

***TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC
APPLICABLE TO LEGAL ENTITIES AND SOLE PROPRIETORS***

SECTION I: ACCOUNTS	
1	Current accounts
2	Special accounts
3	Term deposits
SECTION II: CASH OPERATIONS	
1	Cash deposits
2	Cash withdrawals
3	Other cash operations
4	Exchange of foreign currency
SECTION III: PAYMENTS	
1	Intrabank payments
2	Interbank payments
3	Direct debits
4	Standing orders
SECTION IV: CARDS	
1	International debit card Visa Business Electron with chip
2	International card with minimum account balance and/ or overdraft MasterCard Business with chip
3	Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"
4	"SMS Notice" when there is a transaction with a bank card
5	Program "Priority Pass"
6	Program "Priority Traveller"
7	Installation of POS terminal at merchant
SECTION V: INTERNET BANKING - CIBANK ONLINE	
1	Registration
2	Monthly fee
3	TOKEN
4	Payments
SECTION VI: PACKAGES	
1	Package "Business Convenience"
2	Package "Business Convenience +"
3	Package program "CiLawyer"
4	Package program "CiNotary"
5	Package program "CiPrivate Enforcement Agents"
SECTION VII: CHEQUES /revoked with Minutes No 47/25.112013 of the Management Board, in force as of 02.12.2013/	

SECTION VIII: SECURITIES AND CUSTODY SERVICES

- 1 Securities
- 2 Government securities
- 3 Conpesatory instruments
- 4 Custody services

SECTION IX: VAULT

- 1 Rental of bank safe-deposit box at the public vault
- 2 Visits in vaults
- 3 Loss/ damage of the key of the tenant
- 4 Release/ signing a new contract

SECTION X: DOCUMENTARY LETTER OF CREDIT

- 1 Documentary letters of credit opened by the Bank
- 2 Documentary letters of credit opened by another bank
- 3 Bank ramburs

SECTION XI: BANK GUARANTEES

- 1 Bank guarantees in national currency
- 2 Bank guarantees (STANDBY letters of credit), issued by the Bank
- 3 Bank guarantees (STANDBY letters of credit), issued by foreign and local banks

SECTION XII: COLLECTIONS

- 1 Collection of funds
- 2 Collection of documents

SECTION XIII: OTHER SERVICES

- 1 Written reports
- 2 Certificates and references
- 3 Inquiries to correspondent banks
- 4 Corrections
- 5 SWIFT expenses
- 6 Remote accout management
- 7 Other services

SECTION XIV: TRANSITIONAL AND FINAL PROVISIONS

SECTION I: ACCOUNT		BGN	EUR/ USD
1 Current accounts			
1.1. Current accounts			
1.1.1. Opening		BGN 10.00	EUR 5.00
at an office of the Bank		BGN 10.00	EUR 5.00
via CIBANK online		BGN 5.00	EUR 2.50
1.1.2. Minimum non-reducible balance on the account***		BGN 30.00	BGN 30.00
1.1.3. Monthly maintenance fee			
incl. account statements sent electronically (e-mail, portal)		BGN 6.00	EUR 3.00
incl. account statements received in the office of the Bank (Print in branch)		BGN 10.00	EUR 5.00
incl. account statements sent by post		BGN 12.00	EUR 6.00
1.1.4. Closing		BGN 20.00	EUR 10.00
1.2. Current accounts with differentiated interest accrual*			
1.2.1. Opening		BGN 10.00	EUR 5.00
1.2.2. Minimum non-reducible balance on the account***		BGN 30.00	BGN 30.00
1.2.3. Monthly maintenance fee			
incl. account statements sent electronically (e-mail, portal)		BGN 6.00	EUR 3.00
incl. account statements received in the office of the Bank (Print in branch)		BGN 10.00	EUR 5.00
incl. account statements sent by post		BGN 12.00	EUR 6.00
1.2.4. Closing		BGN 20.00	EUR 10.00
1.3. Escrow accounts**			
1.3.1. Opening			
up to BGN 100 000 or the equivalent in foreign currency		BGN 100.00	EUR 50.00
above BGN 100 000 or the equivalent in foreign currency		BGN 500.00	EUR 250.00
1.3.2. Monthly maintenance fee	0.20% of the amount of the contract		0.10% of the amount of the contract
1.3.3. Closing	no charge		no charge
2 Special accounts			
2.1. Special account (to be used from lawyers, notaries, insurance brokers, insurance agents, private prosecutors acting within their professional and commercial activity)			
2.1.1. Opening		BGN 10.00	EUR 5.00
2.1.2. Monthly maintenance fee			
incl. account statements sent electronically (e-mail, portal)		BGN 6.00	EUR 3.00
incl. account statements received in the office of the Bank (Print in branch)		BGN 10.00	EUR 5.00
incl. account statements sent by post		BGN 12.00	EUR 6.00
2.1.3. Closing		BGN 20.00	EUR 10.00
2.2. DVP - account for investment agents **			
2.2.1. Opening		BGN 10.00	EUR 5.00
2.2.2. Monthly maintenance fee		BGN 40.00	EUR 20.00
2.2.3. Closing		BGN 20.00	EUR 10.00
2.3. Accumulation account			
2.3.1. Opening		BGN 10.00	
2.3.2. Monthly maintenance fee		no charge	
2.3.3. Closing upon transformation into a current account		no charge	
2.3.4. Closing without transformation into a current account		BGN 20.00	
3 Term deposits			
3.1. Opening		no charge	no charge
3.2. Monthly maintenance fee			
incl. account statements sent electronically (e-mail, portal)		no charge	no charge
incl. account statements received in the office of the Bank (Print in branch)		no charge	no charge
3.3. Disposal with a term deposit, without presence of the contract		BGN 2.00	BGN 2.00
3.4. Closing		no charge	no charge
Note:			
* For opening current accounts of legal entities with differentiated interest accrual or for transforming an existing current account into an account with differentiated interest accrual, the Bank requires minimum initial amount of 50 BGN/ 25 EUR.			
A current account or current account with differentiated rate is closed in case the account holder does not provide the monthly fee for maintenance for three consecutive months. There is no opening, closing and monthly service fee for a current account servicing a revolving credit card with a grace period.			
** For escrow and DVP accounts for investment agents, the monthly fee for maintenance include a statement form the account by chosen from the customer channel and frequency, if something else is not agreed between the parties.			
For review of documents for remote opening of current accounts of legal entities, clients of KBC / IBOS, the Bank collects one-off fee amounting to 100 BGN. Legal entities for which can be applied the principles of single pricing for services, fees and commissions paid for the used services, according to the tariff for single pricing for banks in Central Europe, KBC / resp. participants of IBOS.			
***It is required to maintain a minimum non-reducible balance on current accounts in local currency and foreign exchange in the amount specified in the Tariff of the Bank. Upon closing of the account is paid in full the minimum non-reducible balance after deducting by the Bank the fees and commissions due.			

SECTION II: CASH OPERATIONS		BGN	EUR/ USD
1 Cash deposits			
1.1. Cash deposit to a current account account			
1.1.1. made by the account holder or authorised person on account of a legal entity			
up to BGN 5 000/ 2 500 currency units		no charge	no charge
above BGN 5 000/ 2 500 currency units		0.20% of the amount above BGN 5 000	0.20% of the amount above 2 500 currency units, min. EUR 2
1.1.2. made by a third (non-authorised) person on an account of a legal entity			
up to BGN 5 000/ 2 500 currency units		BGN 3.00	no charge
above BGN 5 000/ 2 500 currency units		BGN 3.00 + 0.20%	0.20% of the amount above 2 500 currency units, min. EUR 2 + EUR 1.00
1.2. Cash deposit to a special account			
1.2.1. made by the account holder or authorised person on account of a legal entity			
up to BGN 5 000/ 2 500 currency units		no charge	no charge
above BGN 5 000/ 2 500 currency units		0.20% of the amount above BGN 5 000	0.20% of the amount above 2 500 currency units, min. EUR 2
1.2.2. made by a third (non-authorised) person on an account of a legal entity			
up to BGN 5 000/ 2 500 currency units		no charge	no charge
above BGN 5 000/ 2 500 currency units		BGN 3.00 + 0.20%	0.20% of the amount above 2 500 currency units, min. EUR 2 + EUR 1.00
1.3. Cash deposit to a term deposits		no charge	no charge
1.4. Cash deposit in Bulgarian coins			
up to BGN 100		no charge	
above BGN 100		2.00%	
1.5. Cash deposit for payment of loans (monthly installments)		according to section II, item 1.1	according to section II, item 1.1
1.6. Cash deposit in currency different than the account currency		no charge	no charge
2 Cash withdrawal*			
2.1. Cash withdrawal from a current account or special account			
2.1.1. up to 3 000 BGN/ 1 500 currency units		BGN 1.00	no charge
2.1.2. above 3 000 BGN/ 1 500 currency units			
without submission of a 2-day prior notification		0.50% of the amount above BGN 3 000, min. BGN 6	0.55% of the amount above 1 500 currency units, min. EUR 3
upon submitting a 2-day prior notification		0.35% of the amount above BGN 3 000, min. BGN 3	0.40% of the amount above 1 500 currency units, min. EUR 2.50
2.2. Cash withdrawal from a current account with an issued bank card at a POS terminal		according to section IV	according to section IV
2.3. Cash withdrawal from a current account with an issued bank card without using of the card			
2.3.1. for amounts up BGN 3 000/1 500 currency units		BGN 1.00	no charge
2.3.2. for amounts above BGN 3 000 / 1 500 currency units			
without submission of a 2-day prior notification		0.50% of the amount above BGN 3 000, min. BGN 6	0.55% of the amount above 1 500 currency units , min. EUR 3
upon submitting a 2-day prior notification		0.35% of the amount above BGN 3 000, min. BGN 3	0.40% of the amount above 1 500 currency units, min. EUR 2.50
2.4. Cash withdrawal from a term deposit on the maturity date or on the first working day, after the maturity date (when the maturity date is a non-working day)**			
2.4.1. up to BGN 3 000/1 500 currency units		no charge	no charge
2.4.2. above BGN 3 000/1 500 currency units			
without submission of a 2-day prior notification		0.50% of the amount above BGN 3 000	0.50% of the amount above 1 500 currency units, min EUR 3
upon submitting a 2-day prior notification		no charge	no charge
2.5. Cash withdrawal from a term deposit on a date before the maturity date (partial or in full)			
2.5.1. up to BGN 3 000 BGN/1 500 currency units		no charge	no charge
2.5.2. above BGN 3 000/1 500 currency units			
without submission of a 2-day prior notification		0.50% of the amount above BGN 3 000	0.50% of the amount above 1 500 currency units, min EUR 3
upon submitting a 2-day prior notification		0.30% of the amount above BGN 3 000	0.40% of the amount above 1 500 currency units
2.6. Cash withdrawal from loans			
2.6.1. up to BGN 3 000/1 500 currency units		BGN 1.00	no charge
2.6.2. above BGN 3 000/1 500 currency units			
without submission of a 2-day prior notification		0.50% of the amount above BGN 3 000, min. BGN 6	0.55% on the amount above 1 500 currency units, min. EUR 3
upon submitting a 2-day prior notification		0.35% of the amount above BGN 3 000, min. BGN 3	0.40% of the amount above 1 500 currency units, min. EUR 2.5
2.7. Cash withdrawal in currency different than the account currency		no charge	no charge
2.8. Pre-noticed, but not withdrawn amount		1.00% of the amount	1.00% of the amount
2.9. Cash withdrawal with a card, issued by another Payment institution at a POS terminal		3.00% of the amount, min. BGN 10	
3 Other cash operations			
3.1. Replacement of damaged Bulgarian banknotes		1.00% of the amount, min. BGN 10	
4 Exchange of foreign currency***			no charge
Note:			
When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1, item 1.2. and to item 4.			
* The amount of the commission on cash transactions according to item 1 and item 2 is calculated on the total amount of the cash transactions within the working day for cash deposits to and cash withdrawals from each operation separately. On exceeding the daily cash deposit/ withdrawal limit, the Bank collects the due commissions.			
** The applicable fees and commissions for withdrawal from deposit accounts on a maturity date, are also valid and for deposits with withdrawals of interim dates of the deposit.			
*** The Bank is executing purchase and sale of currency on the announced exchanged rates. Deviations from the rates is permitted only after agreement with Dep. "Markets and Liquidity"			

SECTION III: PAYMENTS		BGN	EUR/ USD
1 Intrabank payments			
1.1. Outgoing payments			
1.1.1. Credit transfers			
1.1.1.1. Transfers between accounts of the same holder			
paper order		no charge	no charge
electronic order		no charge	no charge
1.1.1.2. Transfers between accounts of different holders			
paper order		BGN 1.00	EUR 3.00
electronic order		BGN 0.50	EUR 1.50
1.1.2. Cash payments			
1.1.2.1. On accounts of National Revenue Agency (social security contributions and tax liabilities of legal entities) held within CIBANK			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.2. On accounts of National Revenue Agency (social security contributions and tax liabilities of legal entities) held within CIBANK, deposited in office of the Bank at premises of the NRA			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.3. On budget account held within CIBANK by multiple payment order			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.4. On accounts of other budget institutions (fines and penal provisions) held within CIBANK			
up to BGN 1 000		BGN 4.00	
above BGN 1 000		BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.5. On account of TBI Credit JSC held within CIBANK (payment of installments on contracts)			
		BGN 4.00	
1.2. Incoming payments		no charge	no charge
2 Interbank payments			
2.1. Outgoing payments in national currency			
2.1.1. Cash transfers			
2.1.1.1. Through BISERA (up to BGN 100 000)			
		0.60% of the amount, min. BGN 6	
2.1.1.2. Through RINGS (up to and/ above BGN 100 000)			
		0.70% min. BGN 15	
2.1.1.3. On account of National Revenue Agency held in another bank (social security contributions and tax liabilities of legal entities), deposited in office of the Bank, located at the premises of the NRA			
		0.40% of the amount, min. BGN 6	
2.1.1.4. On budget account held in another bank by multiple payment order			
		0.50%, min. BGN 10	
2.1.2. Credit transfers			
2.1.2.1. Through BISERA (up to BGN 100 000)			
paper order		BGN 2.00	
electronic order		BGN 1.00	
2.1.2.2. Through RINGS (up to and/ above BGN 100 000)			
paper order		BGN 12.50	
electronic order		BGN 8.00	
2.1.2.3. Multiple payment order from/ to the budget			
paper order		BGN 4.50	
electronic order		BGN 2.40	
2.1.3. Change in the original order (request by the originator)			
		BGN 5.00	
2.2. Outgoing payments in foreign currency			
2.2.1. SPOT value date (2 working days)			
paper order		0.15% of the amount of the transfer, min. EUR 15, max. EUR 200	
electronic order		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150	
2.2.2. TOM value date (next working day)			
paper order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250	
electronic order		0.20% of the amount of the transfer, min. EUR 20, max. EUR 200	
2.2.3. Value date - SAME DAY			
paper order		0.30% of the amount of the transfer, min. EUR 30, max. EUR 300	
electronic order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250	

SECTION III: PAYMENTS		BGN	EUR/ USD
2.2.4.	Change in the original order (request by the originator)		EUR 30.00 + commission of the correspondent banks (if any) + SWIFT
2.2.5.	Cancellation of transfer by request of the originator		EUR 40.00 + commission of the correspondent banks (if any) + SWIFT
2.2.6.	Return transfers (not by the fault of the Bank)		0.10% of the amount of the transfer, min. EUR 10, max. EUR 200
2.2.7.	Investigations to correspondent banks for uncorrect transfers		EUR 15.00 + commission of the correspondent banks (if any) + SWIFT
2.2.8.	Provisional payments		according Section XI
2.2.9.	SWIFT expenses		as per Section XIII - Other Services, t. 5, 5.1, of the present Tariff
2.3.	Incoming payments in national currency	no charge	
2.4.	Incoming payments in foreign currency		
2.4.1.	up to EUR 100 or their equivalent in foreign currency		no charge
2.4.2.	above EUR 100 or their equivalent in foreign currency		0.10% of the amount, min. EUR 10, max. EUR 200
2.4.3.	Return transfers (not by the fault of the Bank)		EUR 40.00 + SWIFT
3 Direct debit			
3.1.	Deposit of agreement	no charge	
3.2.	Initiation of direct debit orders		
3.2.1.	against accounts in the Bank		
	paper order	BGN 1.00	
	electronic order	BGN 0.50	
3.2.2.	against accounts in other banks		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
3.3.	Payments under direct debit orders		
3.3.1.	to accounts in the Bank	1.00 BGN	
3.3.2.	to accounts in other banks	2.00 BGN	
4 Standing orders			
4.1.	Registration		
	standing orders between accounts of the same holder	no charge	no charge
	standing orders between accounts of different holders	BGN 1.00	BGN 1.00
4.2.	Payments		
4.2.1.	Intrabank payments		
	transfer between accounts of the same holder	no charge	no charge
	transfer between accounts of different holders	BGN 0.50	EUR 1.50
4.2.2.	Interbank payments through BISERA	BGN 1.00	
4.3.	Changing/ adding registration	BGN 1.00	BGN 1.00
4.4.	Cancellation/Failure of standing order because of lack of funds in the account	BGN 0.80	BGN 0.80
4.5.	Cancellation of registration	BGN 1.00	BGN 1.00
Note:			
For payment of salaries of employees to saving or current accounts by the employer, the fee is negotiable.			
In execution of payment orders in foreign currency with instructions from the client, all fees and commissions are for the ordering client's account; the Bank collects additional fees except this of item 2.2. in accordance to the tariffs of the foreign banks.			
The following value dates are applicable for transfers from/to payment accounts in BGN and foreign currency on the name of local and foreign individuals:			
1) Credit to a payment account of CIBANK's customer - the value 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) Debit to a payment account of CIBANK's customer - the value date of debiting the correspondent or settlement account of the Bank with the amount of the transfer in BGN or foreign currency;			
3) The value date of an intrabank payment in BGN or foreign currency for the remitter and for the beneficiary is the same working day when the payment transaction is effected.			
The value date is considered as interest day. The date of account completion is considered as interest day for the next period.			
The value date for the account balance after completion is also the same day of completion. When closing interest accounts during the year, the day of closing is not considered as interest day.			

SECTION IV: CARDS		BGN	EUR/ USD
1	International debit card Visa Business Electron with chip	a separate price list	Appendix 1
2.1	International card with minimum account balance and/ or overdraft MasterCard Business with chip	a separate price list	Appendix 2.1
2.2	International revolving credit card with a grace period MasterCard Business with chip	a separate price list	Appendix 2.2
3	Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"		
3.1.	Registration for payment for a merchants (one for each subscribe number)	BGN 3.00	
3.2.	Monthly fee maintenance	no charge	
3.3.	Registration after the expiry of the validity of the card	BGN 3.00	
3.4.	Data changing – GSM number, change of the service, a subscribe number	BGN 3.00	
	Tariff of EPAY PLC operator for the service - "Electronic payment of utility bills"		
3.5.	SMS notice	BGN 0.10	
3.6.	E-mail notification	BGN 0.05	
4	SMS Notice when there is a transaction with a bank card		
4.1.	Registration of the card for the service	BGN 1.00	
4.2.	Monthly fee maintenance	no charge	
4.3.	Registration after the expiry of the validity of the card	BGN 1.00	
4.4.	Data changing– GSM number, change of the service	BGN 1.00	
4.5.	Fee for SMS notice for authorisation	BGN 0.15	
4.6.	Fee for SMS notice for the balance of the bank card	no charge	
5	Fees for program "Priority Pass"		
5.1.	Issuance of the card	no charge	
5.2.	Annual fee for participating in Priority Pass	no charge	
5.3.	Renewal of the card after the expiry date of the card	no charge	
5.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
5.5.	Blocking the card Priority Pass	BGN 1.00	
5.6.	Visit VIP office, participating in the program Priority Pass (per person)		EUR 24.00
6	Fees for program "Priority Traveller"		
6.1.	Issuance of the card "Priority Traveller"	no charge	
6.2.	Annual fee for participating in Priority Traveller	no charge	
6.3.	Renewal of the card after the expiry date of the card	no charge	
6.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
6.5.	Blocking the card Priority Traveller	BGN 1.00	
7	Installation of POS terminal at merchant for acceptance of payments with cards		
7.1.	Express installation (up to 3 working days for Sofia, up to 5 workin days for other locations)	BGN 100.00	
7.2.	Monthly fee for maintaince of the POS terminal	no charge	
7.3.	Fees and commissions per transaction	by negotiation	
7.4.	Detailed monthly report for transactions by the type of the cards	BGN 10.00	
8	Virtual POS terminal		
8.1.	Monthly fee for acceptance of payments via Virtual POS terminal	15.00 BGN	
8.2.	Fees and commissions per transaction	by negotiation	

SECTION V: INTERNET BANKING - CIBANK ONLINE		BGN	EUR/ USD
1 Registration of CIBANK ONLINE internet banking			
1.1.	Using of qualified/universal electronic signature	no charge	
1.2.	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	10.00 BGN	
1.3.	Using TOKEN device, when CIBANK ONLINE is used without a bank package *	25.00 BGN	
1.4.	With replaced TOKEN device due to damage or loss.	30.00 BGN	
Remarks:			
* The fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when the battery is discharged.			
* The fees under items 1.2 and 1.3 are not due in case of registration of a new/additional user in certain client's profile for the service if their TOKEN device had already been registered in			
2	Monthly service fee	no charge	
3 TOKEN device			
3.1.	Provide the TOKEN device at the moment of signing the contract	no charge	
3.2.	Not returned TOKEN device at the moment of termination of the contract	BGN 30.00	
4 Payments			
4.1. Intrabank payments			
4.1.1. Credit trasfers			
	transfers between accounts of the same holder	no charge	no charge
	transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.1.2.	Direct debit	BGN 0.50	
4.2. Interbank payments			
4.2.1. Outgoing payments in national currency			
4.2.1.1.	Through BISERA (up to BGN 100 000)	BGN 1.00	
4.2.1.2.	Through RINGS (up to and/ above BGN 100 000)	BGN 8.00	
4.2.1.3.	Multiple payment order from/ to the budget	BGN 2.40	
4.2.2. Outgoing payments in foreign currency			
4.2.2.1.	SPOT value date (2 working days)		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150
4.2.2.2.	TOM value date (next working day)		0.20% of the amount of the transfer min. EUR 20, max. EUR 200
4.2.2.3.	Value date - SAME DAY		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250

SECTION VII: CHEQUES /revoked with Minutes No 47/25.11.2013 of the Management Boards, in force as of 02.02.2012
SECTION VIII: SECURITIES AND CUSTODY SERVICES
BGN
EUR/ USD

1 Securities	
1.1. Opening of customer account for corporate securities	BGN 0.70
1.2. Issuance of depository receipts for corporate securities	BGN 0.50
1.3. Execution of transfer by customer order for corporate securities	BGN 1.00
1.4. Execution of transfer by customer order for corporate securities of non-public companies	BGN 10.00
1.5. Transfer of a customer account for corporate securities to another investment agent	BGN 10.00
1.6. Brokerage fee for executed customer order on the Bulgarian stock exchange	
1.6.1. shares	3.00% of the value of the deal, min. BGN 5
1.6.2. government securities	0.05% of the value of the deal, min. BGN 5
1.6.3. corporate and municipal debt securities	0.10% of the value of the deal, min. BGN 5
1.6.4. other securities	0.15% of the value of the deal, min. BGN 5
1.7. Additional fee for executed customer order for deal on the Bulgarian stock exchange.	0.20% of the value of the deal
1.8. Registration of deals at Central Depository, agreed between customers of the Bank (each side is charged)	BGN 10.00
1.9. Trust management of funds	by negotiation
1.10. Underwriting of corporate securities emissions	by negotiation
2 Government securities	
2.1. Deals with government securities	
2.1.1. For approved orders on the primary market	0.04% of the nominal value
2.1.2. For not approved orders on the primary market	BGN 6.00
2.1.3. For deals under Art.18 from Ordinance № 5 of the Bulgarian National Bank (transfer or purchase of government securities from private individuals or legal entities)	BGN 1.00
2.1.4. For deals under Art.20, Paragraph 1 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities to another primary dealer)	BGN 6.00
2.1.5. For deals under Art.20, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities from the register of the Bank, to a register of another primary dealer)	BGN 5.00
2.1.6. For deals under Art.20, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities owned by private individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00
2.1.7. Deals with government securities, used for participation in privatization	BGN 10.00
2.1.8. For each deal of government securities, where a foreign investor in government securities participates	BGN 15.00
2.1.9. Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment
2.1.10. Issuance or replacement of certificate	BGN 1.50
2.1.11. Issuance or replacement of certificate for target emissions of government securities	BGN 1.00
2.2. Deals with government securities, agreed with non- primary dealers of government securities	
2.2.1. Register maintenance	BGN 50.00 monthly
2.2.2. For approved orders	0.04% of the nominal value
2.2.3. For not approved orders	BGN 6.00
2.2.4. For deals under Art. 14, Paragraph 6 from Ordinance № 5 of the Bulgarian National Bank (transfer and purchase of government securities from non- primary dealers of government securities)	BGN 7.00
2.2.5. For deals under Art. 14, Paragraph 7 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer to another primary one)	BGN 7.00
2.2.6. For deals under Art. 14, Paragraph 8 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer from the register of the bank, to a register of a primary dealer)	BGN 7.00
2.2.7. For deals under Art. 14, Paragraph 9 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer, to another non-primary dealer, whose register is at another primary dealer)	BGN 7.00
2.2.8. For deals under Art.21, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals or legal entities, with register in the bank)	BGN 2.00
2.2.9. For deals under Art.21, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals and legal entities, with register in the bank and another primary dealer)	BGN 7.00
2.2.10. Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment
2.3. Establishment of pledge of government securities under the Law for the pledges	
Record of the circumstances of pledges for the government securities under the Law for the pledge, is charged with state taxes according to the approved tariff of the Ministry Council	
3 Agent commissions for the purchase/sale of compensatory instruments against finance assets and for exchange of compensatory instruments with stocks.	
3.1. Deals with compensatory instruments against financial assets.	0.50% of the nominal value, min. BGN 10
3.2. Deals with exchange of compensatory instruments with stocks	1.00% of the nominal value, min. BGN 10

SECTION VIII: SECURITIES AND CUSTODY SERVICES		BGN	EUR/ USD
4	Custody services		
4.1.	Opening an account for keeping securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.2.	Keeping securities		
4.2.1.	Securities with fixed revenue- annual fee	min. BGN 50.00 monthly	
	nominal value in national currency from 0 to 500 000	0.20%	
	nominal value in national currency from 500 000 to 1 000 000	0.15%	
	nominal value in national currency from 1 000 000 to 5 000 000	0.10%	
	nominal value in national currency over 5 000 000	0.05%	
4.2.2.	Shares- annual fee	min. BGN 20.00 monthly	
	market value in national currency from 0 to 500 000	0.25%	
	market value in national currency from 500 000 to 1 000 000	0.20%	
	market value in national currency from 1 000 000 to 5 000 000	0.15%	
	market value in national currency over 5 000 000	0.10%	
4.3.	Statements for the balance on the account for keeping securities		
	regular monthly statement	no charge	
	statement different from the regular one	BGN 10.00	
4.4.	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.5.	Other custody services		
	Notice for corporate acts (an occasion)	BGN 25.00	
	Collection of dividends and interest (an occasion)	BGN 50.00	
	Vote at the General Assembly	BGN 400.00	

Note:
When there is an order for "purchase", if it is not agreed something else, the customer deposits 100 % from the price of each ordered stock and the amount of the due commissions. Under "price of discretion of the bank" is meant: limited from the customer, last stock quote, price "purchase" of CIBANK.

SECTION XI: BANK GUARANTEES		BGN	EUR/ USD
1 Bank guarantees in national currency			
1.1.	Analyzing the documentation for issuance of bank guarantee (only once, when the application for the guarantee is deposited)	0.10% of the amount of the guarantee , but not more of the equivalence in BGN of EUR 3 000	
1.2.	Issuing of bank guarantee at the moment of signing the contract for the guarantee	BGN 50.00	
1.3.	Avalizing of securities	BGN 15.00	
1.4.	Monthly commission (no matter of the number of the days of performing within the current month) when there is a guarantee of financial assets other guarantees	from 0.30% to 0.50% from 0.60% to 1.20%	
1.5.	Amendments of the bank guarantee	BGN 25.00	
1.6.	Pre-advising of issuance of bank guarantees	BGN 30.00	
2 Bank guarantees (STANDBY letter of credits), issued by the Bank			
2.1.	Analyzing the documentation for issuance of bank guarantee (only once, when the application for the guarantee is deposited)	0.10% of the amount of the guarantee , but not more from EUR 3 000	
2.2.	Monthly commission for issuance of bank guarantees from CIBANK (no matter of the number of the days of performing within the current month)	0.30%, min. EUR 50	
2.3.	Monthly commission for issuance of bank guarantees from another bank based on counter-guarantees of CIBANK for the period between issuing of counter-guarantee and issuance of the guarantee in favour of beneficiary for the period of issuance till the expiry of the validity, for a month or part of it	0.05%, min. EUR 50 by negotiation, min. 0.40% per month	
2.4.	Amendment of conditions of the guarantees a fee is collected in the currency of the guarantee in EUR	EUR 30.00	
2.5.	Increase amount of guarantees	according to item 2.2. or 2.3.	
2.6.	Pre-advice for issuance of bank guarantees	EUR 25.00	
2.7.	Payment of bank guarantees	0.15%, min. EUR 30	
2.8.	In case of extra work and additional responsibility of CIBANK, monitoring of other operations related with the issued guarantees (letter of credit, guarantees, transfers, and others), the commission is increased with	min. 0.05 %, min. EUR 20, max. 0.20%	
3 Bank guarantees (STANDBY letter of credits), issued by foreign and local banks			
3.1.	Pre-advising	EUR 25.00	
3.2.	Advising without commitment	0.10%, min. EUR 50 max. EUR 500	
3.3.	Issuance of bank guarantee againsts counter-guarantee for the quarter or part of it	0.40%, min. EUR 75	
3.4.	Amendments (excluding amount increase)	EUR 50.00	
3.5.	Cancellation before the expiry date of the guarantee	EUR 30.00	
3.6.	Processing of a claim	0.15%, min. EUR 50	
3.7.	Handling a claim for payment under bank guarantee	0.15%, min. EUR 50	
Note: If for a documentary letter of credit/ guarantee is needed the commissions and all other bank expenses to be for the beneficiary , but he refuses to pay them, the Bank keeps the right to collect from the originator (applicant). The commissions of the confirmation bank are collected according to the terms of the letter of credit. In case, that the beneficiary refuses to pay them, the same will be collect from the originator (applicant)			

SECTION XII: COLLECTIONS		BGN	EUR/ USD
1	Collection of funds		
1.1.	Delivery of cash and valuables to bank and nonbank institutions for amount over 20 000 BGN (with specially equipped and armored vehicles guarded by a licensed security guard)		
	transportation up to 20 km.	0.05% of the collected funds, min. BGN 50	
	transportation over 20 km.	0.05% of the collected funds or BGN 2.19 per km.(without VAT), by negotiation	
1.2.	Use of safe (one customer for 24 hours)		
	joint safe	BGN 1.50	
	separate safe	BGN 5.00	
1.3.	Use of fireproof safe for keeping (single occasions)	BGN 25.00	
2	Collection of documents		
2.1.	Advising for received documents for collection		EUR 30.00
2.2.	Delivery of documents "free of payment"		EUR 50.00
2.3.	Delivery of documents with payment or acceptance		0.15% of the value of the documents for collection, min. EUR 50
2.4.	Sending the documents for collection (incl. commercial effects-, drafts, promissory note ect) (per month or part of it)		0.15% of the value of the documents for collection, min. EUR 50
2.5.	Amendments of collection instructions		EUR 30.00
2.6.	Tracers		EUR 25
2.7.	Return of unpaid, withdrawn and unclaimed documents send for collection		EUR 30.00

SECTION XIII: OTHER SERVICES		BGN	EUR/ USD
1	Execution of written reports		
1.1.	Written reports for bank operations and copies requested by the customer, including a copy of the account statement (for each different case)		
	for current year	BGN 3.00	EUR 10.00
	for past years	BGN 4.00	EUR 15.00
1.2.	For correspondent accounts, required from audit companies (the fee is collect in advance)		
	for banks	BGN 120.00 with VAT	
	for nonbank institutions	BGN 25.00 with VAT	
2	Certificates and references		
2.1.	Issuance of certificate for the Tax authorities	BGN 5.00	
2.2.	Issuance of certificate for confirmation of the account balance	BGN 30.00	
2.3.	Issuance of certificate for the remaining balance on loan account (credit account)	BGN 60.00	
2.4.	Issuance of other certificates	BGN 30.00	
2.5.	Issuance of loan certificate for beneficiaries of financing programs of EU		0.50% of the amount of the loan, max. EUR 2 000
2.6.	Issuance of bank references	BGN 30.00	
2.7.	Issuance of references (guarantee letter)	BGN 30.00	
3	Inquiries to correspondent banks for ordered or expected receipt of transfers (by customer request)		EUR 15.00
4	Corrections related to bookkeeping (at the request of the sender/recipient)		EUR 30.00
5	SWIFT expenses		
5.1.	Related to payment services		EUR 10.00 per page
5.2.	Related to documentary operation		EUR 20.00 per page
6	Remote account management		
6.1.	Type of message MT 101 (request for credit transfer)		
6.1.1.	Start the service of remote account management		EUR 50.00
6.1.2.	Processing of received SWIFT message (per message)		
	for third party		EUR 0.75
	for intrabank transfers		no charge
	for executed transfers		according to section III
6.1.3.	Send SWIFT message		EUR 0.75
6.2.	Type of message MT 940		
6.2.1.	Send a statement of the account to addressee (monthly fee for account)		EUR 30.00
6.2.2.	Send a statement of the account to banks in the group of KBC per addressee (monthly fee for account)		EUR 10.00
6.3.	Type of message MT 950		
	Prepare a message for report for the movement of the account		EUR 2.00
7	Electronic notification (SMS/email)		
7.1.	Registration of SMS notification	no charge	
		annual fee of BGN 5.00 BGN (regardless of the number of registered events and notifications sent)	
7.2.	Registration of email notification		
7.3.	Monthly fee for the service	no charge	
7.4.	Changes in the registration data	BGN 1.00	
7.5.	Price of SMS packages	BGN 3.00 - 20 SMS notifications BGN 5.00 - 40 SMS notifications	
8	Other services		
8.1.	Using fax service for sending documents		
	for the country		EUR 2.00 per page
	for abroad		EUR 10.00 per page
8.1.1.	Sending scanned documents via e-mail:	BGN 4.00 per documents related to services in BGN	EUR 2.00 per documents related to services in foreign currencies
8.2.	Use special courier		according to the tariff of the used special courier
8.3.	Consultation on the exchange of financial, market and other studies		by negotiating
8.4.	Collection of information for individuals abroad (by customer request)		EUR 25.00 + real expenses
8.5.	Payment for the service- video shot (request of the commercial banks)		
	on the territory of Sofia	BGN 20 per working hour	
	For distance up to 50 km from Sofia	BGN 50 + BGN 20 per working hour	
	For distance up to 100 km from Sofia	BGN 80 + BGN 20 per working hour	
	For distance up to 150 km from Sofia	BGN 120 + BGN 20 per working hour	
	For distance up to 200 km from Sofia	BGN 140 + BGN 20 per working hour	
	For distance up to 250 km from Sofia	BGN 160 + BGN 20 per working hour	
	For distance up to 300 km from Sofia	BGN 200 + BGN 20 per working hour	
	For distance more than 300 km from Sofia	BGN 250 + BGN 20 per working hour	
7.6.	Payment for video shot, which is required from Ministry of Interior, National Security Agency, the Judiciary and other, bodies of state and local government.	no charge	

SECTION XIV: TRANSITIONAL AND FINAL PROVISIONS

1 For the purposes of this Tariff, the terms of "the Bank" and "CIBANK" shall refer to CIBANK JSC. The following appendixes are inseparable part to the current Tariff: Appendix 1 "Tariff for issuance and servicing of an international debit card Visa Business Electron with chip, Appendix 2 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Business with chip", International revolving credit card with a grace period MasterCard Business with chip", "Tariff for single pricing for banks in Central Europe", "Tariff for single pricing for banks participants of IBOS", "Tariff for pricing of international payments of clients of KBC group".

2 The commissions and fees specified under this Tariff shall only apply to common commitments and orders, bank products / services. For undertaking specific commitments and providing services that are not subject of this Tariff, fees and commissions shall be negotiated.

3 In addition to the commissions and fees specified, the ordering customer/beneficiary shall also cover all operating expenses in Bulgaria and abroad, including but not limited to: postal, phone, facsimile and SWIFT costs, related to the execution of payment order, including those of foreign banks, unless another condition is explicitly set and the Bank succeeds to execute

4 All fees and commissions for services - subject to VAT are specified in the Tariff with VAT included.

5 Commissions and fees, specified in EUR, USD or other currency are collected in their BGN equivalence at the exchange rate of Bulgarian National Bank at the day of transaction

6 Bank executes only those orders that are in proper form and content and meet the current legislation.

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

8 The Bank issues guarantees after an assessment of the creditworthiness of the customer based on account balances and other collaterals.

9 The current Tariff is approved with decision of the Management Board of CIBANK JSC and in force as of 12.09.2011.
Amended with Minutes No 45/ 22.11.2011 in force as of 21.11.2011; Minutes No 8/ 23.02.2012 is in force as of 01.03.2012; Minutes No 13/05.04.2012 in force as of 01.05.2012; Minutes No 21/07.06.2012 in force as of 07.06.2012; Minutes No 12/29.03.2012 in force as of 01.07.2012; 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 39/11.10.2012 in force as of 15.10.2012; Minutes No 41/25.10.2012 in force as of 01.11.2012., Minutes No 3/17.01.2013, in force as of 01.04.2013, Minutes No 6/07.02.2013, in force as of 01.03.2013; Minutes No 13/28.03.2013 in force as of 08.04.2013; Minutes No 32/12.08.2013, in force as of 18.10.2013; Minutes No 36/09.09..2013, in force as of 16.09.2013; 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 No 39/30.09.2013, in force as of 31.01.2014., Minutes 7/10.02.2014, in force as of 17.04.2014; Minutes 9/24.02.2014, in force as of 04.03.2014, Minutes 18/22.04.2014, in force as of 01.05.2014 Amendment as of 12.01.2014, approved by an executive director with a new it. 2.2.9 in Section III – bank transfers without a change in prices/conditions so that we have more clarity when calculating and collecting fees for foreign currency transfer; Minutes 22/15.06.2015, in force as of 15.07.2015, Minutes 19/25.05.2015, in force as of 01.08.2015, Minutes 41/26.10.2015, in force as of 11.01.2016, Minutes 45/23.11.2015, in force as of 15.12.2015, Minutes 6/08.02.2016, Amendment as of 24.02.2016, approved by an executive director Minutes № 13/28.03.2016, in force as of 11.04.2016, and in force as of 25.04.2016