

**Terms of Issuance and Servicing of Bank Card
MAESTRO* / VISA BUSINESS ELECTRON*****

CARD	MAESTRO* / VISA BUSINESS ELECTRON***
FEES AND COMMISSIONS	
Issuance and Maintenance	
Card issuance	Free of charge
Monthly maintenance fee for the first and each subsequent card	BGN 1 / month
Renewal of a card with expired validity	Free of charge
Reissuance of a card with non-expired validity	BGN 6
Issuance of a subsequent or additional card (to the same account)	Free of charge
Renewal of a subsequent or additional card (to the same account) with expired validity	Free of charge
Transactions	
Withdrawal at UBB ATM	BGN 0.50
Withdrawal at ATM of another bank in Bulgaria	BGN 1.00
Withdrawal at ATM abroad	BGN 5 +1%
POS withdrawal at a branch of UBB	0.3% min. BGN 1
POS withdrawal at a branch of another bank in Bulgaria	BGN 4 +1%
POS withdrawal at a bank abroad	BGN 5 + 1.5 %, min. BGN 5
Merchant payments in Bulgaria	Free of charge
Merchant payments abroad	Free of charge
"Cashback" purchase at a merchant with a POS terminal of UBB	BGN 0.20
"Cashback" purchase at a merchant with a POS terminal of another bank in Bulgaria	BGN 0.40
Fee upon transactions for betting and gambling purposes, amount refunds included	2%
Additional Services	
Unblocking of a card, due to entered 3 wrong PIN codes	Free of charge
Blocking of a lost/ stolen card	Free of charge
New PIN generation	BGN 1
Changing card data (limit, account number, etc.) at a UBB branch	BGN 5
Receipt of a card or a PIN code at a branch, other than the issuing one	BGN 5
Account balance check at an ATM	BGN 0.30
PIN change (only at ATM of UBB)	Free of charge
SMS notification for transactions over 100 BGN	Free of charge
Transaction Limits	
Daily limit for ATM withdrawals**	BGN 5000
Daily limit for POS payment at merchants	BGN 10000
Number of card transactions per calendar day	20
CURRENT ACCOUNT CURRENCY FOR MAESTRO*	BGN
CURRENT ACCOUNT CURRENCY FOR VISA BUSINESS ELECTRON***	BGN, EUR, USD

* This product has been discontinued with the entering into effect of the changes in the Tariff, dated 17.03.2014. The effective product terms will remain valid until the expiry date of the cards, which will then be reissued under the terms and conditions of the Debit MasterCard Business product.

** On non-business days, as well as during the 18.00h - 08.00h time span, the limit can be restricted within BGN 400.

*** This product has been discontinued with the entering into effect of the changes in the Tariff, dated 27.12.2016. The effective product terms will remain valid until the expiry date of the cards, which will then be reissued under the terms and conditions of the Visa Business product.