



TARIFF

**For
Individuals**



CIBANK follows the principles of responsible banking and tries to build long-term relationships with its clients. The mission of the Bank is to do business in a responsible and ethical manner, with clear and transparent conditions.

This tariff contains detailed information on the prices of services offered to our individual clients.

Those services that CIBANK offers to its clients for free of charge, are marked in **blue**.

Services that are offered at promotional terms, conditions and fees, are marked in **red**.

Our experts in each branch and office of CIBANK are available to assist you in choosing the best solution for you.

This tariff is available on the official website of the Bank at: www.cibank.bg



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Tariff for Fees and Commissions

applicable to individuals

I. Accounts BGN | Currency

1. Current Accounts *

1.1 Current accounts	
1.1.1 Opening an Account in an Office of the Bank	BGN 3.00 EUR 1.50
1.1.2 Opening an Account Online	BGN 1.50 EUR 0.75
1.1.3 Minimum blocked Account Balance	BGN 5.00 BGN 5.00
1.1.4 Monthly Service Fee:	
including an account statement sent via electronic channels (email, web portal)	BGN 1.80 BGN 1.80
including an account statement received in an office	BGN 2.00 BGN 2.00
including an account statement sent by regular mail to the postal address	BGN 2.50 BGN 2.50
1.1.5 Closing	No fee

1.2 Current Accounts with Bank Cards **	
1.2.1 Opening	BGN 1.00 EUR 0.50
1.2.2 Monthly Service Fee	
including an account statement sent via electronic channels (email, web portal)	BGN 0.70 BGN 0.70
including an account statement received in an office of the Bank	BGN 0.90 BGN 0.90
including an account statement sent by regular mail to the postal address	BGN 1.40 BGN 1.40
1.3.2 Closing	No fee

1.3 Escrow Accounts	
1.3.1 Opening	
up to BGN 100,000 or its foreign currency equivalent	BGN 100.00 EUR 50.00
for amounts of more than BGN 100,000 or their foreign currency equivalent	BGN 500.00 EUR 250.00
1.3.2 Monthly Service Fee on the Contract Amount	0.20% 0.10%
1.3.3 Closing	No fee

2. Savings Accounts

2.1 Savings Account with Differentiated Interest Accrual / Beneficial Account	
2.1.1 Opening	No fee
2.1.2 The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN 499.99 /currency units	
including an account statement sent via electronic channels (email, web portal)	BGN 1.80 BGN 1.80
including an account statement received at an office of the Bank	BGN 2.00 BGN 2.00
including an account statement sent by regular mail to the postal address	BGN 2.50 BGN 2.50
2.1.3 The monthly service fee for an account with differentiated interest accrual with average monthly balance of more than BGN 499.99/EUR/US\$	
including an account statement sent via electronic channels (email, web portal)	No fee
including an account statement received at an office of the Bank	
including an account statement sent by regular mail to the postal address	
2.1.4 Closing	



2.2 Dreams Children's Savings Account ***	
2.2.1 Opening	No fee
2.2.2 Monthly Service Fee	No fee
2.2.3 Replacement of a Savings-Bank Book	BGN 4.00
2.2.4 Loss of a Savings-Bank Book	BGN 10.00
2.2.5 Closing	No fee

3. Term Deposits ****	
3.1 Opening	No fee
3.2 Monthly Service Fee	No fee
including an account statement sent via electronic channels (email, web portal)	No fee
including an account statement received at an office of the Bank	No fee
3.3 Management of a term deposit without submission of the contract	BGN 2.00
3.4 Closing	No fee

Note:

*The fees under Items 1.1. and 1.2. are also applicable to accounts of persons who act 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 for three consecutive months.

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 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.

II. Cash operations

BGN | Currency

1. Cash Deposits

1.1 In Current Accounts

By the account holder or an authorized person in an individual's account

For amounts up to BGN 5,000.00 / 2,500.00 currency units **No commission**

For amounts of more than BGN 5 000.00 / 2 500.00 currency units
- for the amount above that limit (min. BGN 4.00 / EUR 2.00, max. BGN 100.00 / EUR 50.00) 0.15% | 0.15%

By a third (unauthorized) person to an individual client's account

For amounts up to BGN 5,000.00 / 2,500.00 currency units BGN 4 | No commission

For amounts of more than BGN 5 000.00 / 2 500.00 currency units 0.15% | No commission

- for the amount above BGN 5 000 (min. BGN 4.00, max. BGN 100.00) + BGN 4

1.2 In Savings Accounts: With differentiated interest accrual/Beneficial Account/ Dreams Children's Savings Account

By the account holder or an authorized person in an individual's account

For amounts up to BGN 5,000.00 / 2,500.00 currency units **No commission**

For amounts of more than BGN 5 000.00 / 2 500.00 currency units
- for the amount above that limit (min. BGN 4.00 / EUR 2.00; max. BGN 100.00 / EUR 50.00) 0.15% | 0.15%

By a third (unauthorized) person in an individual client's account

For amounts up to BGN 5,000.00 / 2,500.00 currency units BGN 4 | No commission

For amounts of more than BGN 5 000.00 / 2 500.00 currency units 0.15% | No commission

- for the amount above BGN 5 000 (min. BGN 4.00, max. BGN 100.00) + BGN 4

1.3 In Term Deposits

No commission

1.4 Cash Deposits in Bulgarian Coins

for amounts up to BGN 100.00 **No commission**

for amounts of more than BGN 100.00 2.00% | -

1.5 In a currency other than the currency of the account

No commission

2. Cash Withdrawals*

2.1 From Current Accounts

2.1.1 for amounts up to BGN 3,000 / 1,500 currency units BGN 1.00 | EUR 1

2.1.2 for amounts of more than BGN 3,000 / 1,500 currency units

without a two-working-day notice-for the amount above the limit (min. BGN 12.00/EUR 6.00) 0.50% | 0.50%

with a two-working-day notice - for the amount above the limit (min. BGN 6.00 / EUR 3.00) 0.35% | 0.35%

2.2 From Savings Accounts

2.2.1 for amounts up to BGN 3,000 / 1,500 currency units BGN 1.00 | EUR 1

2.2.1 for amounts of more than BGN 3,000 / 1,500 currency units

without a two-working-day notice-for the amount above the limit (min. BGN 12.00/EUR 6.00) 0.50% | 0.50%

with a two-working-day notice - for the amount above the limit (min. BGN 6.00/EUR 1.50) 0.35% | 0.35%

2.3 Cash withdrawals from current accounts with bank cards at POS terminals

Commission as per Section IV

2.4 Cash withdrawals from approved loans granted to current accounts

2.4.1 for amounts up to BGN 3 000 / 1 500 currency units BGN 1.00 | EUR 1

2.4.2 for amounts above BGN 3 000 / 1 500 currency units

without a two-working-day notice-for the amount above the limit (min. BGN 12.00 / EUR 6.00) 0.50% | 0.50%

with a two-working-day notice - for the amount above the limit (min. BGN 6.00/EUR 3.00) 0.35% | 0.35%

2.5 Cash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual / Beneficial Account

No commission

2.5.1 for amounts up to BGN 3 000 / 1 500 currency units BGN 1.00 | EUR 1

2.5.2 for amounts above BGN 3 000 / 1 500 currency units

without a two-working-day notice-for the amount above the limit (min. BGN 12.00 / EUR 6.00) 0.50% | 0.50%

with a two-working-day notice - for the amount above the limit (min. BGN 6.00/EUR 3.00) 0.35% | 0.35%

2.6 Cash withdrawals in currency other than the currency of the account

No commission

2.7 Cash withdrawals from term deposits on the maturity date or on the first business day after the maturity date**	
2.7.1 For deposits opened until 05.04.2013 inclusive	
2.7.1.1 for amounts up to BGN 5 000, or their equivalence in foreign currency	No commission
2.7.1.2 for amounts above BGN 5 000, or their equivalence in foreign currency	
without a two-working-day notice - for the amount above the limit (min. BGN 10.00, max. BGN 100)	0.40% 0.40%
with a two business day notice	No commission
2.7.2 For deposits opened after 08.04.2013	
2.7.2.1 for amounts up to BGN 3,000 / 1,500 currency units	No commission
2.7.2.2 for amounts above BGN 3,000 / 1,500 currency units	
without a two-working-day notice - for the amount above the limit (min. BGN 6.00 / EUR 3.00)	0.40% 0.50%
with a two business day notice	No commission
2.8 (Partial or full) cash withdrawals from term deposits on dates prior to the maturity date	
2.8.1 For deposits opened until 05.04.2013 inclusive	
2.8.1.1 for amounts up to BGN 5 000, or their equivalence in foreign currency	No commission
2.8.1.2 for amounts above BGN 5 000, or their equivalence in foreign currency	
without a two-working-day notice - for the amount above the limit (min. BGN 10.00)	0.40% 0.50%
with a two-working-day notice - for the amount above the limit (min. BGN 5.00)	0.20% 0.30%
2.8.2 For deposits opened after 08.04.2013	
2.8.2.1 for amounts up to BGN 3 000 / 1 500 currency units	No commission
2.8.2.2 for amounts above BGN 3 000 / 1 500 currency units	
without a two-working-day notice-for the amount above the limit (min. BGN 6.00/EUR 3.00)	0.40% 0.50%
with a two-working-day notice-for the amount above the limit (min. BGN 3.00/EUR 1.50)	0.20% 0.30%
2.9 Purchase and Sale of Foreign Currency ***	
	No commission
2.10 Requested in writing but not drawn - it is based on the amount ****	
	1.00% 1.00%
2.11 Cash withdrawals with a card issued by another payment institution at a POS terminal	
It is based on the amount (min. BGN 10.00)	3.00% -
2.12 Replacement of damaged and unfit Bulgarian banknotes	
It is based on the amount (min. BGN 10.00)	1.00% -

Note:

When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1 and item 1.4.

* The limits specified under items 1 and 2 for depositing and withdrawing cash are daily and the amount of cash commissions are calculated based on the total of all cash transactions during the day for cash deposits and cash withdrawals from each operation separately. On exceeding the daily limit, the Bank collects officially due commissions on the excess over the limit.

**The applicable fees and commissions for withdrawal from deposit accounts on the maturity date are valid also for deposits which allow withdrawal on interim dates during the term of the deposit.

***The Bank buys and sells currency at the announced exchanged rates. Deviations from the rates are permitted only after agreement with the Markets and Liquidity Directorate.

****The fess under item 2.9 are not applied for amounts of term deposits.

III. Bank Transfers

BGN | Currency

1. Intrabank Transfers

1.1 Outgoing Transfers

1.1.1 Credit Transfers

1.1.1.1 Transfers among accounts of the same holder

executed on paper or electronically

No commission

1.1.1.2 Among accounts of different holders

executed on paper

BGN 1.00 | EUR 3.00

executed electronically

BGN 0.50 | EUR 1.50

1.1.2 Cash Transfers (this service is offered only in BGN)

1.1.2.1 To a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals) deposited in a Bank's Office located in a territorial directorate of the National Revenue Agency for amounts of up to BGN 1,000 and more than BGN 1,000

No commission

1.1.2.2 To a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals)

for amounts of up to BGN 1,000

BGN 4.00

for amounts of more than BGN 1,000

BGN 4.00
+ 1.00% of the amount above the limit

1.1.2.3 To a CIBANK budget account by a multiple payment order

for amounts of up to BGN 1,000

BGN 4.00

for amounts of more than BGN 1,000

BGN 4.00
+ 1.00% of the amount above the limit

1.1.2.4 To a CIBANK account of budget spending units (fines and penal provisions)

for amounts of up to BGN 1,000

BGN 4.00

for amounts of more than BGN 1,000

BGN 4.00
+ 1.00% of the amount above the limit

1.1.2.5 To a CIBANK account of TBI Credit EAD (payment of repayment installments)

BGN 4.00

1.2 Incoming Transfers

No commission

2. Interbank Transfers

2.1 Outgoing Transfers in BGN

2.1.1 Cash Transfers

Through BISERA (for amounts of up to BGN 100,000)- it is based on the amount (min. BGN 6)

0.60%

Through RINGS (for amounts of up to / more than BGN 100,000) - it is based on the amount (min. BGN 15.00)

0.70%

To an account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a territorial directorate of the National Revenue Agency - it is based on the amount (min. BGN 6.00)

0.40%

To a budget account held with another bank through a multiple payment order - it is based on the amount (min. BGN 10.00)

0.50%

2.1.2 Credit Transfers

Through BISERA (for amounts of up to BGN 100,000)

executed on paper

2.10

executed electronically

1.00

Through RINGS (for amounts of up to/more than BGN 100,000)

executed on paper

14.00

executed electronically

9.00

Multiple payments from/to the budget

executed on paper

4.50

executed electronically

2.40

Change to the original order (at the request of the payer)

5.00

2.2 Outgoing Transfers in Foreign Currency	
2.2.1 with SPOT value date (2 working days)	
executed on paper - it is based on the payment amount, (min. EUR 15.00, max. EUR 200.00)	0.15%
executed electronically - it is based on the payment amount, (min. EUR 10.00, max. EUR 150.00)	0.10%
2.2.2 with TOM value date (next working day)	
executed on paper - it is based on the payment amount, (min. EUR 25.00, max. EUR 250.00)	0.25%
executed electronically - it is based on the payment amount, (min. EUR 20.00, or max. EUR 200.00)	0.20%
2.2.3 with value date THE SAME WORKING DAY	
executed on paper - it is based on the payment amount, (min. EUR 30.00, max. EUR 300.00)	0.30%
executed electronically-it is based on the payment amount, (min. EUR 25.00, max. EUR 250.00)	0.25%
2.2.4 Change to the original order (at the request of the payer)	
an extra commission is paid to correspondent banks + SWIFT fee	EUR 30.00
2.2.5 Cancellation of an ordered transfer at the request of the payer	
an extra commission is paid to correspondent banks + SWIFT fee	EUR 40.00
2.2.6 Returned transfer (not at the fault of the Bank)	
- it is based on the transfer amount, (min. EUR 10.00, max. EUR 200.00)	0.10%
2.2.7 Enquiries about incorrectly received transfers to correspondent banks	
an extra commission is paid to correspondent banks + SWIFT fee	EUR 15.00
2.2.8 SWIFT expenses for all types of messages	in accordance with Section XI - Other services, it. 4 of the Tariff

2.3 Incoming Transfers in BGN	No commission
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2.4 Incoming Transfers in Foreign Currency	
2.4.1 for amounts of up to EUR 100 or their foreign currency equivalent	No commission
2.4.2 for amounts of above EUR 100 or their foreign currency equivalent - based on the transfer amount (min. EUR 10.00, max. EUR 200.00)	0.10%
2.4.3 Returned transfer (not at the fault of the Bank) + SWIFT fee	EUR 40.00

3. Direct Debit	
3.1 Depositing of Consent	No fee

3.2 Initiation of Direct Debit Orders	
3.2.1 against an account at the Bank	
executed on paper	BGN 1.00
executed electronically	BGN 0.50
3.2.2 against an account at another Bank	
executed on paper	BGN 2.00
executed electronically	BGN 1.00

3.3 Payment of Direct Debit Orders	
Intrabank Transfers	BGN 1.00
Interbank Transfers	BGN 2.00

4. Standing Orders

4.1 Registration	
4.1.1 Standing orders among accounts of the same holder	No commission
4.1.2 Standing orders among accounts of different holders	BGN 1.00
4.2 Transfers	
4.2.1 Intrabank Transfers	
Among accounts of the same holder	No commission
Among 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 to execute a standing order due to lack of sufficient funds on the account	
	BGN 0.80
4.5 Deactivation of Registration	
	BGN 1.00

5. Utility Bill Payments via an Account /effective from 16.11.2015 for it.5.1 - 5.5/

5.1 Registration	No fee
5.2 Change and Termination of Subscription	No fee
5.3 Monthly Fee	No fee
5.4 Payment fee irrespective of the selected manner of payment - automatically or upon manual confirmation	BGN 0.15
5.5 E-mail notification of an obligation or successful / unsuccessful transfer	No fee
5.6 Utility payments via an account included in a Classics, Comfort and Practice Packages (unlimited number) - effective from January 2016	No fee

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.

IV. Bank Cards

1. International Maestro Debit Card - it is not issued since 20.05.2015	Appendix 1
2. International Visa Electron Debit Card	Appendix 2
3. International Card with Minimum Balance and/or Overdraft MasterCard Standard	Appendix 3
4. International Card with Minimum Balance and/or Overdraft Visa Classic	Appendix 4
5. International Card with Minimum Balance and/or Overdraft MasterCard Gold	Appendix 5
6. International Revolving Credit Card with a Grace Period MasterCard Standard	Appendix 6
7. International Revolving Credit Card with a Grace Period Visa Classic	Appendix 7
8. International Revolving Credit Card with a Grace Period MasterCard Gold	Appendix 8
9. International Debit MasterCard Gold Pay Pass Card	Appendix 9

10. Automatic Utility Bill Payment with a Bank Card - Electronic Utility Bills

/In effect from 16.11.2015, this service is not offered to new clients

Fees apply only to existing clients of the Bank, using the service as to 16.11.2015./

10.1 Registration for a payment at a commercial outlet (one-off fee for each subscription number)	BGN 3.00
10.2 Monthly Service Fee	No fee
10.3 Registration after the Card Expiry Date	BGN 3.00
10.4 Changed data - mobile number, change in services, subscription number	BGN 3.00
Tariff of EPAY PLC operator for electronic payment of utility bills	
10.5 SMS notification	BGN 0.10
10.6 E-mail notification	No fee

11. SMS Notification for Bank Card Transactions

11.1 Registration of a Service Card	BGN 1.00
11.2 Monthly Service Fee	No fee
11.3 Registration after the Card Expiry Date	BGN 1.00
11.4 Changed data - mobile number, change in services	BGN 1.00
11.5 Fee for SMS notification of authorization	BGN 0.15
11.6 Fee for SMS notification of funds available in a bank card	No fee

12. Fees under the Priority Pass Programme

12.1 Issuance of a Card	No fee
12.2 Annual Priority Pass Membership Fee	
12.3 Card Renewal after the Card Expiry Date	
12.4 Card Renewal before the Card Expiry Date	BGN 5.00
12.5 Blocking of a Priority Pass Card	BGN 1.00
12.6 Visit to a VIP office participating in the Priority Pass Programme (per person)	EUR 24.00

13. Fees under the Priority Traveler Programme

13.1 Issuance of a Priority Traveler Card	No fee
13.2 Annual Priority Traveller Membership Fee	
13.3 Card Renewal after the Card Expiry Date	
13.4 Card Renewal before the Card Expiry Date	BGN 5.00
13.5 Blocking of a Priority Traveler Card	BGN 1.00

14. Installation of POS terminal at a commercial outlet to accept payment cards payments

14.1 Installation of POS terminal	No fee
14.2 Express installation - up to 3 working days for Sofia, up to 5 working days for other locations	BGN 100.00
14.3 Monthly Support of POS Terminal	No fee
14.4 Fees and Commissions per Transaction	subject to negotiations
14.5 Detailed Monthly Information about Transactions by Card Types	BGN 10.00

V. Internet Banking - CIBANK ONLINE

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*	
1.3 Use of a TOKEN device when CIBANK ONLINE is used without a package programme*	BGN 25.00
1.4 Replacement of a TOKEN device due to damage or loss	BGN 30.00

2. Monthly Fee

No fee

3. TOKEN Device

3.1 Failure to return a TOKEN device upon termination of a contract	BGN 30.00
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4. Transfers

BGN | Currency

4.1 Intrabank Transfers	
4.1.1 Credit Transfers	
among accounts of the same holder	No commission
among accounts of different holders	BGN 0.50 EUR 1.50
4.1.2 Direct Debit	BGN 0.50 -
4.2 Interbank Transfers	
4.2.1 Outgoing Transfers in BGN	
Through BISERA (for amounts of up to BGN 100,000)	BGN 1.00
Through RINGS (for amounts of up to/more than BGN 100,000)	BGN 9.00
Multiple payments from/to the budget	BGN 2.40
4.2.2 Outgoing Transfers in Foreign Currency	
4.2.2.1 With SPOT value date (2 working days) - on the transferred amount, (min. EUR 10.00, max. EUR 150.00)	0.10%
4.2.2.2 With TOM value date (next working day)- on the transferred amount, (min. EUR 20.00, max. EUR 200.00)	0.20%
4.2.2.3 With a value date ON THE SAME WORKING DAY - on the transferred amount (min. EUR 25.00, max. EUR 250.00)	0.25%
4.3 Utility payments via CIBANK ONLINE from the client's account /effective from 16.11.2015 for it. 4.3.1 - 4.3.5. /	
4.3.1 Registration	No fee
4.3.2 Change and Termination of Subscription	No fee
4.3.3 Monthly Fee	No fee
4.3.4 Payment fee irrespective of the selected manner of payment - automatically or upon manual confirmation	BGN 0.15
4.3.5 E-mail notification of an obligation or successful / unsuccessful transfer	No fee
4.3.6 Utility payments via an account included in a Classics, Comfort and Practice Packages (unlimited number) - effective from January 2016	No fee

Note:

* Charges in 1.2. and 1.3. not collected at registration of new / additional user at a client account service, where its current device is already registered in the system.

* Charges in 1.2. and 1.3. collect and the replacement of the current device because of depleted battery supply.

VI. Packages

BGN

1. DYNAMICS Package*

1.1 Purchase	No fee
1.2 Monthly Service Fee	4.00
1.3 Termination	No fee

2. Classic Package Programme **

2.1 Purchase	No fee
2.2 Minimum amount for activation	5.00
2.3 Monthly Service Fee	2.50
2.4 Termination	20.00

3. Practice Package Programme **

3.1 Purchase	No fee
3.2 Minimum amount for activation	5.00
3.3 Monthly Service Fee	4.00
3.4 Termination	20.00

4. Comfort Package Programme **

4.1 Purchase	No fee
4.2 Minimum amount for activation	10.00
4.3 Monthly Service Fee	6.00
4.4 Termination	20.00

5. CIPRACTIC Package Programme

5.1 Purchase	No fee
5.2 Minimum amount for activation	10.00
5.3 Monthly Service Fee	6.00
5.4 Termination	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.

VII. Loans

Contracts for interest rate based on RIR, concluded after 15.09.2014

1. Consumer Loans		BGN
1.1 Consumer loan under the Advance, Premium, Partners and CiProfessional Credit Programme		
1.1.1 Fee for applying, analyzing and assessing the creditworthiness for loans in amount up to BGN 15 000.00	BGN 135.00, payable in two parts: *BGN 35.00 - upon application for a loan; ** BGN 100.00 - upon signing the loan contract	no fee in the period from 07.03.2016 to 05.05.2016
1.1.2 Fee for applying, analyzing and assessing the creditworthiness for loans in amount from BGN 15 000.01 to BGN 30 000.00	BGN 185.00, payable in two parts: *BGN 35.00 - upon application for a loan; ** BGN 150.00 - upon signing the loan contract	no fee in the period from 07.03.2016 to 05.05.2016
1.1.3 Fee for applying, analyzing and assessing the creditworthiness for loans in amount over BGN 30 000.00	BGN 235.00, payable in two parts: *BGN 35.00 - upon application for a loan; ** BGN 200.00 - upon signing the loan contract	no fee in the period from 07.03.2016 to 05.05.2016

1.2 Consumer loan collateralized with a pledge on a financial asset		BGN
1.2.1 Fee for applying, analyzing and assessing the creditworthiness	BGN 135.00, payable in two parts: *BGN 35.00 - upon application for a loan; ** BGN 100.00 - upon signing the loan contract	no fee in the period from 07.03.2016 to 05.05.2016

1.3 Golden Age Consumer Loan		BGN
1.3.1 Review of loan documentation	BGN 35.00	no fee in the period from 07.03.2016 to 05.05.2016

2. Overdraft		BGN	Currency
2.1 Overdraft under the Classic, Advance, Premium and Partners Credit Programmes collateralized with a pledge on a financial asset			
2.1.1 Review of loan documentation	BGN 35.00	no fee in the period from 07.03.2016 to 05.05.2016	

3. Loans collateralized with a mortgage on real estate		BGN	Currency
3.1 Reality mortgage loan, CiProfessional and mortgage loan for funding current needs			
3.1.1 Review of loan documentation	BGN 60.00 EUR 30.00		
3.1.2 Valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer		
3.1.3 Commitment commission			
Upon disbursement within 1 month from the date of signing the loan contract	No commission		
Upon disbursement after 1 month as of the signing date of the loan contract - annually on the non-disbursed amount	0.50% 0.50%		
3.1.4 Mortgage deletion	BGN 30.00 EUR 15.00		



3.2 Refinancing a Mortgage Loan	
3.2.1 Review of loan documentation	BGN 60.00 EUR 30.00
3.2.2 Valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer
3.2.3 Commitment commission	
Disbursement within 1 month from the signature of the loan contract	No commission
Upon disbursement after 1 month as of the signing date of the loan contract - annually on the non-disbursed amount	0.50%
3.2.4 Mortgage deletion	BGN 30.00 EUR 15.00

Contracts for a fixed interest rate

4. Credit Limit on Revolving Bank Cards

4.1. Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period	
4.1.1 Review of loan documentation	BGN 35.00 no fee in the period from 07.03.2016 to 05.05.2016
4.1.2 Renegotiation of loan conditions	No fee
4.1.3 Early repayment (full or partial)	

Contracts for an interest rate based on RIR, concluded after 14.07.2014, as well as contracts for a fixed interest rate

BGN | Currency

5. Fees charged by the Bank on non-performing loans

5.1 Commission for renegotiation/restructuring of individuals' loans in arrears - percentage of the renegotiated/restructured amount, max. BGN 500/ EUR 250	0.50% 0.50%
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Contracts for an interest rate based on BIR, concluded before 23.07.2014, as well as contracts for a fixed interest rate

Appendix 10

Note:

Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/365 days basis for consumer loans, overdrafts and revolving credit cards and on a 360/360 days basis for loans with mortgage collateral.

Interest rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used.

In case of breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract.

*CIBANK considers non-performing any loans for which there is an indication for deterioration or loans, which are not repaid in accordance with the contract signed for their disbursement.

VIII. Cheques (revoked with decision of the MB - Minutes No. 47/25.11.2013, effective from 02.12.2013)

IX. Securities And Custodian Services

BGN

1. Securities

1.1 Opening of a client sub-account for corporate securities	0.70
1.2 Issuance of depository receipts for corporate securities	0.50
1.3 Transfer to execute a client order for corporate securities	1.00
1.4 Transfer to execute a client order for corporate securities of non-public companies	10.00
1.5 Transfer of a client sub-account for corporate securities to another investment agent	10.00
1.6 Brokerage commissions for executed client order on the stock exchange	
1.6.1 Shares - percentage of the deal, (min. BGN 5)	3.00%
1.6.2 Government securities - percentage of the deal, (min. BGN 5)	0.05%
1.6.3 Corporate and municipal bonds - percentage of the deal, (min. BGN 5)	0.10%
1.6.4 Other securities - percentage of the deal, (min. BGN 5)	0.15%
1.7 Additional fee for executed client order for deals on the Bulgarian stock exchange	0.20%
1.8 Registration of deals at the Central Depository, concluded between clients of the Bank (each party is charged)	10.00
1.9 Deals related to trust funds management	subject to negotiations
1.10 Underwriting of corporate securities issues	subject to negotiations

2. Government Securities

2.1 Deals in Government Securities

2.1.1 Approved orders on the primary market - percentage of the par value	0.04%
2.1.2 Non-approved orders on the primary market	6.00
2.1.3 For deals under Art.18 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of government securities from individuals or legal entities)	1.00
2.1.4 For deals under Art. 20, Paragraph 1 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from individuals or legal entities to another primary dealer)	6.00
2.1.5 For deals under Art. 20, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from individuals or legal entities from the register of the Bank to a register of another primary dealer)	5.00
2.1.6 For deals under Art. 20, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by individuals or legal entities to another person, whose register is at another primary dealer)	5.00
2.1.7 For deals in government securities used for participation in the privatization	10.00
2.1.8 For each deal in government securities including participation of a foreign investor in government securities	15.00
2.1.9 For payments upon maturity of issues and interest payments	0.02%
2.1.10 Issuance or replacement of a certificate	1.50
2.1.11 Issuance or Replacement of a Certificate for Target Government Securities	1.00

2.2 Deals in government securities concluded with non-primary dealers of government securities

2.2.1 Monthly maintenance of a register	50.00
2.2.2 Approved orders - percentage of the par value	0.04%
2.2.3 Non-approved orders	6.00
2.2.4 For deals under Art. 14, Paragraph 6 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of government securities from non-primary dealers of government securities)	7.00

2.2.5 For deals under Art. 14, Paragraph 7 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from non-primary dealer to a primary dealer)	7.00
2.2.6 For deals under Art. 14, Paragraph 8 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)	7.00
2.2.7 For deals under Art. 14, Paragraph 9 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by a non-primary dealer, to another non-primary dealer, whose register is at another primary dealer)	7.00
2.2.8 For deals under Art. 21, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity registered in the bank)	2.00
2.2.9 For deals under Art. 21, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity registered in the bank and in another primary dealer)	7.00
2.2.10 For payments upon maturity of issues and interest payments	0.02%

2.3 Establishment of pledges of government securities as per the Law on Special Pledges

State fees according to a tariff approved by the Council of Ministers are charged for the registration of circumstances related to established pledges of government securities as per the Law on Special Pledges.

3. Agent commissions for the purchase/sale of compensatory instruments for cash and for exchange of compensatory instruments for shares

3.1 Deals in compensatory instruments for cash - from the nominal value (min. BGN 10)	0.50%
3.2 Deals in exchange of compensatory instruments for shares - from the nominal value (min. BGN 10)	1.00%

4. Custodian Services

4.1 Opening an account for safekeeping securities

4.1.1 Government securities	10.00
4.1.2 Corporate securities	10.00

4.2 Safekeeping securities

4.2.1 Securities with fixed revenue - annual fee	min. 50.00 per month
4.2.1.1 Par value in BGN from 0 to 500,000	0.20%
4.2.1.2 Par value in BGN from 500,000 to 1,000,000	0.15%
4.2.1.3 Par value in BGN from 1,000,000 to 5,000,000	0.10%
4.2.1.4 Par value above 5,000,000	0.05%
4.2.2 Shares - annual fee	min. 20.00 per month
4.2.2.1 Market value in BGN from 0 to 500,000	0.25%
4.2.2.2 Market value in BGN from 500,000 to 1,000,000	0.20%
4.2.2.3 Market value in BGN from 1,000,000 to 5,000,000	0.15%
4.2.2.4 Market value above 5,000,000	0.10%

4.3 Account statements for safekeeping securities

Regular monthly statement	no fee
non-regular statement	10.00

4.4 Transferring Securities

4.4.1 Government securities	10.00
4.4.2 Corporate securities	10.00

4.5 Other Custodian Services

4.5.1 Notice of corporate actions (per event)	25.00
4.5.2 Collection of dividends and interest (per event)	50.00
4.5.3 Voting at a general meeting	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.

X. Vault

BGN

1. Letting of safe deposit boxes in a public safety vault

Sofia - Tundzha and Saborna Offices, Plovdiv Branch - Leipzig Office

1.1 Small safe deposit box (10 cm)

1.1.1 for 1 month	50.00
1.1.2 for 3 months	80.00
1.1.3 for 6 months	120.00
1.1.4 for 12 months	160.00

1.2 Medium safe deposit box (20 cm)

1.2.1 for 1 month	60.00
1.2.2 for 3 months	80.00
1.2.3 for 6 months	120.00
1.2.4 for 12 months	180.00

1.2 Large safe deposit box (40 cm)

1.3.1 for 1 month	80.00
1.3.2 for 3 months	120.00
1.3.3 for 6 months	140.00
1.3.4 for 12 months	220.00

Blagoevgrad Branch

1.1 Small safe deposit box (10 cm)

1.1.1 for 1 month	50.00
1.1.2 for 3 months	80.00
1.1.3 for 6 months	160.00
1.1.4 for 12 months	240.00

1.2 Medium safe deposit box (20 cm)

1.2.1 for 1 month	80.00
1.2.2 for 3 months	110.00
1.2.3 for 6 months	180.00
1.2.4 for 12 months	280.00

1.2 Large safe deposit box (40 cm)

1.3.1 for 1 month	100.00
1.3.2 for 3 months	160.00
1.3.3 for 6 months	230.00
1.3.4 for 12 months	320.00

Ruse Branch

1.1 Small safe deposit box (10 cm)

1.1.1 for 1 month	50.00
1.1.2 for 3 months	90.00
1.1.3 for 6 months	150.00
1.1.4 for 12 months	240.00

1.2 Medium safe deposit box (20 cm)

1.2.1 for 2 month	80.00
1.2.2 for 3 months	110.00
1.2.3 for 6 months	180.00
1.2.4 for 12 months	300.00

1.3 Large safe deposit box (40 cm)

1.3.1 for 3 month	100.00
1.3.2 for 3 months	150.00
1.3.3 for 6 months	240.00
1.3.4 for 12 months	340.00

2. Visits to the vault

2.1 Visits included in the contract for renting out a safe deposit box	
2.1.1 for a contract for 1 month	4
2.1.2 for a contract for 3 months	12
2.1.3 for a contract for 6 months	24
2.1.4 for a contract for 12 months	48
2.2 Visits not included in the contract - unlimited number (per visit)	
	5.00

3. Loss/damage of one (two) key(s) of the tenant	all costs related to the replacement of the lock
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4. Release / signing of a new contract for renting out a safe deposit box	1.00
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XI. Other Services

BGN | Currency

1. Written reports on bank operations and copies requested by the client, including a copy of the account statement (per case)

1.1 For the current year	BGN 3.00 EUR 10.00
1.2 For the previous year	BGN 4.00 EUR 15.00

2. Certificates

2.1 Issuance of a certificate for submission to a tax authority	5.00 -
2.2 Issuance of a certificate for account balance validation	30.00 -
2.3 Issuance of a certificate for the remaining balance on a loan account (credit account)	60.00 -
2.4 Issuance of a certificate to a borrower for tax relief purposes	20.00 -
2.5 Issuance of other certificates	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 messages (porto)

EUR 10.00 per page

5. Bookkeeping adjustment operation (at the request of the payer/recipient)

EUR 30.00

6. (SMS/email) e-notification

BGN

6.1 Registration for SMS notification	No fee
6.2 Registration for email notification - annual fee (regardless of the number of registered events and notification sent)	5.00
6.3 Monthly Service Fee	No fee
6.4 Change in the Registration Data	1.00
6.5 Price for SMS packages	3.00 - 20 messages SMS 5.00 - 40 messages SMS

7. Other

7.1 Provision of information from the Central Credit Register about the credit debts of clients - Individuals or inheritors of individuals being borrowers from CIBANK - at their request	BGN 10.00
7.2 Fax services for sending documents	
for the country - per page	EUR 2.00
outside the country - per page	EUR 10.00
7.2.1 Emailing scanned documents - per each single document in BGN/foreign currency	BGN 4.00 EUR 2.00
7.3 Special courier services	according to the tariff of the used special courier
7.4 Consultation on monetary, financial, market and other studies	subject to negotiations
7.5 Collection of information on persons abroad (at the request of a client) + real costs	EUR 25.00
7.6 Interest margin reduction fee at the proposition of the Bank	BGN 50.00



XII. Final and Transitional 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 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 issuing and servicing International Debit MasterCard Pay Pass Card, Appendix 10: Tariff for loan contracts concluded before 23.07.2014.

Commissions and fees specified herein apply only to usual commitments and orders, bank products / services. In case of undertaking specific commitments and provision of services not included herein, fees and commissions are collected as negotiated.

In addition to the commissions and fees specified herein, 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 as per the Law on VAT are VAT inclusive.

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 for the day of the transaction.

The Bank executes only orders of accurate form and content complying with active legislation.

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

The Bank issues guarantees after assessment of the client's creditworthiness based on account balances and other sufficient collaterals.

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 23/21.06.2012, in force as of 01.08.2012; Minutes No 32/23.08.2012, in force as of 01.09.2012; Minutes No 33/30.08.2012, in force as of 10.09.2012; Minutes No 35/12.09.2012, in force as of 24.09.2012; Minutes No 24/28.06.2012, in force as of 01.10.2012.; Minutes No 39/11.10.2012, in force as of 15.10.2012; Minutes No 32/23.08.2012, in force as of 01.11.2012, Minutes No 43 / 08.11.2012, Minutes No 47 / 06.12.2012, in force as of 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 10/07.03.2013, in force as of 18.03.2013; Minutes No 13/28.03.2013 in force as of 08.04.2013 (for Section II - it.2.1. and it.2.2. and Section III - it.1.1, 2.1, 3.2 in force as of 08.06.2013), Minutes No 15/11.04.2013 in force as of 15.04.2013., Minutes №30/29.07.2013, in force as of 01.09.2013, Minutes №18./10.05.2013, in force as of 16.09.2013, Minutes №35./02.09.2013, in force as of 16.09.2013, Minutes No 32/12.08.2013 in force as of 18.10.2013 (this refers to Section I - it.1.1.2.), Minutes No 36/09.09.2013 in force as of 16.11.2013 (this refers to Section VIII - it.2 and Section XI - it.6.3 and it.6.3.1.), Minutes No 42/21.10.2013, in force as of 01.11.2013, Minutes No 47/25.11.2013, in force as of 02.12.2013 - revoked Section VIII Cheques; Minutes 39/30.09.2013, in force as of 31.01.2014., Minutes 7/10.02.2014, in force as of 17.04.2014, Minutes 18/22.04.2014, in force as of 01.05.2014 r. Minutes No 27/23.06.2014, in force as of 14.07.2014, Minutes No 37/01.09.2014, in force as of 15.09.2014, Minutes No 39/15.09.2014, in force as of 27.09.2014, Minutes No 41/29.09.2014, in force as of 10.10.2014, Minutes No 53/22.12.2014 in force as of 01.01.2015; Amendment dated 12.01.2014, approved by an executive director – added new item 2.2.8 in Section III – Bank Transfers, without changing prices/conditions, for the sake of greater clarity upon accrual and collection of fees for foreign currency transfers; Minutes No 52/15.12.2014 and Minutes No 1/12.01.2015, in force as of 09.02.2015, Minutes No 12/03.04.2015, in force as of 18.05.2015, Minutes No 18/18.05.2015, in force as of 20.05.2015, Minutes No 24/29.06.2015, in force as of 01.07.2015, in force as of 13.07.2015 (approved by an executive director – campaign in the period 13.07 - 31.12.2015 for package programs), Minutes No 19/25.05.2015, in force as of 01.08.2015, Minutes No. 34/07.09.2015, in force as of 16.11.2015, Minutes No. 41/26.10.2015, in force as of 11.01.2016, Minutes No. 45/23.11.2015, in force as of 15.12.2015, in force as of 07.03.2016 (approved by an executive director – campaign in the period 07.03. - 05.05.2016 for consumer loans), Minutes No. 13/28.03.2016, in force as of 11.04.2016.