

Amendments in CIBANK`s Tariff for Individuals starting from 11 January 2016

Starting from 11 January 2016, the following changes will be effective in CIBANK`s Tariff for Individuals and in the appendixes thereto:

1. Section I: 1. Accounts - Monthly service fee

- Current accounts without cards

Channel for receiving statements	Fee
By email /portal	BGN 1,80
In a branch/office	BGN 2,00
By post	BGN 2,50

- Current accounts with cards

Channel for receiving statements	Fee
By email /portal	BGN 0,70
In a branch/office	BGN 0,90
By post	BGN 1,40

2. Section I: 2. Saving accounts – Monthly service fee for account with differentiated interest accrual with average monthly balance of up to BGN/currency units 499.99

Channel for receiving statements	Fee
By email /portal	BGN 1,80
In a branch/office	BGN 2,00
By post	BGN 2,50

3. Section II: Cash operations - depositing cash on current and savings accounts (in BGN and foreign currency):

- By the account holder or an authorized person on an individual's account

Currency	Fee
BGN	Up to BGN 5 000 – no fee (no change)
	0.15% of the surplus above BGN 5 000 (min. BGN 4, max. BGN 100)
Foreign currency	Up to 2 500 currency units – no fee (no change)
	0.15% of the surplus above 2 500 currency units (min. EUR 2, max. EUR 50)

- By a third (non-authorized) person on an individual's current/saving account (BGN)

Currency	Fee
BGN	Up to BGN 5 000 - BGN 4
	Above BGN 5 000– 0.15% of the surplus above BGN 5 000 (min. BGN 4, max. BGN 100) + BGN 4

4. Section II: Cash operations - cash withdrawals from current and savings accounts: Withdrawals from approved loans, granted to current accounts/saving accounts with differentiated interest accrual with average monthly balance of up to BGN/currency units 499.99

Cash withdrawals	BGN	Currency
Up to BGN 3 000/ 1 500 currency units	BGN 1	EUR 1
With prior notice	0.35% of the surplus above BGN 3 000 (min. BGN 6)	0.35% of the surplus above 1 500 currency units (min. EUR 3)
No prior notice	0.50% of the surplus above BGN 3 000 (min. BGN 12)	0.50% of the surplus above 1 500 currency units (min. EUR 6)

5. Section III: Bank transfers – Outgoing interbank transfers in BGN - Cash transfers

Cash transfer (BGN)	Fee
BISERA	0.60% (min. BGN 6)
RINGS	0.70% (min. BGN 15)

6. Section III: Bank transfers – Outgoing interbank transfers in BGN - Credit transfers (via RINGS (for amounts up to/above BGN 100 000))

Credit transfer RINGS	Fee
On paper	BGN 14,00
Online	BGN 9,00

7. Section IV: Bank cards

Debit MasterCard PayPass/ Visa Electron/Maestro	Fee
Cash withdrawals from CIBANK ATMs	BGN 0,20
Cash withdrawal from other banks' ATMs in Bulgaria	BGN 1,00
Cash withdrawals from ATMs abroad	BGN 5 + 1.50%
Annual maintenance fee (applicable only for Debit MasterCard PayPass)	BGN 12