

FEEES AND COMMISSIONS TARIFF FOR INDIVIDUALS

- I.A. Accounts of individuals
- I.B. Packaged Offers
- I.C. Payment Account with Basic Features /PABF/,
pursuant to Art.73s of the Payment Services and
Payment Systems' Act
- II. Cash operations
- III. Funds transfers
- IV. Cards
- V. Cheques
- VI. Western union
- VII. Operations with corporate securities and
compensatory instruments
- VIII. Operations with Bulgarian government securities
and international bonds
- IX. Loans
- X. Other services
- XI. Bank safes
- XII. Electronic banking
- XIII. Additional provisions

I.A: ACCOUNTS

SERVICE TYPE	BGN	FOREIGN CURRENCY
--------------	-----	------------------

Term deposit

Minimum balance	BGN 1 000	500 currency units
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee

Open deposit

Minimum balance	BGN 3 000	1 500 currency units
Opening	No fee	No fee
Maintenance - monthly	BGN 2.50	BGN 2.50
Debit Transaction Fee (after the second transaction for the month)	BGN 10	BGN 10
Closing	No fee	No fee

Savings account „My choice”

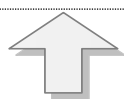
Minimum balance	Not required	Not required
Opening	No fee	No fee
Maintenance - monthly	BGN 2.50	BGN 2.50
Closing	No fee	No fee

Child Savings account

Minimum balance	BGN 100	100 currency units
Opening	BGN 2	BGN 2
Maintenance	No fee	No fee
Closing	No fee	No fee

Savings account

Minimum balance	BGN 100	100 currency units
Opening	BGN 2	BGN 2
Maintenance - monthly	BGN 2.50	BGN 2.50
Debit Transaction Fee (after the third transaction for the month)	BGN 1	BGN 1
Closing	No fee	No fee



Content

Donor account

Minimum balance	Not required	Not required
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee

Current account

Minimum balance	BGN 50	50 currency units
Opening at a UBB branch	BGN 2	BGN 2
Opening via e-banking	No fee	No fee
Maintenance - monthly	BGN 2.50	BGN 2.50
Closing	No fee	No fee

„Comfort” current account

Minimum balance	Not required	-
Opening	No fee	-
Maintenance - monthly	BGN 2.50	-
Closing	No fee	-

„Activity” current account

Minimum balance	BGN 100	100 currency units
Opening	No fee	No fee
Maintenance - monthly fee		
- upon performed up to 10 transactions per month	BGN 3	BGN 3
- upon performed over 10 transactions per month	No fee	No fee
Closing	No fee	No fee

Special purpose account related to deals

Minimum balance	Not required	Not required
Opening	BGN 110	BGN 110
Statement	No fee	No fee
Closing	No fee	No fee

Notes:

- Account balances below the minimum balance on a current account, savings account, child savings account shall not bear interest;
- It is not necessary to deposit the minimum balance upon opening an account, with the exception of a term deposit;
- Opening a saving account under condition is charged additionally BGN 10;
- No fee shall be collected for issuing a Certificate for bank account in relation to calculation and payment of indemnities and benefits from the NSSI;
- Special Purpose Accounts are the equivalent of escrow accounts for individuals;
- Not charge a fee for opening an account "Privilege" and current accounts for opening a term deposit;
- „Privilege" Account, as well as „Child Open deposit" are exempt from monthly maintenance fee;
- Accounts, to which there is a time deposit opened, are exempt from monthly maintenance fee over the deposit period;
- For accounts, in which there is simultaneously a time deposit opened, as well as a loan formed (including accounts with overdrafts), the monthly account maintenance fee shall be collected over the loan period until its full repayment;
- Ex officio closing of current and savings accounts shall be performed in case of uncollected account maintenance fees over a 6-month period (12-months period for Comfort accounts and My Choice savings accounts), with the exception of accounts, in which there is a loan formed (accounts with overdrafts included);
- The Open Deposit is equivalent to the Open Account product, offered by 23.05.2015
- My Choice savings account, opened to a Standard Package, has a discount of 50% (fifty percent) from the monthly maintenance fee. The discount shall be valid for My Choice Savings Account agreements, upon a Client's submission of a sample request form at a branch of the Bank



I.B: PACKAGED OFFERS

SERVICE TYPE	BGN
Standard Package	
Opening	No fee
Maintenance – monthly	BGN 4.50
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a <i>Standard Package</i>	No fee
Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a <i>Standard Package</i>	No fee

Regular payment of utility bills from a current account, linked to a Standard Package

Monthly maintenance fee	No fee
Per payment	No fee

Comfort Package – for clients with payroll in UBB

Opening	No fee
Maintenance – monthly	BGN 3.50
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a <i>Comfort</i> current account in BGN, linked to the package	No fee
Cash withdrawals at UBB and CIBANK ATMs with a Debit MasterCard/ Visa Debit, issued to a <i>Comfort Package</i>	No fee

Regular payment of utility bills from a current account, linked to a Standard Package

Monthly maintenance fee	No fee
Per payment	No fee

Privilege Package – for clients with pension payments in UBB

Opening	No fee
Maintenance – monthly	BGN 1.80
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a <i>Privilege</i> current account in BGN, linked to the package	No fee
Cash withdrawals at UBB and CIBANK ATMs with a Debit MasterCard/ Visa Debit, issued to a <i>Privilege Package</i>	No fee

Regular payment of utility bills from a current account, linked to a Standard Package

Monthly maintenance fee	No fee
Per payment	No fee



SERVICE TYPE	BGN
Activity Package	
Opening	No fee
Maintenance – monthly per package (Depending on the number of transactions)	
- upon performed up to 10 debit transactions per month	BGN 12.00
- upon performed over 10 debit transactions per month*	BGN 6.00
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of an <i>Activity</i> current account in BGN, linked to a Package	No fee
Opening and monthly maintenance of an <i>Activity</i> current account in EUR, linked to a Package	No fee
Debit card of World Debit MasterCard brand /Visa Gold Debit, linked to an Activity Package	
Payment instrument – annual maintenance fee	No fee
Cash withdrawal at UBB and CIBANK ATMs with a World Debit MasterCard/ Visa Gold Debit, issued to an <i>Activity</i> Package	No fee
Regular payment of utility bills from a current account, linked to a Activity Package	
Monthly maintenance fee	No fee
Per payment	No fee
Outgoing fund transfers in BGN – within the UBB network, as well as interbank, effected via e-banking from the account in the package, with the exception of fund transfers, ordered for execution through RINGS, and direct debits	No fee

* The Bank shall charge the stated monthly maintenance fee upon performed over 10 debit transactions monthly (outgoing fund transfers through e-banking, utility payments, withdrawals and payments with the debit card, issued to the package, accounted within the calendar month), under the condition that on each last day of the month the account's available balance equals the monthly maintenance fee for the package.

Notes:

- For services, not specifically indicated in *Packaged Offers* Section, or upon closing a package, the applicable fees shall be those as per the currently effective Tariff of the Bank.
- The terms and conditions are valid for *Comfort Package* Agreements with Individuals, concluded after 06.06.2016.
- Upon withdrawal of funds from the account with the debit card, linked to a package, at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the agreement's signing, but accounted after the latter date, the transactions shall be charged as per the applicable package conditions (for *Standard* and *Privilege* Packages – no fee; for *Comfort* and *Activity* Package – fee for cash withdrawal at other banks' ATMs in Bulgaria).
- Upon withdrawal of funds from the account with the debit card, linked to the package at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the Package Agreement's termination, but accounted after the latter date, the transactions shall be charged in accordance with the applicable conditions in *Cards* Section of the Fees and Commissions' Tariff for Individuals.



I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/, PURSUANT TO ART.73s OF THE PAYMENT SERVICES AND PAYMENT SYSTEMS' ACT

SERVICE TYPE	BGN
Opening	
At a UBB branch	No fee
At a UBB branch and issuance of a debit card to the account	No fee
Maintenance – monthly	
No debit card to the account	BGN 2.00
With a debit card, issued to the account	BGN 1.50
Closing	
Closing a PABF, opened less than 12 months ago (as of the closing date)	No fee
Closing a PABF, opened more than 12 months ago (as of the closing date)	No fee
Depositing funds in a PABF by the account holder	
At a teller desk	No fee
Withdrawing cash from a PABF	
At a teller desk in a UBB office	0.25%, min. BGN 0.99
With a debit card at an ATM, serviced by UBB	BGN 0.20
With a debit card at an ATM, serviced by another bank in Bulgaria	BGN 0.88
With a debit card at an ATM, serviced by another bank in the EU	BGN 4.70 + 0.90%
Direct debit payment	
To an account with the same bank	BGN 0.99
To an account with another bank	BGN 1.99
Payment transactions, effected with a payment card, including via Internet	
Payment with a debit card at a POS, serviced by UBB	No fee
Payment with a debit card at a POS, serviced by another bank in Bulgaria	No fee
Payment with a debit card at a POS, serviced by another bank in the EU	No fee



SERVICE TYPE**BGN****Credit transfer in Bulgarian leva**

Paper-based, to a payment account with the same bank	BGN 0.96
Via online banking to a payment account with the same bank	BGN 0.39
Paper-based through BISERA to a payment account with another bank	BGN 1.99
Via online banking through BISERA to a payment account with another bank	BGN 0.79
Paper-based to a State Budget payment account with the same bank	BGN 0.96
Via online banking to a State Budget payment account with the same bank	BGN 0.39
Paper-based through BISERA to a State Budget payment account with another bank	BGN 1.99
Via online banking through BISERA to a State Budget payment account with another bank	BGN 0.79

Credit transfer in foreign currency

Paper-based to a payment account with the same bank	No fee
Via online banking to a payment account with the same bank	No fee
Paper-based with value date other than today to a payment account with another bank	0.14% min BGN 32, max. BGN 399
Via online banking with value date other than today to a payment account with another bank	0.14% min BGN 32, max. BGN 399
Incoming credit transfer	0.09% min BGN 7, max. BGN 140 for amounts over BGN 50.00

Notes:

- The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of Art.73s of the Payment Services and Payment Systems' Act.
- All other fees and commissions on Payment Accounts with Basic Features, applied to services outside the scope of those, specified in Section I.C., shall be according to the currently effective UBB Tariff for individuals.

**Content**

II: CASH OPERATIONS

SERVICE TYPE	BGN	FOREIGN CURRENCY
--------------	-----	------------------

Depositing

In cash	No fee	No fee
In cash – by any individual, to in account of a company or government/municipal organization	0.2%, min. BGN 3	0.2%, min. BGN 3
For depositing in foreign currency, different from USD or EUR	N. a.	0.1%, min. 2 BGN max. 200 BGN
Depositing at an ATM	No fee	N. a.

Withdrawing

In cash	0.3%, min. 1 BGN max. 100 BGN	0.3%, min. 2 BGN max. 200 BGN
At a POS with a UBB debit card	0.3%, min. 1 BGN	N. a.
At a POS with a UBB credit card	3.0%, min. 4 BGN	N. a.
At a POS with a debit or credit card issued by another bank	3.0%, min. 10 BGN	N. a.
Withdrawing foreign currency different from USD и EUR	N. a.	0.3%, min. 3 BGN max. 250 BGN
Cash collection – cash transportation to client premises	negotiable	negotiable

Other commissions related to cash operations

Processing, counting, exchange without depositing to an account (including exchange of banknotes to coins and vice versa)	5% min. BGN 3	N. a.
Checking a banknote with doubtful authenticity (per banknote)	BGN 1	BGN 1
Replacement of damaged bank notes/coins	10%	N. a.
Depositing of coins (collected on the total amount upon depositing more than 20 coins)	5% min. BGN 3	N. a.



Notes:

- When withdrawing amounts exceeding BGN 10 000 or their equivalent in foreign currency by one customer within one and the same day a 2-day notice shall be required, and in the absence of such there shall be a charge of 0.2 % on the amount exceeding BGN 10 000 or the equivalent in foreign currency.
- For funds requested in writing but not withdrawn, a commission of 0.5 % shall be charged on the non-withdrawn amount;
- Upon withdrawal and depositing a currency, different from the currency of the account, no commission shall be collected;
- Neither commission for cash operations nor notification fee shall be collected for withdrawal of term deposits on the maturity date or on the first business day, following this date, when the maturity is a non-business day; Neither commission for cash operations nor notification fee shall be collected for withdrawal of Open deposit on the first business day of the month, following the date of interest payment;
- Commission for cash operations shall not be collected upon coupon payment or payment at maturity, nor for repurchasing target issues of government securities ;
- Strongly damaged banknotes are such with interrupted wholeness due to physical or chemical processes;
- Funds deposited outside the bank's business hours shall be posted with value date the first business day, following the depositing date.
- Cash transfers returned by the bank to the beneficiary shall be refunded to the sender, within 7 business days of the date of the ordered transfer. The amount shall be refunded upon the payer's request .
- Cash deposits in envelopes made by 13.30 h. shall be posted with value date the same business day. Deposits in envelopes made after 13.30 h. shall be posted with value date the next business day.
- Deposits at ATMs made by 17 h. shall be posted with value date the same business day. Deposits made after 17 h. shall be posted with value date the next business day. Deposits made on non-business days shall be posted with value date on the next business day.
- No commission for cash operations shall be collected upon depositing amounts on accounts of UBB Asset Management AD, for subscription of units from UBB Mutual Funds.
- Forex Deposit – Neither commission for cash operations nor notification fee shall be collected upon withdrawal of the interest on the day of its payment in case of conversion of the deposit currency, as well as on the maturity date or on the first business day, following this date, when the maturity date is a non-business day.
- Available Funds Deposit – Neither commission for cash operations, nor notification fee shall be collected for withdrawal of interest on the interest payment date during the respective month, as well as on the maturity date or on the first business day, following that date, when the maturity /interest payment date is a non-business day.

III: FUNDS TRANSFERS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Transfers to and from account – within UBB network		
Outgoing		
- through a branch of the bank	BGN 1.00	BGN 6
- through e-banking	BGN 0.50	BGN 3
- through the Customer Service Center	BGN 0.50	BGN 3
Incoming	No fee	No fee
Transfers to and from account – interbank		
Outgoing		
- through a branch of the bank	BGN 2.50	-
- through e-banking	BGN 0.80	-
Outgoing fund transfers in foreign currency		
Outgoing fund transfers in euro within the European Economic Area (EEA)		
- Ordered at a UBB branch (with value date 2 business days)	-	0,15% min. BGN 35 max. BGN 400
- Ordered through e-Banking (with value date 1 business day)	-	0,15% min. BGN 35 max. BGN 400
- Ordered at a UBB branch or through e-Banking (with same-day value date)	-	0,15% min. BGN 35 max. BGN 400 + BGN 60
- Ordered at a UBB branch or through e-Banking with expenses borne by the payer (OUR)	-	The relevant fee for an outgoing fund transfer in foreign currency + BGN 60
Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA		
- Ordered at a UBB branch or through e-Banking (with value date 2 business days)	-	0,15% min. BGN 35 max. BGN 400
- Ordered at a UBB branch or through e-Banking (with same-day value date)	-	0,15% min. BGN 35 max. BGN 400 + BGN 60
- Ordered at a UBB branch or through e-Banking with expenses borne by the payer (OUR)	-	The relevant fee for an outgoing fund transfer in foreign currency + BGN 60
Incoming up to BGN 50	No fee	No fee
Incoming over BGN 50	No fee	0,10% min. BGN 20, max. BGN 200
Outgoing transfers through RINGS		
- through a branch of the bank	BGN 15	N. a.
- through e-banking	BGN 9	N. a.



Cash transfers – interbank

Outgoing with depositing at the cashier's desk	0.8%, min. BGN 5	N. a.
Outgoing with depositing at the cashier's desk – via the RINGS system	0.8%, min. BGN 15	N. a.

Direct debit

Accepting consent for direct debit	No fee	-
Initiating direct debit order	BGN 1.00	-
Initiating a refusal to pay a received direct debit order	BGN 1.00	-
Payment of a direct debit order		

*In UBB branch network

- through a branch of the bank	BGN 1.00	-
- through e-banking	BGN 0.50	-

*Through BISERA

- through a branch of the bank	BGN 2.00	-
- through e-banking	BGN 1.00	-

*Through RINGS

- through a branch of the bank	BGN 12.00	-
- through e-banking	BGN 10.00	-

Regular payment of utility bills

Monthly maintenance fee	BGN 0.50	N. a.
Per payment	BGN 0.20	N. a.

Payment of tax liabilities

For each additional message	BGN 1.00	-
-----------------------------	----------	---

UPAY Gateway Payments

Registration in the payment gateway	No fee	-
Payment of utility bills with cards, issued by UBB and CIBANK	No fee	-
Payment of utility bills with cards of issuers, other than UBB and CIBANK - per paid bill	BGN 0.30	-
Payment of taxes and fees	BGN 1.50	-
Donor campaign contributions	No fee	-
Effectuated payments' inquiries	No fee	-
Change of client's profile data	No fee	-
Profile recovery upon a forgotten password	No fee	-
Profile deactivation	No fee	-

Others

Current year survey fee with correspondence to another bank	BGN 20	BGN 60
---	--------	--------

Previous years survey fee with correspondence to another bank	BGN 30	BGN 80
For each additional message	-	BGN 20
For amendment of the conditions of the transfer order	-	BGN 65
Fee for cancelling a fund transfer in foreign currency	-	BGN 65
Fee for manual processing of an incoming foreign currency transfer due to non-specified IBAN (collected from the beneficiary of the transfer, except in cases when expenses to the transfer are "OUR")	-	BGN 10

Notes:

- The return of received transfers upon the beneficiary's order shall be considered a fund transfer;
- Cash transfers shall not be charged with an additional fee for cash operations;
- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts with UBB;
- Foreign currency transfers from and to NBB Group ordered with expenses borne entirely by the beneficiary or shared between the beneficiary and the payer shall be considered intrabank;
- Upon a fund transfer between accounts of a client no fund transfer fee shall be collected;
- Upon using a multiple transfer order to the state budget, each of the initiated outgoing BGN transfers shall be treated as a separately ordered payment ;
- Deadline for accepting orders for BGN transfers through BISERA for execution within the same business day shall be 15.00 h.;
- Deadline for accepting payments through RINGS for execution within the same business day shall be 15.00 h.;
- Orders for intrabank transfers from and to account with UBB AD shall be accepted by 16.30 h. and shall be executed with value date the same business day;
- Interbank orders for fund transfers in foreign currency shall be accepted by 15.30h. Payments ordered after this hour shall be processed on the next business day;
- Fund transfers in foreign currency ordered through a branch (on paper) shall be executed with a value date 2 business days (for UBB correspondent account);
- Transfers in foreign currency through electronic banking, ordered in EUR by 15.30h., shall be executed with value date the next business day (for the correspondent account of UBB). For all other currencies, the transfers ordered by 15:30h., shall be executed with value date 2 business days (for the correspondent account of UBB);
- Deadline for processing incoming transfers in foreign currency within the business day – 16.30 h.;
- Express fund transfers shall be accepted by 14 h and shall be executed with same day value date only for EUR and USD. For all other currencies express fund transfers shall have an execution deadline on the next business day and shall be effected by the Bank if possible;
- Fund transfers in EUR and in the national currencies of countries from the European Union/ European Economic Area to banks on the territory of the European Union and the European Economic Area shall be executed with an option for sharing the expenses between the payer and the beneficiary (SHA), other than in cases where there is an arrangement between the parties to the transfer, under which the payer has agreed to cover in full the fees of the bank providing the payment services and the other providers included in the payment chain (OUR);
- For survey and change of an ordered foreign currency transfer apart from the fees of UBB, all fees of the correspondent banks, having originated in relation with these services, shall be additionally collected from the payer.
- Upon executing outgoing foreign currency transfers in USD with expenses OUR to banks in the USA, the Bank guarantees that the order will be executed without collecting fees from the correspondent bank in the USA, but it is possible the beneficiary's bank to withhold expenses from the transfer amount.
- No fee shall be collected upon a fund transfer in BGN, ordered through a branch (on paper) to accounts of UBB Asset Management AD, for subscription of units from UBB Mutual Funds.
- Transactions performed through the *Taxes and Fees* section in e-banking are charged per taxable person, regardless of the number of paid liabilities.
- Upon payments through the UPAY Payment Gateway (www.ubbpay.bg site) the card issuing bank may charge additional fees, of which the client can obtain information from his/her issuing bank's tariff. Upon effecting payments through UPAY UBB clients will not be charged additionally.
- Upon payment of taxes through the UPAY Payment Gateway one transaction can pay the arrears of one person under 1 Taxable Person's Account Number.
- The limit for a transaction, made through the Customer Service Center, shall be BGN 2 000 or their equivalent in foreign currency upon transfers between same holder accounts and own credit card limit repayment
- The limit for a transaction, made through the Customer Service Center, shall be BGN 1000 or their equivalent in foreign currency upon intrabank fund transfers and transfers to a credit card, held by another client.
- The daily limit per account for transfers, performed through the Customer Service Center, shall be BGN 2000 or their equivalent in foreign currency.
- Upon payment of utility bills through UPAY Payment Gateway a random number of bills to different companies can be paid with one card transaction, as the applicable fee is per paid bill.



IV: CARDS

International debit card VISA DEBIT / DEBIT MASTERCARD

BGN

Card issuance	No fee
Renewal of a card with expired validity	No fee
Reissuance of a card with non – expired validity (lost, stolen, destroyed, due to an attempt for changing the name on the plastic)	BGN 5.00
Issuance of subsequent or additional card	BGN 6.00
Cash withdrawal at UBB and CIBANK ATMs	BGN 0.30
Cash withdrawal at ATM of another bank in Bulgaria	BGN 1.00
Cash withdrawal at ATM of a bank abroad	BGN 5 + 1%
Cash advance in UBB branch	0.3%, min. 1 BGN
Cash advance in branch of another Bulgarian bank	BGN 3 + 1%
Cash advance in a bank/ financial institution abroad	BGN 5 + 1.5%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an UBB ATM	BGN 0.30
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Monthly statement upon client's request	No fee
Unblocking a card, because of entered a 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
SMS notifications for each transaction over BGN 100	No fee
Changes of card data trough the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a transaction limit trough the Client Service Center	BGN 5.00
Changes of card data trough a branch of the bank (transaction limit, account number, servicing branch for the card)	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
Total daily limit for cash withdrawal	BGN 2 000
Daily limit for payment at merchants	BGN 10 000
Number of card transactions per calendar day	10

* Upon the client's request there is a possibility for increasing the cash limit for a certain period of time. The cash withdrawal limit for debit cards within 24 hours is BGN 2000. On non-business days, as well as in the time periods between 18.00 h. and 08.00 h. it is possible this limit to be restricted up to BGN 400.



International debit card VISA GOLD DEBIT /WORLD DEBIT MASTERCARD**BGN**

Card issuance	No fee
Payment instrument - annual maintenance fee	BGN 50.00
Renewal of a card with expired validity	No fee
Reissuance of a card with non – expired validity (lost, stolen, destroyed, due to an attempt for changing the name on the plastic)	BGN 15.00
Issuance of subsequent or additional card	BGN 15.00
Cash withdrawal at UBB and CIBANK ATMs	BGN 0.50
Cash withdrawal at ATM of another bank in Bulgaria	BGN 1.00
Cash withdrawal at ATM of a bank abroad	BGN 6 + 1.5%, min. 10 BGN
Cash advance in UBB branch	0.3%, min. 1 BGN
Cash advance in branch of another Bulgarian bank	BGN 6 + 1.5%, min. 20 BGN
Cash advance in a bank/ financial institution abroad	BGN 6 + 1.5%, min. 20 BGN
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an UBB ATM	BGN 0.30
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Monthly statement upon client's request	No fee
Unblocking a card, because of entered a 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
SMS notifications for each transaction over BGN 100	No fee
Changes of card data trough the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a transaction limit trough the Client Service Center	BGN 5.00
Changes of card data trough a branch of the bank (transaction limit, account number, servicing branch for the card)	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
Total daily limit for cash withdrawal	BGN 5 000
Daily limit for payment at merchants	BGN 20 000
Number of card transactions per calendar day	20



International credit cards MASTERCARD, VISA и VISA ELECTRON

BGN

Payment instrument - MasterCard, Visa, Visa Electron card – annual maintenance fee for the first year	BGN 24
Payment instrument - Visa Gold and Master Card Gold card – annual maintenance fee for the first year	BGN 60
Payment instrument - MasterCard and Visa card - annual maintenance fee after the first year	BGN 48
Payment instrument - Visa Electron card - annual maintenance fee after the first year	BGN 35
Payment instrument - Visa Gold and Master Card Gold card – annual maintenance fee after the first year	BGN 120
Application Fee	No fee
Credit Assessment Fee	No fee
Cash withdrawal at UBB and CIBANK ATMs	3%, min. BGN 4
Cash withdrawal at ATM of another bank in Bulgaria	3%, min. BGN 5
Cash withdrawal at an ATM of a bank abroad	3%, min. BGN 10
Cash withdrawal at a POS in a branch of UBB	3%, min. BGN 4
Cash withdrawal at a POS of another bank	3%, min. BGN 20
Payment of goods and services at merchant in Bulgaria	No fee
Payment of goods and services at merchant abroad	No fee
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
Penalty fee for unauthorized exceeding the limit	BGN 30
Min. mandatory amount of monthly repayment installment (includes the total amount of the due fees, commissions and interest plus min. 3% of the amount of the effected transactions)	3%, but not less than BGN 10
Changes of card data trough a branch of the bank (transaction limit, servicing branch for the card, change of an address for paper statement delivery)	BGN 6
Changes of card data trough the Client Service Center (servicing branch for the card, change of an address for paper statement delivery, updating names on card plastics upon the card's reissuing)	No fee
Changes in a transaction limit trough the Client Service Center	BGN 6
Unblocking a card, because of entered a 3 wrong PIN codes	BGN 2
Temporary blocking a card (upon a client's request)	No fee
Considering an unreasonable complaint	BGN 40
Generation of a new PIN	BGN 2
Preparation of account statement (different form the standard one, upon client's request)	BGN 2
Reissuance of a card with non – expired validity (lost, stolen, destroyed, due to an attempt for changing the name on the plastic)	BGN 30
Reissuance of a card with non – expired validity upon bank's initiative	No fee
Deferral of a credit card purchase into 3 or 6 equal installments	3 % of the transaction's value, one-off

Deferral of a credit card purchase into 9 or 12 equal installments	6 % of the transaction's value, one-off
Unsubstantiated chargeback of accrued interest and amounts payable on a credit card for past periods (for statements, different from the last 3)	BGN 10
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5
Card balance inquiry at an ATM	BGN 0.40
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee for delivery of a monthly paper statement to a specified address	BGN 2 monthly*

*The fee shall be charged after generation of the monthly statement and shall be included in the statement for the month to follow

Receipt of a card or PIN code abroad	BGN 100*
--------------------------------------	-----------------

*This fee is valid only for deliveries to Zone 1 countries. For delivery to countries outside Zone 1 the fee shall be in accordance with the tariff of the respective courier company, as the expenses shall be borne by the client and shall be deducted from the credit card limit upon its activation. In case there is a PIN code also delivered with the credit card, it shall be packed in a different parcel.

Other operations with international bank cards

Obtaining cash upon a purchase at a POS of UBB

Visa/Mastercard Credit Card	BGN 1.50
Visa/Mastercard Debit Card	BGN 0.20

Obtaining cash upon a purchase at a POS of another bank

Visa/Mastercard Credit Card	BGN 3.00
Visa/Mastercard Debit Card	BGN 0.40

Opening and account, related to international credit card	No fee
Cash advance at UBB branches or transfer from UBB account to an account of international credit card (issued by UBB)	No fee
Receiving amounts in cash from operating cash desk against international card, issued by another bank.	3%, min. BGN 10
Fees collected from merchants accepting payments with international cards or rendering the service "cash advance against international card"	Negotiable
Opening of arbitration procedure to Mastercard or VISA, payable to the respective international card organization	USD/EUR 250
Considering a chargeback from an arbitration procedure to an international card organization – Mastercard and VISA	USD/EUR 250

Processing a cardholder chargebacks

* up to BGN 200	10%
* Over BGN 200	BGN 20

Notes:

- For changing the way of repayment under credit cards, from payment in cash to payment from account, no fee shall be collected for changing card data;
- Do not charge a fee for a primary or additional debit card to the account "Privileges".



V: CHEQUES

SERVICE TYPE

BGN

Issuing of order cheques, drawn against banks, with which UBB has a correspondent account

Issuing of an order cheque from an account

* Up to BGN 440	BGN 15
* From BGN 440 up to BGN 9000	BGN 27
* Over BGN 9000	0.3%

Encashment of order cheques:

* Up to BGN 440	BGN 15
* From BGN 440 up to BGN 6000	BGN 30
* Over BGN 6000	0.5%

Invalidation of a cheque upon client request	BGN 25 + correspondent expenses
--	--

Reissuing a cheque – per cheque	BGN 25
---------------------------------	---------------

Returning an unpaid cheque	BGN 25 + correspondent expenses
----------------------------	--

Fee for investigation, claims and queries upon and queries upon the clients request	BGN 40
---	---------------

Traveller's cheques

Encashment of traveler cheques /on the total value/

* Up to BGN 440	BGN 15
* From BGN 440 up to BGN 6000	BGN 30
* Over BGN 6000	0.5%

Repurchase of travelers cheques	1.5% on the total value, min. BGN 7, max. BGN 1 100 + BGN 0.20 per cheque
---------------------------------	--

Fee for investigation, claims and queries upon and queries upon the clients; request	BGN 40
--	---------------

Fee for courier services upon sending a cheque for encashment

Fee for courier services	BGN 12
--------------------------	---------------

Fee for an express courier services upon a client's request	BGN 12 + the actual expenses
---	-------------------------------------

Notes:

- The expenses of foreign correspondent banks are to be collected additionally;
- Upon accepting cheques for encashment from clients, having no account with UBB, such should be opened and a temporary deposit of 0.5% shall be collected in advance /70 currency units at the minimum/. The above amount shall be blocked;
- Traveller cheques shall be encashed only in BGN at a TELLER desk. The commission, excluding the fee of BGN 0.20 per cheque, is included in the encashment rate.



SERVICE TYPE**BGN****Issuing of order cheques, drawn against banks, with which UBB has a correspondent account****Issuing of an order cheque from an account*** Up to BGN 440 **BGN 15*** From BGN 440 up to BGN 9000 **BGN 27*** Over BGN 9000 **0.3%****Encashment of order cheques:*** Up to BGN 440 **BGN 15*** From BGN 440 up to BGN 6000 **BGN 30*** Over BGN 6000 **0.5%**Invalidation of a cheque upon client request **BGN 25 + correspondent expenses**Reissuing a cheque – per cheque **BGN 25**Returning an unpaid cheque **BGN 25 + correspondent expenses**Fee for investigation, claims and queries upon the clients request **BGN 40****Traveller's cheques****Encashment of traveler cheques /on the total value*** Up to BGN 440 **BGN 15*** From BGN 440 up to BGN 6000 **BGN 30*** Over BGN 6000 **0.5%**Repurchase of travelers cheques **1.5% on the total value, min. BGN 7, max. BGN 1 100 + BGN 0.20 per cheque**Fee for investigation, claims and queries the clients request **BGN 40**

Notes:

- For repurchase of traveller cheques, when purchased by UBB there is no commission;
- Upon accepting cheques for encashment from clients, having no account with UBB, such should be opened and a temporary deposit of 0.5% shall be collected in advance /50 currency units at the minimum/. The above amount shall be blocked;
- Traveller cheques shall be encashed only in BGN at a TELLER desk. The commission, excluding the fee of BGN 0.20 per cheque, is included in the encashment rate.

VI: WESTERN UNION - As of 02.01.2018 this service has been discontinued.



Content



VII: OPERATIONS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

SERVICE TYPE	BGN
For placing a buy / sell order	BGN 4
For placing a buy/ sell order trough U-Broker	No fee
Effecting a buy/ sell order for shares, compensatory instruments, rights and stakes:	
Up to BGN 1 000	2%, мин. BGN 4
From BGN 1 000 up to BGN 3 000 incl.	BGN 20 + 1.75% for the amount above 1 000
From BGN 3 000 up to BGN 5 000 incl.	BGN 55 + 1,5% for the amount above 3 000
From BGN 5 000 up to BGN 10 000 incl.	BGN 85 + 1,2% for the amount above 5 000
From BGN 10 000 up to BGN 20 000 incl.	BGN 145 + 1% for the amount above 10 000
From BGN 20 000 up to BGN 50 000 incl.	BGN 245 + 0.8% for the amount above 20 000
Over 50 000 BGN	BGN 485 + 0.5% for the amount above 50 000
Effecting a buy/sell order for corporate bonds	0.1%, min. BGN 4
For deals with corporate securities, compensatory instruments, rights and stakes effected trough U-Broker	0.5 %, min. BGN 2
For deals with corporate bonds effected trough U-Broker	0.1%, min. BGN 2
Order to exchange compensatory instruments for shares	
Up to BGN 30 000 – on the nominal value:	0.8%, min. BGN 10
Over BGN 30 000 – on the nominal value:	BGN 240 + 0.6% for the amount above 30 000
Order for transfer of securities from proprietary account into a client account with UBB AD	BGN 4
Deals on a non regulated / OTC market/ - shares	0.8%, min. BGN 10, max. BGN 400
Participation fee for increasing the capital of a company	BGN 10
For issuing of a depositary receipt for financial instruments in a client's account under management by UBB AD with the Central Depositary AD	BGN 4
For transfer to another investment intermediary	BGN 10
For underwriting by another investment intermediary	BGN 4
For fulfillment of an order for replacement of financial instruments	BGN 10
For issuing a depositary receipt for financial instruments in a personal account with the Central Depositary upon termination of an agreement	BGN 4
Other deals and services, relating to investment intermediation	Negotiable

VIII: OPERATIONS WITH BULGARIAN GOVERNMENT SECURITIES AND INTERNATIONAL BONDS

SERVICE TYPE	BGN
Government securities	
Deals during sale of target issues	BGN 1.50
Secondary market deals:	
Deals pursuant to Art.18 Para.1, Para. 2, Para. 3 of Regulation 5	BGN 15
Deals pursuant to Art. 17 Para. 1 of Regulation 5	BGN 15
For privatization deals under Decree of the Council of Ministers 22 on the par value of the securities , transferred to an account of Ministry of Finance	BGN 15
For payment of a maturing issue (issued after 01.09.1997)	0.02%
For preparing a statement on the amount of government securities held	BGN 10
For preparing a statement on the movement of government securities held	BGN 10
For each blocking and unblocking of government securities under the sub-register in UBB - by the pledger and the pledgee under a special pledge	BGN 20
For issuing a new ownership certificate for government securities	BGN 2
International bonds	
Fee per deal	BGN 15

Notes:

- The fees and commissions for processing deals with government securities shall be paid in BGN, as the par value of Government securities, issued in foreign currency shall be considered an absolute figure in BGN.

IX: LOANS

SERVICE TYPE	BGN
Debit card/ Current account Overdraft	
Application fee for a loan, collateralized with a pledge of future receivables	BGN 10
Application fee for a loan, collateralized with a pledge of receivables	BGN 30
Credit Assessment Fee*	
*For overdraft with a limit up to BGN 1 000 incl.	BGN 15
*For overdraft with a limit from BGN 1 000 up to BGN 5 000	BGN 30
*For limits over BGN 5 000	BGN 50
Terms Renegotiation Fee	BGN 15
Consumer loan	
Application Fee *	BGN 50
* Not applicable to target loans for purchase of goods	
Credit Assessment Fee*	
*For loans up to BGN 2 000 incl.	BGN 30
*For loans from BGN 2 001 up to BGN 12 000	BGN 150
*For loans over BGN 12 001	BGN 250
<i>*The levels of the credit assessment fee of consumer loan and overdraft are applicable as of the date the Tariff is published</i>	
For Small Loan product	BGN 20
Terms Renegotiation Fee	BGN 35
Fee for prepayment under a consumer loan with a fixed interest rate *	
* When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal
* When the remaining period of the loan agreement is shorter than one year	0.5% of the prepaid amount of the principal
<i>*The fee shall be charged on applications submitted after 14.10.2013</i>	
Open loan	
Application Fee	BGN 30
Credit Assessment Fee*	
*For Open loan with a limit up to BGN 1 000 incl.	BGN 20
*For Open loan with a limit from BGN 1 000 up to BGN 3 000 incl.	BGN 50
*For Open loan with limits over BGN 3 000	BGN 70
Terms Renegotiation Fee	BGN 30
Payment instrument - card - annual maintenance fee	BGN 30
Withdrawal at an ATM	No fee
Withdrawal at a POS in a branch of UBB	0.1%, min. BGN 1
Withdrawal at a teller desk in a branch until receipt of the card	BGN 10
Fees for other operations related to the cash card	According to Section IV Cards (credit cards without guarantee deposit)

SERVICE TYPE	BGN
Energy efficiency loan	
Application Fee	BGN 30
Credit Assessment Fee*	
*For loans up to BGN 2 000 incl	BGN 30
*For loans from BGN 2 001 up to BGN 12 000	BGN 150
*For loans over BGN 12 001	BGN 250
Terms Renegotiation Fee	BGN 35
Car loan	
Renegotiation fee	BGN 35
Mortgage loan	
Application Fee	BGN 50
Credit Assessment Fee	BGN 100
Renegotiation fee	BGN 100
Mortgage release*	BGN 60
Prepayment as regards agreements, concluded after 01.10.2016	1% on the amount of the prepaid principal until payment of the first 12 installments under the loan.
For review of documentation regarding proposed loan collateral, preparation of a legal opinion and representation of the bank upon establishing a mortgage.	BGN 100
Appraisal of real estates	
Apartment	BGN 102
For each additional independent unit (apartment, garage, etc.) in the same building/complex, appraised under the same request, concerning the same client, on the same date	20 % of the standard appraisal fee
House/villa, including the adjacent land	BGN 132
Commercial property (retail property on one or several levels, part of a larger building)	BGN 156
Office (office premises, part of a larger building)	BGN 144
For each additional retail/office property in the same building/complex, assigned with the same request, for the same client, on the same date	20 % of the standard appraisal fee
Garage - an independent unit with a separate title deed	BGN 60
Land	
Zoned land properties	BGN 132
Non-zoned land properties	BGN 150
Adjacent land property, appraised under the same request, concerning the same client, on the same date	20 % of the standard appraisal fee

SERVICE TYPE

BGN

Revaluation (applicable to both movable assets and real estates)

In case the property has been changed - through expansion, demolition, new construction, change of intended use - and/or if the previous valuation has been made by a different appraiser

70 % of the standard appraisal fee

In case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. - or if the previous valuation has been made by the same appraiser

30 % of the standard appraisal fee

Investment control

Investment control or ascertainment of budget estimates – INVESTMENT PROPERTIES (determined on the basis of the value of the appraised stage of construction works)

**0.12 % of the value of the construction progress since the last inspection,
min - BGN 240
max - BGN 2160**

Investment control - INDIVIDUAL PROPERTIES (regardless of the value of the appraised works, per visit

BGN 60

Appraisal of land and future construction

In case the Investor requests a fair market value of a land plot, as well as a fair market value of the future construction project in it, as completed.

According to the Tariff for the relevant type of project at completion stage - housing, commercial, etc.

Appraisal of goods

Negotiable

Asset inspection

BGN 60

For registering a mortgage. The fee is payable to a notary public and registry office

Actual expenses

For renewal of a legal mortgage on a real estate only for loans with a period exceeding 10 years

Actual notary and state fees in accordance with the outstanding amount of the principal as of the end of the 10th year of the loan period.

Notes:

- Application fees shall be collected upon submitting an application for the respective loan and shall not be subject to refund;
- The credit assessment fee shall be collected one-off prior to loan drawdown;
- The collected fees and commissions on loans shall not be subject to refund in case of prepayment;
- Upon prepayment of a loan with funds from a newly extended UBB loan, no prepayment fee shall be payable;
- For mortgage loans approved by 02.07.2007 with free of charge „Life“ and „Property“ insurance an annual administration fee of 0.5% shall be accrued;
- For mortgage and consumer loan agreements, concluded prior to 23.07.2014, an annual administration fee of 0.5% shall be accrued, payable monthly, on the outstanding loan principal.
- No application fee shall be payable for loans at merchants, loans over the phone and loans through Internet.
- In terms of loan agreements, concluded after 22.07.2014, the “Mortgage release” fee shall be collected only if it has been explicitly stipulated therein.
- Overdraft, secured with pledge of future receivables, linked to *Comfort* and *Privilege* Packages are offered without a credit assessment fee
- Overdraft, collateralized with a pledge of receivables, linked to an *Activity* Package, is offered without credit assessment fee



X: OTHER SERVICES

SERVICE TYPE	BGN	FOREIGN CURRENCY
Preparation of statement		
For the current year (excluding statements of account movements and credit card)	BGN 10	
For each previous year	BGN 30	
Account turnover statements for the current year	BGN 2	
Issuing a certificate other than certificates for loans to individuals		
In Bulgarian	BGN 10	
In a foreign language	BGN 20	
Duplicate or photo-copy of document / per page	BGN 1	
Filling in of a bank payment document	BGN 0.50	
Certificate for availability or lack of credit liabilities to UBB		
For credit products to individuals with the exception of mortgage loans	BGN 50	
For mortgage loans	BGN 100	
Issuing a certificate under Art. 22a of the Personal Income Tax Act (PITA)	BGN 30	
Bank reference		
To Bulgarian institutions	BGN 50	
To foreign institutions	BGN 75	
Upon request of a correspondent bank	BGN 115	
While effecting FX operations, regardless of the commissions collected on the respective payment forms, the exchange rates, at which those transaction should be effected shall be the following:		
Up to BGN 10 000 equivalent	At the bank's announced buy/sell rate	
Over BGN 10 000 equivalent	negotiable	
For adjusting an accounting entry upon the client's request	BGN 5	
Telex costs	BGN 3	BGN 15
Facsimile expenses per page	BGN 1	BGN 5
Special courier services for delivery of documentary parcels abroad	BGN 12 + actual expenses	
Documentary parcels abroad by registered mail	BGN 12	
For signature authenticity, telegraph and telex codes verification with no UBB liability	-	BGN 100
Distraintment maintenance fee	BGN 20	

Note: No fee shall be collected for preparing account movement statements for the last month of the previous year, in case such has been requested during the first month of the current year.

XI: BANK SAFES

Size- height	Up to 30 days	Up to 90 days	Up to 180 days	Up to 360 days
5 cm.	BGN 30	BGN 50	BGN 80	BGN 120
7.5 cm.	BGN 40	BGN 70	BGN 110	BGN 180
10 cm.	BGN 50	BGN 90	BGN 160	BGN 240
15 cm.	BGN 60	BGN 100	BGN 140	BGN 260
20 cm.	BGN 80	BGN 110	BGN 180	BGN 300
30 cm.	BGN 90	BGN 130	BGN 200	BGN 320
45 cm.	BGN 100	BGN 160	BGN 240	BGN 340
60 cm.	BGN 110	BGN 180	BGN 260	BGN 360

Notes:

- Fees include respectively two, six, twelve and twenty four visits. For each additional visit in the vault premises an additional fee of BGN 2 shall be collected;
- The bank's employees shall not be relieved from fees for using and visiting the public vault.
- Upon releasing the safe after the expiry of the contract's period or after expiry of the deadline for release, based on a unilateral written notice from the Bank, the client shall pay compensation for the days of delay of an amount, equaling twice the rental price for the period of renting the respective safe size at prices, according to the Fees and Commissions' Tariff, effective as of the moment of either releasing the safe, or signing a contract.

XII: ELECTRONIC BANKING

SERVICE TYPE	BGN
Registering	
Internet banking	No fee
Use –monthly fee	
Internet banking	No fee
Other services	
Reissuing of a non – expired certificate upon clients' request (lost certificate)	No fee
Reissuing a forgotten login password via UBB branch or Call center	BGN 5
Reissuing a forgotten login password via e-banking	No fee
U-code device – Usage fee payable once off	BGN 20
Replacement of U code device with a new device	BGN 20
Account information service	
Sms / e-mail notification - monthly	No fee

Notes:

- Operations ordered through electronic banking channels shall be charged according to Section: Fund Transfers.
- A U-code device that has shown a defect within 2 years of its receipt shall be replaced free of charge

XIII: ADDITIONAL PROVISIONS

Discontinued products

SERVICE TYPE	BGN
Issuing of international personalized debit card MAESTRO*/ VISA ELECTRON**	
Card issuance	No fee
Renewal of a card with expired validity	No fee
Reissuance of a card with non – expired validity (lost, stolen, destroyed, due to an attempt for changing the name on the plastic)	BGN 6.00
Issuance of subsequent or additional card	BGN 6.00
Renewal of subsequent or additional card with expired validity	BGN 6.00
Cash withdrawal at UBB and CIBANK ATMs	BGN 0.30
Cash withdrawal at ATM of another bank in Bulgaria	BGN 1.00
Cash withdrawal at ATM of a bank abroad	BGN 5 + 1%
Cash advance in UBB branch	According to Section II
Cash advance in branch of another Bulgarian bank	1% min. 1 BGN
Cash advance in a bank/ financial institution abroad	BGN 5 + 1.5%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	0.50% of the transaction amount
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an ATM	BGN 0.30
PIN change (only at UBB ATM)	No fee

Additional operation with international personalized debit card MAESTRO/ VISA ELECTRON

Considering an unreasonable complaint	BGN 20.00
Monthly statement upon client's request	No fee
Unblocking a card, because of entered a 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
Changes of card data through the Client Service Center	No fee
Changes in a transaction limit trough the Client Service Center	BGN 5.00
Changes of card data through a branch of the bank	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00

Debit cards transactions limits

	For individuals
Total daily limit for cash withdrawal	BGN 2 000
Daily limit for payment at merchants	BGN 10 000
Number of card transactions per calendar day	10
Account balance enquiry at an ATM	BGN 0.30
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount

* Upon the client's request there is a possibility for increasing the cash limit for a certain period of time.

The cash withdrawal limit for debit cards within 24 hours is BGN 2000. On non-business days, as well as in the time periods between 18.00 h. and 08.00 h. it is possible this limit to be restricted up to BGN 400.



SERVICE TYPE	STANDARD	BUSINESS	GOLD
International credit card with minimum blocked account balance MASTERCARD*/ VISA**			
Annual maintenance fee – 1 st year	BGN 48	BGN 100	BGN 120
Reissuance of a card with non – expired validity (lost, stolen, destroyed)	BGN 30	BGN 30	BGN 30
Reissuance of a card with non – expired validity upon bank's initiative	No fee	No fee	No fee
Annual maintenance fee after 1 st year	BGN 48	BGN 70	BGN 120
Minimum blocked card account balance*	BGN 100 USD/EUR 50	BGN 200 USD/EUR 100	BGN 400 USD/EUR 200
Minimum blocked account balance upon issuing of more than one business card to a common card account	-	BGN 200 USD/EUR 100 Per number of cards	BGN 400 USD/EUR 200 Per number of cards
Guaranteed deposit amount	USD/EUR 3 000	USD/EUR 5 000	USD/EUR 10 000
Guaranteed deposit amount upon issuing of more than one business card to a common card account	-	USD/EUR 5 000 Per number of cards	USD/EUR 10 000 Per number of cards
Approved overdraft	USD/EUR 2 100	USD/EUR 3 500	USD/EUR 7 000

* No minimum blocked card account balance has to be maintained for cards, issued after 07.04.2014.

Payments with international credit card with minimum blocked account balance MASTERCARD / VISA

Cash advance in UBB branch	3%, min. BGN 4
Cash advance in branch of another Bulgarian bank or abroad	BGN 6+1.5%,min. BGN 20
Withdrawal of a ATM of UBB or another bank in Bulgaria , in BGN	BGN 2
Withdrawal of a ATM abroad in local currency	BGN 6+1.5%,min. BGN 10
Payment of goods and services at merchant in Bulgaria	No fee
Payment of goods and services at merchant abroad	0.5%

Additional operations with international credit card with minimum blocked account balance MASTERCARD / VISA

Blocking/Unblocking a card	No fee
Unsubstantiated claim on a transaction	BGN 40
Generation of a new PIN	BGN 2
Changing of a data related to card usage (account number, change of limit)	BGN 6
Card balance inquiry at an ATM	BGN 0.40
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount

* This product has been discontinued with the entering into effect of the amendments to the Tariff as of 13.02.2015. The effective terms and conditions for Maestro debit cards and for Mastercard-branded cards, having minimum account balance, shall be valid until the expiry of the cards' validity period, after which those will be reissued under the Debit Mastercard brand.

** This product has been discontinued with the entering into effect of the amendments to the Tariff as of 01.03.2017. The effective terms and conditions for VISA Electron debit cards and for VISA-branded cards, having minimum account balance, shall be valid until the expiry of the cards' validity period, after which those will be reissued under the VISA Debit and VISA Gold Debit brand.



Savings account „Plus”

Minimum balance	BGN 100	1000 currency units
Opening	BGN 2	BGN 2
Maintenance - monthly	BGN 2.50	BGN 2.50
Debit Transaction Fee (after the second transaction for the month)	BGN 1	BGN 10
Closing	No fee	No fee

* Discontinued product since 05.10.2015. To existing Plus deposits, opened prior to 05.10.2015, the applicable interest rates shall be those from the Tariff.

1. This Tariff shall be applicable only to individuals, not operating in their capacity as merchants, free-lancers or not engaged in other economic or non-business activities.

2. Value dates:

2.1. On interest-bearing accounts in leva – the date of the accounting entry.

2.2. On interest-bearing accounts in foreign currency:

2.2.1. When crediting an account – the date of receiving funds in UBB account. In cases when both the payer's and the beneficiary's accounts are with UBB, the value date shall be the date of rendering the service.

2.2.2. When debiting an account – the date of effecting the debit.

3. This Tariff's fees and commissions are VAT inclusive

4. Fees and commissions shall not be collected in the following cases:

4.1. For issuing certificates upon a request of Court, prosecutor's office and investigating authorities;

4.2. For all operations in BGN and foreign currency related to the disposal with donor accounts and the raising and spending of funds for medical treatment, upon presenting the respective documents;

4.3. For depositing cash in BGN and foreign currency at a teller desk in donor accounts, opened with UBB AD;

4.4. Upon payments in BGN and foreign currency from accounts with the bank to donor accounts, opened with UBB AD, including such initiated via e-banking or at branches;

4.5. Transactions in local and foreign currency executed by UBB employees or in their favor.

5. In case of insufficient funds in a client account for payment of fees and commissions due under the current Tariff, the Bank shall be entitled to collect those from other leva or foreign currency accounts of the same client (except deposit accounts with a specified maturity).

6. Expenses for claims, relating to foreign currency transfers, initiated and rejected by the payer's bank, shall be borne by the client of UBB, who is beneficiary of the transfer.

7. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis.

8. For performing complex services, specific operations and other additional services, operations and activities, the Bank shall reserve itself the right to collect additional fees and commissions.

9. This tariff is valid since 02.01.2018.

