



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 2.00		EUR 1.00
1.1.2 Opening an Account Online		No fee		
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 2.50		EUR 1.25
including an account statement received in an office		BGN 2.50		EUR 1.25
including an account statement sent by regular mail to the postal address		BGN 2.50		EUR 1.25
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 Minimum blocked Account Balance		BGN 5.00		BGN 5.00
1.2.3 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
1.2.4 Closing		No fee		
1.3 Escrow Accounts				
1.3.1 Opening		BGN 110.00		EUR 55.00
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		No fee		
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	
including an account statement sent via electronic channels (email, web portal)	No fee
including an account statement received at an office of the Bank	
3.3 Management of a term deposit without submission of the contract	
3.4 Closing	

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 1.2.3, 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 1.1.4., 1.2.3. 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				
1.1.1. By the account holder or an authorized person in an individual's account	No commission			
1.1.2. By a third (unauthorized) person to an individual client's account	No commission			
1.2 In Savings Accounts: With differentiated interest accrual/Beneficial Account/ Dreams Children's Savings Account				
1.2.1. By the account holder or an authorized person in an individual's account	according to section II, it.1.1.1		according to section II, it.1.1.1	
1.2.2. By a third (unauthorized) person in an individual client's account	according to section II, it.1.1.2		according to section II, it.1.1.2	
1.3 In Term Deposits				
No commission				
1.4 Cash Deposits in Bulgarian Coins				
for depositing less than 20 coins	No commission			
for depositing more than 20 coins	5.00%, min. 3.00 BGN		-	
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 10 000.00 / 5 000.00 currency units	0.30%, min. 1.00 BGN, max. 100.00 BGN		0.30%, min. 1.00 EUR, max. 100.00 EUR	
2.1.2 for the amount above the limit BGN 10 000.00 / 5 000.00 currency units without a two-working-day notice for withdrawal of the whole amount	0.50% 0.50%			
with a two-working-day notice for withdrawal of the whole amount	0.30% 0.30%			
2.2 From Savings Accounts				
	according to section II, it.2.1		according to section II, it.2.1	
2.3 Cash withdrawals from current accounts with bank cards at POS terminals				
	according to section IV		according to section IV	
2.4 Cash withdrawals from approved loans granted to current accounts				
	according to section II, it.2.1		according to section II, it.2.1	
2.5 Cash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual / Beneficial Account				
	according to section II, it.2.1		according to section II, it.2.1	
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 5 000.00, or their equivalence in foreign currency	No commission			
2.7.1.2 for amounts above BGN 5 000.00, 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 3 000.00 / 1 500.00 currency units	No commission			
2.7.2.2 for amounts above BGN 3 000 / 1 500.00 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 5 000.00, or their equivalence in foreign currency	No commission
2.8.1.2 for amounts above BGN 5 000.00, 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 3 000.00 / 1 500.00 currency units	No commission
2.8.2.2 for amounts above BGN 3 000.00 / 1 500.00 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 ****	0.50% 0.50%
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)	10.00% -

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. Cash operations performed on Saturday/Sunday shall be booked with a value date on the next working day. The limits for depositing and withdrawing amounts under it. 1 and it. 2 shall be calculated by taking into account the cumulative total of cash operations performed on Saturday/Sunday (if any).

**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 fees under item 2.10 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 1.50 EUR 3.00	
executed electronically	BGN 0.40 EUR 1.00	
from account with distraints	BGN 5.00	
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 /NRA/ (social security contributions and tax liabilities of individuals), deposited at the Bank's office which is located at a territorial directorate of the NRA		
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 /NRA/ (social security contributions and tax liabilities of individuals), deposited at the Bank's office which is not located at a territorial directorate of the NRA		
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 another budget institution (other than the National Revenue Agency)		
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 5)	0.80%	
Through RINGS (for amounts of up to / more than BGN 100,000) - it is based on the amount (min. BGN 15.00)	0.80%	
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	2.50	
executed electronically	0.80	
from account with distraints	5.00	
Through RINGS (for amounts of up to/more than BGN 100,000)		
executed on paper	15.00	
executed electronically	9.00	
from account with distraints	20.00	
Multiple payments from/to the budget		
executed on paper	6.00	
executed electronically	2.40	
from account with distraints	5.00	
Change to the original order (at the request of the payer)	5.00	

2.2 Outgoing Transfers in Foreign Currency	
2.2.1 Standard credit transfers executed via SEPA	
executed on paper	0.15% of the amount of the transfer, min. EUR 18.00, max. EUR 200.00
executed electronically	0.10% of the amount of the transfer (min. EUR 10.00, max. EUR 150.00) + communication fee for execution through payment system EUR 10.00
2.2.2 Standard credit transfers executed via SWIFT	
executed on paper	0.15% of the amount of the transfer, min. EUR 18.00, max. EUR 200.00
executed electronically	0.10% of the amount of the transfer (min. EUR 10.00, max. EUR 150.00) + communication fee for execution through payment system EUR 10.00
2.2.3 Express credit transfers executed via Target2	
executed on paper	0.15% of the amount of the transfer, (min. EUR 18.00, max. EUR 200.00) + EUR 30.00
executed electronically	0.20% of the amount of the transfer, (min. EUR 20.00, max. EUR 200.00) + communication fee for execution through payment system EUR 10.00
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 33.00
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 XII - Other services, it. 4 of the Tariff
2.3 Incoming Transfers in BGN	
	No commission
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 33.00
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 1.50
executed electronically	BGN 0.40
3.2.2 against an account at another Bank	
executed on paper	BGN 2.50
executed electronically	BGN 0.80
3.3 Payment of Direct Debit Orders	
Intrabank Transfers	BGN 2.00 -
Interbank Transfers	BGN 2.50
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 0.60 for transfers in BGN EUR 1.00 for transfers in USD No commission for transfers in EUR
4.2.2 Interbank Transfers via BISERA	
	BGN 1.20
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	
	No commission

5. Utility Bill Payments via an Account	
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 0.20
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)	No fee

Note:
<p>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:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <p>In case of depositing interbank transfers on Saturday/Sunday, they shall be performed on the next working day.</p>

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 - not issued since 01.04.2014	Appendix 3
4. International Card with Minimum Balance and/or Overdraft Visa Classic - not issued since 15.06.2017	Appendix 4
5. International Card with Minimum Balance and/or Overdraft MasterCard Gold - not issued since 15.06.2017	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 Pay Pass	Appendix 9
10. International Cobranded Debit MasterCard PayPass - "Cibank - Auto" not issued since 17.07.2017	Appendix 11
11. International Cobranded revolving Credit Card MasterCard Standard - "Cibank - Auto" not issued since 17.07.2017	Appendix 12
12. International Cobranded Card with own funds MasterCard Standard - "Cibank - Auto" not issued since 17.07.2017	Appendix 13

13. 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./

13.1 Registration for a payment at a commercial outlet (one-off fee for each subscription number)	BGN 3.00
13.2 Monthly Service Fee	No fee
13.3 Registration after the Card Expiry Date	BGN 3.00
13.4 Changed data - mobile number, change in services, subscription number	BGN 3.00
Tariff of EPAY PLC operator for electronic payment of utility bills	
13.5 SMS notification	BGN 0.10
13.6 E-mail notification	No fee

14. SMS Notification for Bank Card Transactions

14.1 Registration of a Service Card	BGN 1.00
14.2 Monthly Service Fee	No fee
14.3 Registration after the Card Expiry Date	BGN 1.00
14.4 Changed data - mobile number, change in services	BGN 1.00
14.5 Fee for SMS notification of authorization	BGN 0.15
14.6 Fee for SMS notification of funds available in a bank card	No fee

15. Fees under the Priority Pass Programme (Programme not offered since 09.05.2016)

15.1 Issuance of a Card	No fee
15.2 Annual Priority Pass Membership Fee	
15.3 Card Renewal after the Card Expiry Date	
15.4 Card Renewal before the Card Expiry Date	BGN 5.00
15.5 Blocking of a Priority Pass Card	BGN 1.00
15.6 Visit to a VIP office participating in the Priority Pass Programme (per person)	EUR 24.00

16. Fees under the Priority Traveler Programme (Programme not offered since 09.05.2016)

16.1 Issuance of a Priority Traveler Card	No fee
16.2 Annual Priority Traveller Membership Fee	
16.3 Card Renewal after the Card Expiry Date	
16.4 Card Renewal before the Card Expiry Date	BGN 5.00
16.5 Blocking of a Priority Traveler Card	BGN 1.00

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*	No fee	
1.3 Use of a TOKEN device when CIBANK ONLINE is used without a package programme*	BGN 20.00	-
1.4 Replacement of a TOKEN device due to damage or loss	BGN 20.00	-

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 0.40 EUR 1.00
4.1.2 Direct Debit	BGN 0.40 -
4.2 Interbank Transfers	
4.2.1 Outgoing Transfers in BGN	
Through BISERA (for amounts of up to BGN 100,000)	BGN 0.80
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 Standard credit transfers executed via SEPA	0.10% of the amount of the transfer, (min. EUR 10.00, max. EUR 150.00) + communication fee for execution through payment system EUR 10.00
4.2.2.2 Standard credit transfers executed via SWIFT	0.10% of the amount of the transfer, (min. EUR 10.00, max. EUR 150.00) + communication fee for execution through payment system EUR 10.00
4.2.2.3 Express credit transfers executed via Target2	0.20% of the amount of the transfer, (min. EUR 20.00, max. EUR 200.00) + communication fee for execution through payment system EUR 10.00
4.3 Utility payments via CIBANK ONLINE from the client's account	
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 0.20
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 package (unlimited number)	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. Classic Package Programme	
2.1 Purchase	No fee
2.2 Minimum amount for activation	5.00
2.3 Monthly Service Fee	3.00
2.4 Termination	10.00
2. Standard Package Programme	
2.1 Purchase	No fee
2.2 Minimum amount for activation	10.00
2.3 Monthly Service Fee	4.50
2.4 Termination	10.00
3. Practice Package Programme - not offered since 01.10.2017	
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 - not offered since 01.10.2017	
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 - not offered since 15.06.2017	
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

VII. Payment account with basic features

BGN

1. Payment account with basic features without/with a bank card	
1.1. Payment account with basic features	
1.1.1. Opening an account at an office of the Bank	BGN 1.90
1.1.2. Minimum blocked balance on an account	BGN 5.00
1.1.3. Monthly service fee:	
including an account statement received via electronic channel (e-mail/portal)	BGN 2.00
including an account statement received at a branch/office	BGN 2.00
including an account statement received by post at the relevant address	BGN 2.00
1.1.4. Closing	No fee
1.2. Payment account with basic features with a bank card	
1.2.1. Opening	No fee
1.2.2. Minimum blocked Account Balance	BGN 5.00
1.2.3. Monthly service fee*	
including an account statement received via electronic channel (e-mail/portal)	BGN 0.60
including an account statement received at a branch/office of the Bank	BGN 0.60
including an account statement received by post at the relevant address	BGN 0.60
1.2.4. Closing	No fee
2. Cash operations	
2.1. Cash deposits /BGN/	
By the account holder or an authorized person on a client - individual's account	No fee
2.2. Cash withdrawals /BGN/	
	0.25%, min. BGN 0.99
3. Bank transfers	
3.1. Intra-bank transfers	
3.1.1. Outgoing credit transfers	
3.1.1.1. Between accounts of the same holder	
on paper or electronically	No commission
3.1.1.2. Between accounts of different holders /in BGN/	
on paper	BGN 0.96
electronically	BGN 0.39
3.1.1.3. Between accounts of different holders /in foreign currency/	
on paper	No fee
electronically	No fee
3.1.2. Incoming transfers	No commission
3.2. Interbank transfers	
3.2.1. Outgoing credit transfers	
Through BISERA (for amounts of up to BGN 100 000)	
on paper	BGN 1.99
electronically	BGN 0.79
3.2.2. Incoming transfers in foreign currency	
for amounts of up to BGN 50	No fee
for amounts above BGN 50	0.09%, min. EUR 3.50, max. EUR 70.00
3.3. Direct debit	
Payment under direct debit order	
intra-bank transfers	BGN 0.99
inter-bank transfers	BGN 1.99

3.4. Standing Orders	
3.4.1. Intrabank transfers among accounts of different holders	BGN 0.55
3.4.2. Interbank transfers via BISERA	BGN 1.15
4. Bank cards: services and fees	
4.1. Fees for servicing a bank card	
Monthly fee for servicing main card Debit MasterCard/ Visa Electron	BGN 0.90
Annual fee for servicing main card (applicable only for Debit MasterCard)	BGN 9.90
4.2. Fees for financial services	
4.2.1. Cash withdrawal from ATMs (Debit MasterCard/Visa Electron)	
from CIBANK's ATMs	BGN 0.20
from UBB's ATMs	BGN 0.20
from other banks' ATMs in the country	BGN 0.88
from ATMs abroad	BGN 4.70 + 0.90%

Note:

*For the bank card a monthly fee is also payable for servicing a main (first) card, which is specified in this section, in it.4. Bank cards.

For all other services which are not explicitly specified in Section VII Payment account with basic features, the fees for the respective services, specified in the other sections of the Bank's Tariff, are applied.

VIII. Loans

Contracts for interest rate based on RIR, concluded after 15.09.2014

1. Consumer Loans		BGN
1.1 For You Consumer loan* and Consumer loan under the 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 145.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 110.00 - upon signing the loan contract	
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 235.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 200.00 - upon signing the loan contract	
1.1.3 Fee for applying, analyzing and assessing the creditworthiness for loans in amount over BGN 30 000.00	BGN 285.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 250.00 - upon signing the loan contract	
* No fee for applying, analyzing and assessing the creditworthiness for Consumer loan "For You" with a fixed interest rate.		
1.2 Consumer loan For You with options 1,2 and 3 - "Excellent for You"		
1.2.1 Fee for applying, analyzing and assessing the creditworthiness	<ul style="list-style-type: none"> • no fee for applying for a loan; •• BGN 200.00 upon signing the loan contract (for loans in amount up to BGN 30 000.00); ••• BGN 250.00 upon signing the loan contract (for loans in amount over BGN 30 001.00) 	
1.3 Consumer loan collateralized with a pledge on a financial asset		
1.3.1 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	
1.4 Golden Age Consumer Loan		
1.4.1 Review of loan documentation	BGN 35.00	
2. Overdraft		BGN Currency
2.1 Overdraft - "For You"; "For you" collateralized with a pledge on a financial asset; Overdraft under the CiProfessional Credit Programme		
2.1.1 Review of loan documentation	BGN 35.00	

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 120.00 EUR 60.00	
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 120.00 EUR 60.00
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
3.3 Mortgage loan My home	
3.3.1. Review of loan documentation	BGN 120.00 EUR 60.00
3.3.2. Valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer
3.3.3. 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 % 0.50 %
3.3.4. Fee for early repayment in the first 12 monthly installments after the disbursement date - of the repaid amount	1 % 1 %
3.3.5 Mortgage deletion	BGN 100.00 EUR 50.00

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
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:

The interest rates on the bank's consumer loans, overdraft loans, revolving credit cards and loans secured by mortgages, in national and foreign currency, are charged based on 365/365 interest days.
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.

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

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

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	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	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.

XI. Vault

BGN

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

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	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	300.00

1.3 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	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

4. Release / signing of a new contract for renting out a safe deposit box

1.00

XII. 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
7.7 One-time processing fee of distraints account		BGN 20.00
7.8 One-time processing fee for account servicing with authorization of urgent payment from the National Revenue Agency /NRA/		BGN 20.00

Note:

*The fee as per 6.2 is valid for the respective calendar year.

XIII. 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 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, Appendix 11: Tariff for issuing and servicing International Combranded Debit MasterCard Pay Pass Card Cibank - Auto", Appendix 12: Tariff for issuing and servicing International Combranded Revolving MasterCard Standard Cibank - Auto", Appendix 13: Tariff for issuing and servicing International Combranded card with own funds MasterCard Standard Cibank - Auto".

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; Minutes No. 15/11.04.2016, in force as of 18.04.2016 and in force as of 09.05.2016; in force as of 25.05.2016 (approved by an executive director - mortgage loans campaign till 08.07.2016), Minutes No. 25/13.06.2016, in force as of 20.06.2016; ДЗ-613-07.04.2016 - as approved by an Executive Director, the way of stating the fees for interbank foreign currency transfers changes as of 04.07.2016; in force as of 09.07.2016 - Prolongation of the credit cards campaign period till 31.08.2016 (approved by an Executive director - 23.06.2016); Minutes No.28/04.07.2016, in force as of 09.07.2016; Minutes No.29/11.07.2016, in force as of 15.07.2016; Minutes No.24/06.06.2016, in force as of 09.08.2016, Minutes No.13/28.03.2016, in force as of 22.08.2016, Minutes No.35/22.08.2016, in force as of 01.09.2016, Minutes No.34/15.08.2016, in force as of 07.09.2016; Minutes No.12/21.03.2016, in force as of 15.09.2016; Minutes No.39/19.09.2016; Minutes No.33/08.08.2016 and Minutes No.40/26.09.2016, in force as of 10.10.2016; Minutes No.41/03.10.2016, in force as of 17.10.2016, Minutes No.48/21.11.2016, in force as of 28.11.2016; Minutes No.50/

05.12.2016, Minutes No.46/07.11.2016, in force as of 10.01.2017, Minutes No.47/15.11.2016, in force as of 01.02.2017; Minutes No.5/30.01.2017, in force as of 13.02.2017; Minutes No.7/13.02.2017, in force as of 01.03.2017; Minutes No.14/03.04.2017, in force as of 07.04.2017; Minutes No.15/10.04.2017 (credit card campaign during the period from 02.05.2017 to 30.06.2017 - without a fee for review of loan documentation), Minutes No.19/09.05.2017, in force as of 01.06.2017, Minutes No.12/20.03.2017, in force as of 06.06.2017, Minutes No.23/05.06.2017, in force as of 15.06.2017, Minutes No 23/05.06.2017, in force as of 01.07.2017, Minutes No 25/19.06.2017, in force as of 03.07.2017; Minutes No 23/05.06.2017, in force as of 17.07.2017, and in force as of 06.08.2017, Minutes No.31/31.07.2017, in force as of 21.08.2017, Minutes No.26/26.06.2017, in force as of 05.09.2017, Minutes No.41/25.09.2017, in force as of 01.10.2017.