

FEES AND COMMISSIONS TARIFF OF UNITED BULGARIAN BANK APPLICABLE TO BUSINESS CLIENTS

- I: BUSINESS CLIENTS ACCOUNTS
- II: CASH OPERATIONS
- III: FUND TRANSFERS
- IV: DOCUMENTARY COLLECTIONS
- V: LETTERS OF CREDIT
- VI: CARDS
- VII: CHEQUES
- VIII: OPERATIONS WITH CORPORATE SECURITIES
AND COMPENSATORY INSTRUMENTS
- IX: OPERATIONS WITH BULGARIAN
GOVERNMENT SECURITIES AND
INTERNATIONAL BONDS
- X: DEPOSITARY AND CUSTODY SERVICES
- XI: LOANS
 - XI.A: LOANS FOR BUSINESS CLIENTS
 - XI.B: LOANS FOR MICRO BUSINESS CLIENTS
- XII: BANK GUARANTEES
- XIII: OTHER SERVICES
- XIV: BANK SAFES
- XV: ELECTRONIC BANKING
- XVI: FACTORING
- XVII: ADDITIONAL PROVISIONS

X: DEPOSITARY AND CUSTODY SERVICES

TYPE OF SERVICE

BGN

FOREIGN
CURRENCY

DEPOSITARY SERVICES

To Implement the Service Depositary Bank (Under the Public Offering of Securities Act and the Act on the Joint Stock Companies Established for Special Investment Purposes /REIT/)

Opening a register and accepting securities for safe-keeping by UBB AD as a Depositary Bank for: an investment company - open or closed type, mutual fund or a joint stock company established to special investment purposes /REIT/

BGN 20 one off

Servicing a register of the custody accounts for the safe-keeping of dematerialized securities in the account of UBB AD as a Depositary Bank in the Central Depository (including a monthly statement from the register) (taxable to VAT)

BGN 25 per month

Servicing a register for safe-keeping of government securities of the client (including a monthly statement from the register)

BGN 50 per month

For servicing as a Depositary Bank of a joint stock company established for special investment purposes /REIT/

Negotiable

Controlling the calculation of net asset value per share, price issue for the securities and redemption price of the stocks/shares of the client.

Negotiable

Issuance of a monthly written summary information for the held by the Depositary Bank assets of the client and transactions made with them under the Ordinance on the Activities of

BGN 15 per each set

Investment Companies

When changing UBB AD as a Depositary Bank - the closure of the register and any custody account, and transfer of the safe-kept securities

BGN 10 per each account, min. BGN 100 one off

Operations recorded in the opened register on the name of the client of the held dematerialized securities in an account of the Depositary Bank in the Central Depository:

Performing an order for a transfer under a custody deal of securities of the client

BGN 5 for a single transfer

Performing an order for transfer from or transfer to another investment intermediary of securities from/to a client account with UBB AD

BGN 4 for a single transfer

Performing an order for transfer of securities from its own account to the client's account with UBB AD

BGN 4 for a single transfer

Performing of a request of the client for participation in capital increase (subscription rights against shares) of a joint-stock company

BGN 4 for a single transfer

Correction of a data in a wrong order made by the client for transfer: custodian transaction, transfer from or transfer to of securities referred to the register

BGN 5 for a single transfer

Enter in a list of a contract for a pledge to the Central Depository

BGN 54

XI: LOANS

XI.A: LOANS FOR BUSINESS CLIENTS

TYPE OF SERVICE

BGN

Survey Fee

(Payable upon submitting of the loan application. If the application is in different currency, it's calculated at the fixing rate applicable for the loan application submission date.)

Up to BGN 50 000 incl.

BGN 40 for all loans regardless of currency

From BGN 50 000 – to 100 000 incl.

BGN 120

From BGN 100 000 – to BGN 500 000 incl.

BGN 200

Over BGN 500 000

0.15% on the amount, maximum BGN 3000

For preparing a legal opinion

Preparing a legal opinion on a new loan

BGN 150

Preparing a legal opinion on loan renegotiation/revolving

BGN 50

Preparing a legal opinion on loan renegotiation/revolving when either extra collateral is being established, or existing collateral is being replaced

BGN 100

For preparing the documentation for registering/obliterating collateral

Preparing a notary deed draft or application for registering a legal mortgage (excl. loan under Business Energy program)

BGN 100 for the first page+ BGN 50 per each subsequent page of the mortgage deed but not more than BGN 600

Preparing documents for registering a mortgage under loans within the Business Energy program – a notary deed draft or an application for registering a legal mortgage

BGN 100

Preparing documents for registering a pledge of a commercial enterprise (agreement for pledge of a commercial enterprise, an application for registration in the Commercial Register, the Central Register of Special Pledges and other respective registers)

BGN 100 for the first page + BGN 50 per each subsequent page of the agreement for a pledge of a commercial enterprise but not more than BGN 600

BGN 30 for registering a pledge in the Central Register of Special Pledges

BGN 30 for registration in each respective register

Preparing an application for registering a pledge under the Special Pledges' Act

BGN 30

Obliteration of a mortgage

BGN 20

Obliteration of a pledge under the Special Pledges' Act

BGN 20

Appraisal of real estate

Apartment

BGN 85 + VAT

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

20 % of the standard appraisal fee

signing the annex	on the principal plus the additionally approved limit/principal if applicable (min. BGN 25 for Business Energy and special programs loans and BGN 100 for loans according to the general procedure
For restructuring of loan according to the classification of the Bank	0.25% on the limit (in case of a credit line or overdraft) or on the outstanding debt on the principal min. BGN 100 max. BGN 6 000

Partial or Full Prepayment of a Loan

Upon loan prepayment and/or loan agreement termination and residual loan maturity over 1 year **4% once-off**

Upon loan prepayment and/or loan agreement termination and residual loan maturity up to 1 year **2% once-off**

Investment Loans for Financing "Green-Field" Projects **5% per annum**

For consultancy **BGN 1/per minute, min BGN 10**

Fee for delaying of documents, required upon revolving a loan **0.10% of the approved loan amount**

Notes:

- The Loan Survey fees are collected at the time of submitting the application for the respective loan;
- The loan survey fees are re-calculated in a foreign currency according to BNB exchange rate on the day of submitting the application;
- The prepayment fee is calculated on the prepaid amount;
- The administration fee for the first year is collected once-off upon signing the loan agreement and within 7 days after the expiry of the 1-year period for each subsequent year;
- The administration fee is collected upon each revolving of the loan;
- The administration fee for an overdraft is collected in full regardless of the loan period – whether a year or a shorter one;
- The collected fees and commissions for loans shall not be refundable upon prepayment;
- Current loans shall be serviced in accordance with the agreed terms and conditions and shall not be subject to negotiation;
-
- The fees for appraisal of real estates and movables include VAT;
- Each amendment of the loan agreement shall be considered re-negotiation;
- Loans under special programs referred to in the re-negotiation fee shall mean loans under MLGF;
- When collecting the re-negotiation fee the outstanding principal shall include the standard and overdue principal as of the date of signing the annex;
- Upon a request for revolving a working capital loan, a credit line or overdraft, the full price shall be payable as if it were a new loan;
- The fee for "preparing documentation for registering collateral" shall be due only in the cases when the respective document is prepared by a legal advisor of the Bank. The fee shall not be collected in case the document is prepared by a notary public or an attorney at law;
- For guarantees and L/Cs, secured with collateral other than cash, apart from the fees due in accordance with Chapter XI. Guarantees, respectively Chapter V. Letters of Credit, the client shall pay fees and commissions in accordance with the current chapter.

XII: BANK GUARANTEES

SERVICE

Guarantees, ISSUED by UBB

Pre-advising	BGN 60
Issue with cash collateral (per quarter or a part thereof)	
For bank guarantees in foreign currency	0.30% min. BGN 100
For bank guarantees in BGN	0.30% min. BGN 60
Issue with other collateral (per quarter or a part thereof)	0.55% min. BGN 100
Processing of a claim	0.10% min. BGN 100 max. BGN 750
Guarantee amendment	
Amendment with increase of amount/extension of validity	Issue commission is applied
Other amendment	BGN 100
Cancellation of a customer's application	BGN 60
For urgent processing upon the client's request (within one banking day)	BGN 60
Correspondence upon the client's order	BGN 50
Bank guarantee for confirming financial stability	3% per annum, min. BGN 250

Guarantees, received in UBB

Pre-advising	BGN 60
Advising without commitment (including advising of a change, relating to increasing the amount)	0.10% min. BGN 100 max. BGN 500
Advising an amendment (excluding amount increase)	BGN 100
Processing of a claim:	
For guarantees advised by the Bank	BGN 100
For guarantees issued directly to the beneficiary	0.10% min BGN 200, max BGN 600
Assignment of proceeds	0.15% min. BGN 70 max. BGN 700
Authenticity confirmation of guarantee, issued directly to the beneficiary	BGN 60
For urgent processing upon the client's request (within one banking day)	BGN 60
Correspondence upon the client's order	BGN 50

Notes:

- Documentary bank guarantees issued and received with UBB and having the characteristics of letters of credit, are treated as letters of credit;
- The issuance commission is collected in advance, from the issuance date of the guarantee until the latest date of the liability of the bank under the guarantee, or upon agreement between UBB and the applicant., The collected commissions are not subject to refund upon decrease of the amount of the guarantee;
- For amendment, relating to reduction of the amount or extending the validity period, when such extension is within a quarter, for which the issuing commission has already been paid, Other Amendment Fee shall be collected;
- For amendment, relating to extending the validity period, when such extension is beyond the quarter, for which the issuing commission has already been paid, or the amendment relates to increase in the amount, a Commission for Issuing shall be charged;
- Upon increase of the amount of a bank guarantee, a commission as if on a new one is charged on the amount of the increase;
- The minimum fees/commissions relate to each quarter or a part thereof, regardless of the guarantee period.

XIII: OTHER SERVICES

TYPE OF SERVICE	BGN	CURRENCY
-----------------	-----	----------

Preparation of Statements

For the current year	BGN 10
For each previous year	BGN 30
Account turnover statements for the current year	BGN 2

Issuing a Certificate

In Bulgarian	BGN 20
In a foreign language	BGN 30
Certificate for a bank account number required by Agriculture State Fund in connection with the Single Area Payment Scheme – SAPS and extra payments on local basis	BGN 5

True Copy or Photo Copy of a Document

Per page	BGN 1
----------	--------------

Filling-in a Bank Payment Document

BGN 1

Bank Reference

To Bulgarian institutions	BGN 35
To foreign institutions	BGN 75
Upon request of a correspondent bank	BGN 115

When Effecting FX Operations, Regardless of the Commissions Collected on the Respective Payment Forms, the Exchange Rates at which Those Transactions Should Be Effected Are the Following:

Up to 6 000 BGN equivalence		At the Bank's buy/sell exchange rate
Over 6 000 BGN equivalence		Negotiable
For adjusting an accounting entry upon the ordering 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	
Courier services for documentary parcels within the country	BGN 6	
For performing a check on a test-key, encoded by UBB, verifying a test-key without responsibility for UBB or providing a test-key to other banks	-	BGN 100
For verifying the authenticity of signatures, telegraphic and telex test-keys without responsibility on the part of UBB	-	BGN 100
Distraintment maintenance fee		BGN 20

XIV: 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 48	BGN 80	BGN 120
7.5 cm	BGN 39	BGN 50	BGN 84	BGN 123
10 cm	BGN 48	BGN 52	BGN 90	BGN 128
15 cm	BGN 57	BGN 60	BGN 100	BGN 135
20 cm	BGN 66	BGN 64	BGN 110	BGN 143
30 cm	BGN 75	BGN 72	BGN 130	BGN 165
45 cm	BGN 84	BGN 120	BGN 200	BGN 248
60 cm	BGN 96	BGN 150	BGN 240	BGN 270

Notes:

- The fees include, respectively, two, six, twelve and twenty-four visits. Each additional visit in the safety vault area shall be charged an extra fee of BGN 1;
- The bank's employees are not exempt from fees for using or visiting the public safety 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.

XV: ELECTRONIC BANKING

Registration

Internet Banking	Free of charge
------------------	----------------

Use (monthly)

Internet Banking	Free of charge
------------------	----------------

Other Services

Re-issuance of a non-expired certificate upon a client's request (lost certificate)	Free of charge
---	----------------

Reissuing a forgotten login password via UBB branch or Call center	BGN 5
--	-------

Reissuing a forgotten login password via e-banking	Free of charge
--	----------------

U-code device - Usage fee payable once-off	BGN 20
--	--------

Replacement of a U-code device with a new one	BGN 20
---	--------

Account Information Service

SMS / e-mail notification - monthly	BGN 5
-------------------------------------	-------

Note:

- 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.

XVII: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable to business customers, meaning all customers operating in their capacity as merchants, freelancers or other customers engaged in non-commercial activities in Bulgaria or abroad.
2. Value dates:
 - 2.1. On interest-bearing accounts in BGN – the date of accounting entry.
 - 2.2. On interest-bearing accounts in foreign currency:
 - 2.3. 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.
 - 2.4. When debiting an account – the date of effecting the debit.
3. This Tariff's fees and commissions, chargeable pursuant to the VAT Act, are inclusive of Value Added Tax, unless additional accrual of VAT is explicitly stated.
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
5. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis.
6. Expenses for claims on foreign currency transfers, claimed and rejected by the payer's bank, shall be at the expense of the client of UBB, beneficiary of the transfer.
7. 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).
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. Operations related to the cash performance of state and municipal budgets shall be effected by the bank free of charge, pursuant to Art. 29, Para. 3 of the State Budget Act. For all other payments servicing the activity of budget-spending entities, with the exception of entities, involved in the Single Account system, the collected fees and commissions shall be in accordance with UBB Fees and Commissions' Tariff.
10. This Tariff is in effect since 01.12.2016