utility bills with Maestro cards (in force as of 21.03.2013) and on amendments to Section III and Section V (in force as of 01.04.2013)., Minutes No 5/31.01.2013, in force as and it.2.2. and Section III - it.1.1, 2.1, 3.2 in force as of 08.06.2013), Minutes No 15/11.04.2013 in force as of 15.04.2013., Minutes №.30/29.07.2013, in force as of 01.09.2013, Minutes

force as of 15.10.2012; Minutes No 32/23.08.2012, in force as of 01.11.2012, Minutes No 43 / 08.11.2012, Minutes No 47 / 06.12.2012, in force as of 06.12.2012; Minutes No 3/17.01.2013 on payments of electronic utility bills with Maestro cards (in force as of 21.03.2013) and on amendments to Section III and Section V (in force as of 01.04.2013), Minutes No 5/31.01.2013, in force as of 25.02.2013, Minutes No 6/07.02.2013, in force as of 01.03.2013, Minutes No 10/20.3013, in force as of 18.03.2013, Minutes No 13/28.03.2013 in force as of 08.06.2013), Minutes No 15/11.04.2013 in force as of 18.03.2013, Minutes No 3/20.2013, in force as of 16.09.2013, Minutes No 15/11.04.2013 in force as of 16.04.2013, Minutes No 3/212.08.2013 in force as of 16.09.2013, Minutes No 3/20.09.2013, in force as of 16.09.2013, Minutes No 3/212.08.2013 in force as of 18.10.2013 (this refers to Section I - it.1.1.2.), Minutes No 3/09.09.2013 in force as of 16.11.2013 (this refers to Section VIII - it.2 and Section XI - it.6.3 and it.6.3.1.), Minutes No 4/2/21.10.2013, in force as of 10.11.2013, Minutes No 47/25.11.2013, in force as of 02.12.2013 - revoked Section VIII Cheques; Minutes S0.2013, in force as of 3/2.09.2014, in force as of 17.04.2014, Minutes No 3/2013, in force as of 17.04.2014, in force as of 17.04.2014, in force as of 17.04.2014, Minutes No 3/2013, in force as of 19.09.2014, Minutes No 3/203, and a section VIII - bank transfers without a change in prices/conditions so that we have more clarity when calculating and collecting fees for foreign currency transfers; Minutes No 5/15.12.2014 and Minutes No 1/12.01.2015 in force as of 19.09.2015, Minutes No 12/03.04.2015, in force as of 13.07.2015, Minutes No 19/25.05.2015, in force as of 01.08.2015, Minutes No 19/25.05.2015, in force as of 01.08.2015, Minutes No 19/25.05.2015, in force as of 01.08.2015, Minutes No 30/10.08.2015, in force as of 24