

TARIFF OF UNITED BULGARIAN BANK AD FOR FEES AND COMMISSIONS FOR INDIVIDUALS

I.A. Accounts of individuals

I.B. Packaged Offers

I.C. Payment Account with Basic Features /PABF/

II. Cash operations

III. Fund transfers

IV. Cards

V. Loans

VI. Other services

VII. Online banking

VII.A. Electronic notifications

VIII. Bank save deposits boxes

IX. Additional provisions

X. Discontinued Products

XI: Operational limits for cards of individuals, limit for depositing cash at an ATM of UBB and a limit for the Fresh Money service

I.A: ACCOUNTS OF INDIVIDUALS

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

Current account

Minimum balance	Not required	Not required
Opening at a branch of the bank:		
with a debit card	BGN 1.96	BGN 1.96
without a debit card	BGN 4.98	BGN 4.98
Opening via UBB online and mobile banking	No fee	No fee
Maintenance - monthly:		
with a debit card	BGN 2.50	BGN 2.50
without a debit card	BGN 4.50	BGN 4.50
Closing	No fee	No fee

„Activity” account

Minimum balance	BGN 97.79	50 currency units
Opening	No fee	No fee
Maintenance - monthly (Depending on the number of transactions):		
Upon performed up to 10 debit transactions per month	BGN 2.94	BGN 2.94
Upon performed over 10 debit transactions per month	No fee	No fee
Closing	No fee	No fee

„Privilege” account*

Minimum balance	Not required	
Opening at a branch of the bank	No fee	-
Maintenance - monthly	BGN 0.88	-
Closing	No fee	-

**All other fees and commissions on “Privilege” account*, shall be according to the currently effective Tariff for individuals of the Bank.*

Donor account

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

Special purpose account related to deals/ Escrow

Minimum balance	Not required	Not required
Opening	BGN 107.57	BGN 107.57
Maintenance - monthly	BGN 1.17	BGN 1.17
Closing	No fee	No fee

Open savings deposit

Minimum balance	BGN 48.90	25 currency units
Opening	BGN 1.96	BGN 2.00
Maintenance - monthly	BGN 2.54	BGN 2.54
Debit Transaction Fee (after the second transaction for the month)	BGN 9.78	BGN 9.78
Closing	No fee	No fee

Child open savings deposit

Minimum balance	BGN 48.90	25 currency units
Opening	No fee	No fee
Maintenance - monthly	No fee	No fee
Debit Transaction Fee (after the second transaction for the month)	BGN 9.78	BGN 9.78
Closing	No fee	No fee

Term deposit

Minimum balance	Depending on the type of deposit	
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee

Safekeeping fee for financial assets

Balance on current and saving accounts	No fee	No fee
--	---------------	---------------

Notes:

- To accounts with an extended overdraft a monthly maintenance fee with a debit card is being applied.
- "Privilege" Account may be opened to clients over the age of 60 or clients who are able to present a document for retirement.
- No fee shall be collected for opening current accounts for opening a term deposit.
- Accounts, to which there is a term deposit opened, are exempt from monthly maintenance fee over the deposit period.
- For accounts, in which there is simultaneously a term 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.
- The Open Account is equivalent to the Open Deposit.
- No fee shall be collected for opening and current accounts monthly maintenance fee for a main contactless debit card of the Debit Mastercard brand for children/adolescents (aged from 14 up to 18 years). Upon reaching the age of 18, the account is transformed under standard conditions in the year following the coming of age.

I.B: PACKAGED OFFERS

SERVICE TYPE	BGN
“Comfort” Package	
Opening	No fee
Maintenance - monthly	BGN 5.87
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 9.78
Opening and monthly maintenance of a current account in BGN, linked to a Comfort Package	No fee
Cash deposit/withdrawal through ATM of UBB, with a Debit MasterCard/ Visa Debit, issued to a Comfort Package	No fee
Cash withdrawals at ATMs of other banks in Bulgaria, with a Debit MasterCard/ Visa Debit, issued to a Comfort Package	No fee
Regular payment of utility bills from a current account, linked to a Comfort Package	
Monthly maintenance fee	No fee
Per payment	No fee
Outgoing fund transfers in BGN within UBB , effected via e-banking from the current account, linked to the package	No fee
Two outgoing interbank credit transfers in BGN per month , effected via e-banking from the current account, linked to the package, except for fund transfers, ordered for execution through RINGS	No fee
“Privilege” Package - for clients with pension payments in UBB	
Opening	No fee
Maintenance – monthly	BGN 1.76
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 9.78
Opening and monthly maintenance of a current account in BGN, linked to a Privilege Package	No fee
Cash deposit through ATM of UBB	No fee
Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a Privilege Package	No fee
Regular payment of utility bills from a current account, linked to a Privilege Package	
Monthly maintenance fee	No fee
Per payment	No fee
“Premium” Package	
Opening	No fee
Maintenance - monthly (depending on the number of transactions)	
- Upon performed up to 10 debit transactions per month	BGN 24.06
- Upon performed over 10 debit transactions per month*	BGN 12.03
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 9.78
Opening and monthly maintenance of a current account Activity in BGN, linked to a package	No fee
Opening and monthly maintenance of a current account Activity in EUR, linked to a package	No fee

Debit card of World Debit MasterCard brand, linked to a Premium Package

Payment instrument - annual maintenance fee	No fee
Cash deposit through ATM of UBB	No fee
Cash withdrawal at ATMs in Bulgaria with World Debit MasterCard included in Premium Package	No fee

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

Monthly maintenance fee	No fee
Per payment	No fee

Outgoing intrabank and interbank credit transfers in BGN , effected via e-banking from the current account in BGN, linked to the package, except for fund transfers, ordered for execution through RINGS	No fee
---	---------------

Package “Youngsters and students”

Opening	No fee
Maintenance – monthly	BGN 0.98
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 9.78
Opening and monthly maintenance of a current account in BGN, linked to a Package Youngsters and students	No fee

Contactless Debit card of Debit Mastercard brand, linked to a Package “Youngsters and students”

Opening and maintenance	No fee
Reissuance of a card, non-expired validity (lost, stolen, destroyed)	BGN 5.00
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Cash deposit/withdrawal through ATM of UBB	No fee
Cash withdrawal at ATM of another bank in Bulgaria	BGN 0.30

Package “For salary”

Opening	No fee
Maintenance – monthly	BGN 4.40
The transfer of salary/other regular monthly income over BGN 145	
Maintenance – monthly	BGN 4.89
Without transfer of salary/other regular monthly income over BGN 145	
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)*	BGN 9.78

Included services

Issuance and maintenance of international debit card	No fee
Cash deposit/withdrawal through ATM of UBB	No fee
Outgoing fund transfers in BGN within UBB, effected via e-banking	No fee

Notes:

- It shall be valid for a package opened on an Activity account - 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 a 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.

- Package Youngsters and students may be opened to clients, between the age 18 to 25 incl.
- No fee for opening and monthly maintenance of a current account in EUR, linked to a Comfort package and a package Youngsters and students.
- Withdrawal with microcard is possible at ATM that supports contactless functionality.
- Microcard and accessory are offered always together.
- The account maintenance monthly fee is not applicable for the closing month.
- 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.
- 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
- 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 standard terms of this Tariff.

I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/

SERVICE TYPE

BGN

Opening

At a branch of the Bank and issuance of a debit card to the account	BGN 1.50
---	-----------------

At a branch of the Bank	BGN 1.50
-------------------------	-----------------

Maintenance - monthly

With a debit card, issued to the account	BGN 2.30*
--	------------------

No debit card to the account	BGN 2.40*
------------------------------	------------------

Closing

Closing a PABF, opened less than 6 months ago (as of the closing date)	No fee
--	---------------

Depositing funds in a PABF by the account holder

At a teller desks	No fee
-------------------	---------------

Cash depositing at UBB ATMs	No fee
-----------------------------	---------------

Withdrawing cash from a PABF

At a teller desk in an office of the Bank up to BGN 1000	0.15%, min. BGN 0.90*
--	------------------------------

With a debit card at an ATM, serviced by the Bank	BGN 0.20*
---	------------------

With a debit card at an ATM, serviced by another bank in Bulgaria	BGN 1.00
---	-----------------

Direct debit payment

To an account with the same bank	BGN 1.90*
----------------------------------	------------------

To an account with another bank	BGN 3.90*
---------------------------------	------------------

Standing orders

Intrabank standing orders among accounts of different holders	BGN 0.35*
---	------------------

Interbank standing orders via BISERA	BGN 0.70*
Payment transactions, effected with a payment card, including via Internet	
Payment with a debit card at a POS, serviced by the Bank	No fee
Payment with a debit card at a POS, serviced by another bank in Bulgaria	No fee
Credit transfer in Bulgarian leva	
Paper-based, to a payment account with the same bank	BGN 2.30*
Via online banking to a payment account with the same bank	BGN 0.35*
Paper-based through BISERA to a payment account with another bank	BGN 3.90*
Via online banking through BISERA to a payment account with another bank	BGN 0.70*
Paper-based to a State Budget payment account with the same bank	BGN 2.30*
Via online banking to a State Budget payment account with the same bank	BGN 0.35*
Paper-based through BISERA to a State Budget payment account with another bank	BGN 3.90*
Via online banking through BISERA to a State Budget payment account with another bank	BGN 0.70*

Notes:

- The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of the Payment Services and Payment Systems' Act.

*Where, at the authorization of the titleholder, operations are carried out on payment accounts with basic features, including cash withdrawals, no fees shall be payable in respect of such transactions where these are charged against the proceeds of salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students. The account with basic features shall be settled free of charge when it is credited with the funds referred to in preceding sentence or when these funds and the interest thereon are kept on this account.

- 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 Tariff for individuals of the Bank.

II. CASH OPERATIONS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Depositing		
At a teller desk	0.25% on the entire amount, min. BGN 2	0.30% on the entire amount, min. BGN 2
Withdrawing		
At a teller desk of amounts up to 10 000 BGN (currency equivalent)	0.70%, min. 6 BGN	0.70%, min. 6 BGN
At a teller desk of amounts exceeding 10 000 BGN (currency equivalent):		
- <u>With prior request:</u>	0.70% on the entire amount min. 6 BGN	0.70% on the entire amount min. 6 BGN
- <u>Without prior request:</u>	0.75% on the entire amount min. 6 BGN	0.75% on the entire amount min. 6 BGN
Funds requested in writing but not withdrawn (on the total requested amount)	0.60%	0.60%
Other commissions related to cash operations		
Depositing of coins (collected on the total amount upon depositing more than 20 coins), not applicable to a loan installment	5% min. BGN 5	N/A
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) which is not deposited in an account	BGN 1	BGN 1
Replacement of damaged bank notes/coins*	No fee	N/A
Foreign currency exchange at the cash desk (cash desk) *	BGN 6	BGN 6

* The Bank reserves its right to determine and change at any time a minimum sum for cash purchase and sale of foreign currency (teller transactions), by announcing such amount through a notification at its respective branch. The Bank reserves its right to limit the types of currencies for which it offers the service.

Notes:

- Upon withdrawal of amounts exceeding BGN 10 000 or their equivalence in foreign currency (only in case it coincides with the account currency) by one particular client on a daily basis, a prior written request 2 business days in advance in a branch of the Bank or via the Client Contact Center is required.
- 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.
- No cash desk fees and commissions shall be collected for making cash desk payments for the purpose of repayment of liabilities under a credit product, including credit card, credit line and overdraft granted by UBB.
- Commission for cash operations shall not be collected upon coupon payment or payment at maturity, nor for repurchasing target issues of government securities.
- Unfit banknotes - strongly damaged banknotes with interrupted wholeness due to physical and 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 of 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.
- There is no commission for cash handling upon depositing of sums into accounts of natural persons when the payment reason is purchase of mutual funds' units from UBB Asset Management.
- 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.
- Purchase of foreign currency at a teller desk and withdrawal in a foreign currency, different from that of the client's account, is restricted to 1 transaction of amount up to BGN 10 000 (currency equivalent) per client daily.
- The fee for depositing cash into an account of an individual shall be collected from the account of the client unless it's paid in cash by the depositor.

III. FUND TRANSFERS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Transfers to and from account - within UBB network		
Outgoing		
- at a branch/office of the bank	BGN 5.00	BGN 5.00
- through online and mobile banking	BGN 0.48	BGN 0.48
- Instant transfer to mobile number (BLINK P2P) - through mobile banking (for amounts up to or equaling BGN 100)	No fee	-
- Instant transfer to mobile number (BLINK P2P) - through mobile banking (for amounts above BGN 100 and up to or equaling BGN 30 000)	BGN 0.48	-
Transfers to and from account – interbank		
Outgoing fund transfers via BISERA		
- through a branch of the bank	BGN 7.00	-
- through online and mobile banking	BGN 0.98	-
- Instant (BLINK) fund transfer through UBB online/UBB mobile banking (for amounts up to or equaling BGN 30 000)	BGN 0.98	-
- Instant transfer to mobile number (BLINK P2P) through UBB mobile (for amounts up to or equaling BGN 100)	No fee	-
- Instant transfer to mobile number (BLINK P2P) through UBB mobile (for amounts above BGN 100 and up to or equaling BGN 30 000)	BGN 0.98	-
Outgoing through RINGS		
- at a branch of the bank	BGN 50.00	-
- through online and mobile banking	BGN 15.00	-
Incoming fund transfers through BISERA (including BLINK)/RINGS	No fee	-
Outgoing fund transfers in euro within the European Economic Area (EEA)		
Ordered at a branch of the bank	-	BGN 7.00
Ordered through online and mobile banking	-	BGN 0.98
Ordered at a branch of the bank (express fund transfers)	-	BGN 50.00
Ordered through online and mobile banking (express fund transfers)	-	BGN 15.00
Outgoing fund transfers in foreign currency other than euro, Fund transfers in EUR outside the EEA, Fund transfers in BGN outside the Republic of Bulgaria		
Ordered at a branch	-	0,22% min. BGN 50 max. BGN 400
Ordered through online and mobile banking	-	0,20% min. BGN 40 max. BGN 400
Ordered at a branch of the bank or through online and mobile banking with expenses borne by the payer (OUR)	-	The relevant fee for an outgoing fund transfer in foreign currency + BGN 50

Incoming fund transfers in foreign currency

Incoming fund transfers in euro within the European Economic Area (EEA)	-	No fee
Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent up to BGN 200	-	No fee
Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent over BGN 200	-	0,10% min. BGN 20 max. BGN 200

Cash transfers – interbank

Outgoing with depositing at the cashier's desk	1%, min. BGN 10	-
Outgoing with depositing at the cashier's desk - via the RINGS system	1%, min. BGN 55	-

Direct debit

Accepting consent for direct debit	No fee	-
Initiating direct debit order	BGN 2.00	-
Initiating a refusal to pay a received direct debit order	BGN 1.00	-
Payment of a direct debit order		
Within the UBB network		
through a branch of the bank	BGN 5.00	-
through UBB online banking	BGN 0.48	-
Through BISERA		
through a branch of the bank	BGN 7.00	-
through UBB online banking	BGN 0.98	-
Through RINGS		
through a branch of the bank	BGN 50.00	-
through UBB online banking	BGN 15.00	-

Regular payment of utility bills from a current account/credit card

Monthly maintenance fee	No fee	-
Per payment	No fee	-

Payment of tax liabilities

Through UBB Online/UBB Mobile (for each transfer)	BGN 1.00	-
---	----------	---

Payment of Electronic vignette (e-Vignette)

Through e-Vignette section in UBB Mobile	No fee	-
--	--------	---

Paid Zone Parking payment

Through Paid Zone Parking menu in UBB Mobile	No fee	
--	--------	--

UPAY Gateway Payments

Registration in the payment gateway	No fee	-
Payment of utility bills with cards, issued by UBB	No fee	-
Payment of utility bills with cards of issuers, other than UBB - per paid bill	BGN 0.30	-

Payment of local taxes and fees – per paid tax account number	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	-

Standing orders

Registration

Standing orders among accounts of the same holder	No fee	-
Standing orders among accounts of different holders	BGN 1.00	-

Transfers

Intrabank Transfers		
Among accounts of the same holder	No fee	-
Among accounts of different holders	BGN 1.00	BGN 1.00
Interbank Transfers via BISERA	BGN 2.00	-
Changing/Adding registration	BGN 1.00	-
Deactivation of Registration	No fee	-

Other

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 120
Fee for cancelling a fund transfer in foreign currency	-	BGN 120
Fee for manual processing of incoming foreign currency transfer due to missing, incorrect, invalid IBAN/BBAN (To be collected from the beneficiary account)	-	BGN 40

Notes:

- The return of received transfers upon the beneficiary's order shall be considered a fund transfer.
- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts with UBB.
- No fund transfer fee shall be collected upon a fund transfer within the Bank's network, between accounts of a client, ordered via online and mobile banking.
- Outgoing intrabank and interbank fund transfers up to BGN 5 000 000 (five million Bulgarian leva) or their equivalence in foreign currency can be ordered on paper at a branch of the Bank, and via UBB Online, while fund transfers exceeding this value – only via UBB Online. The single transaction limit for outgoing intrabank and interbank fund transfers, ordered via UBB Online, is BGN 500 000 (five hundred thousand Bulgarian leva) or their equivalence in foreign currency. Limit change can be requested at a branch of the Bank.
- Deadline for accepting paper based orders for BGN transfers through BISERA incl. state budget transfers, for execution within the same business day shall be 18.30 h.
- Deadline for accepting orders for BGN transfers via online and mobile banking through BISERA, incl. state budget transfers, for execution within the same business day shall be 19.30 h.
- Deadline for accepting payments through RINGS for execution within the same business day shall be 15.00 h
- Deadline for accepting paper based orders for Intrabank transfers for execution within the same business day shall be 18.30 h.
- Deadline for accepting Intrabank orders via online and mobile banking for execution within the same business day shall be 19.30 h.
- Interbank orders for fund transfers in foreign currency through a branch shall be accepted by 15.00h. Payments ordered after this hour shall be executed on the next business day.
- Interbank orders for fund transfers in foreign currency via online and mobile banking shall be accepted by 15.30h. Payments ordered after this hour shall be processed on the next business day.
- FX fund transfers in EUR, USD, CHF, GBP are being executed with same-day value date.
- Fund transfers in currencies of the other countries from the European Economic Area, ordered via the online and mobile banking

- functionalities, are being executed with value date 1 business day, while those, ordered via a branch of the Bank - with value date up to 2 business days.
- Fund transfers in JPY, TRY, CAD, AUD, ordered via online and mobile banking and a branch of the bank shall be executed with value date 2 business days.
 - Express fund transfers via TARGET2 are being executed only in EUR to banks in countries from the European Economic Area, participants in the TARGET2 system.
 - Cut-off time for intraday processing of incoming fund transfers in foreign currency - 16.30 h.
 - 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).
 - 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 execution of outgoing fund transfers in foreign currency with expenses, shared between the payer and the beneficiary (SHA), the correspondent bank may deduct some costs from the fund transfer amount.
 - 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 UBB online/mobile 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 local taxes and fees via the UPAY payment gateway one transaction may include a random number of a taxable person's obligations for local taxes and fees per different tax account numbers to the selected municipality, as the fee shall be applicable to the payment of all obligations under each individual tax account number, made with the respective transaction.
 - 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 separate paid bill.
 - For standing order performed through saving accounts an additional fee is due according to the product's characteristics.
 - In the cases when to an account of the Holder there is a received fund transfer in a currency, other than the account currency, the Bank shall credit the account as at the moment of posting the accounting entries, by converting the received amount at the announced for the day official buy /sell rates for the respective currency and for the account currency, applicable to electronic exchange of foreign currency.

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 a change in the name on the plastic)	No fee
Issuance of a subsequent or additional card (except for Debit Mastercard-branded card for children/adolescents)	BGN 5.87
Cash depositing at UBB ATMs	BGN 0.20 + 0.05% on the entire amount
Cash withdrawal at UBB ATMs	BGN 0.20 + 0.1%
ATM withdrawals from another bank in Bulgaria and in EEA countries	BGN 1.17 + 0.1%
ATM withdrawals from a bank in non-EEA countries	BGN 4.89 + 1%
Cash advance in UBB branch	BGN 4.89 + 1%
Cash advance in branch of another Bulgarian bank	BGN 4.89 + 1%
Cash advance in a bank/ financial institution abroad	BGN 4.89 + 1%
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 0.98
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.98
Account balance inquiry at an ATM abroad	BGN 0.98
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Unblocking a card, because of entered 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 0.98
SMS notifications for each transaction over BGN 100 (valid until 01.09.2019)	No fee
Changes of card data through 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	BGN 4.89
Changes in card data through a branch of the bank (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	No fee
Delivery for a card to an address in Bulgaria (VAT incl.)	BGN 4.89
Debit cards transactions limits:	

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	20

* 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 DEBIT VISA CLASSIC /DEBIT MASTERCARD STANDARD

Card issuance	No fee
Renewal of a card with expired validity	No fee
Card re-issuing before expiry	No fee
Annual card maintenance fee -main card Debit Mastercard Standard and Debit Visa Classic	BGN 0.98 / EUR 0.50 / USD 0.67 / GBP 0.40
Annual card maintenance fee - additional card plastic	BGN 0.98 / EUR 0.50 / USD 0.67 / GBP 0.40
Annual card maintenance fee - additional card microcard	BGN 2 / EUR 1 / USD 1.34 / GBP 0.80
Annual card maintenance fee - additional card sticker	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
Cash depositing at UBB ATMs	BGN 0.20 + 0.05% on the entire amount/EUR 0.10 + 0.05% on the entire amount/USD 0.14 + 0.05% on the entire amount/ GBP 0.08 + 0.05% on the entire amount
Cash withdrawal at UBB ATMs	BGN 0.20 + 0.1%/ EUR 0.10 + 0.1% / USD 0.14 + 0.1% / GBP 0.08 + 0.1%
Withdrawal through ATM of other banks within the country and within the countries from the European Economic Area	BGN 1.17 + 0.1% / EUR 0.60 + 0.1% / USD 0.85 + 0.1%/ GBP 0.60 + 0.1%
Withdrawal through ATM in countries outside the European Economic Area	BGN 4.89+1% / EUR 2.50+1%/ USD 3.34+1% / GBP 2+1%
Withdrawal through POS	BGN 4.89+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Account balance inquiry at an UBB ATM	BGN 0.98 / EUR 0.50 / USD 0.67 / GBP 0.40

Receipt of funds on card through POS (credit refund)	1%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	BGN 0.20 / EUR 0.10 / USD 0.14 / GBP 0.08
Card activation after entering 3 wrong PINs	Card activation after entering 3 wrong PINs
Card blocking	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator
Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Change of card operational limits	BGN 4.89/ EUR 2.50/ USD 3.34 / GBP 2
Notification - monthly fee for receiving text messages for operations	BGN 1.96 / EUR 1.02 / USD 1.11 / GBP 0.9
Unreasonable claim on transaction	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge
Card delivery to another UBB Bank Bulgaria AD branch	Free of charge
Card account statement upon request at an office of UBB Bank Bulgaria AD	Free of charge
Primary - offered to a main account of the child/adolescent, or additional - offered to a main account of a parent/guardian, contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from	BGN
Card issuance	No fee
Reissuance of primary card, non-expired validity (lost, stolen, destroyed)	No fee
Reissuance of additional card, non-expired validity (lost, stolen, destroyed)	No fee
Fees and Transaction limits	
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Cash depositing at UBB ATMs for primary card offered to a main account of the child/adolescent (aged from 14 up to 18 years)	No fee
Cash withdrawal at UBB ATMs	No fee
ATM withdrawals from another bank in Bulgaria and in EEA countries for primary debit card for children/adolescents (aged from 14 up to 18 years) offered to a main account of the child/adolescent	BGN 0.30
ATM withdrawals from another bank in Bulgaria and in EEA countries for additional debit card for children/adolescents (aged from 14 up to 18 years) offered to a main account of a parent/guardian	BGN 1.17 + 0.1%
Daily limit for cash withdrawal	BGN 100.00
Daily limit for payment at merchants	BGN 100.00
Total daily limit for cash withdrawal and payment at merchants	BGN 100.00

Notes:

- Primary contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from is being offered to an account of the child/adolescent
- Additional contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from is being offered to an account of a parent/guardian
- For all other services and transactions with a debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from the applicab 15 and commissions shall be those, applied to the International

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

Card issuance	No fee
Payment instrument - annual maintenance fee	
Visa Gold Debit	BGN 48.90
World Debit Mastercard	BGN 97.79
Renewal of a card with expired validity	No fee
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	No fee
Issuance of subsequent or additional card	BGN 14.67
Cash depositing at UBB ATMs	BGN 0.20 + 0.05% on the entire amount
Cash withdrawal at UBB ATMs	BGN 0.20 + 0.1%
ATM withdrawals from another bank in Bulgaria and in EEA countries	BGN 1.17 + 0.1%
ATM withdrawals from a bank in non-EEA countries	BGN 4.89 + 1%
Cash advance in UBB branch	BGN 4.89 + 1%
Cash advance in branch of another Bulgarian bank	BGN 4.89 + 1% min. BGN 20
Cash advance in a bank/ financial institution abroad	BGN 4.89 + 1% min. BGN 20
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 0.98
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.98
Account balance inquiry at an ATM abroad	BGN 0.98
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Unblocking a card, because of entered 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 0.98
SMS notifications for each transaction over BGN 100 (valid until 01.09.2019)	No fee

Changes of card data through 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	BGN 4.89
Changes in card data through a branch of the bank (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	No fee
Delivery for a card to an address in Bulgaria (VAT incl.)	BGN 4.89
VISA Gold / World Debit Mastercard transactions limit	
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	30

International credit cards **MASTERCARD** and **VISA***

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 Gold and Master Card Gold - annual maintenance fee after the first year	BGN 120
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 3.91 + 3%
ATM withdrawals from another bank in Bulgaria and in EEA countries	BGN 4.89 + 3%
ATM withdrawals from a bank in non-EEA countries	BGN 6.85 + 3%
Cash withdrawal at a POS in UBB branch	3%, min. BGN 4
Cash withdrawal at a POS of another bank	3%, min. BGN 20
Cash withdrawal at a POS abroad	3%, min. BGN 10
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 9.78
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% min. BGN 9.78
Changes of card data through 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	BGN 9.78
Changes in card data through a branch of the bank (servicing branch for the card)	BGN 6.00
Temporary blocking a card (upon a client's request)	No fee
Generating a new PIN	BGN 1.96

Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	No fee
Reissuance of a card with non - expired validity upon the 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
Receipt of a card or a PIN code from a branch other than the issuing one	No fee
Card balance inquiry at an UBB ATM	BGN 0.98
Card balance inquiry at an ATM of another bank in Bulgaria	BGN 0.98
Card balance inquiry at an ATM abroad	BGN 0.98
Receipt of a card or PIN code abroad	BGN 97.79**

*Not available in all bank branches.

**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.

Limits for transactions with credit cards over 7 subsequent days:

Transaction limit upon payment at merchant	up to 100% of the approved credit limit
Transaction limit upon cash withdrawal at a POS/ATM	up to 100% of the approved credit limit
Transaction's number (per week)	50

Other operations with international bank cards

Obtaining cash upon a purchase at a POS of UBB AD	
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 an account, related to international credit card	No fee
Opening of arbitration procedure to Mastercard and 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
Withdrawing at a POS with a debit or credit card issued by another bank	3.0%, min. 10 BGN

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.
- Deposits at ATMs made by 17.00 h. shall be posted with value date the same business day. Deposits made after 17.00 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 fee shall be collected for issuance of a primary or additional card to the Privilege account.
- EEA – European Economic Area.

International credit cards VISA CLASSIC CREDIT / BILLA VISA CLASSIC*

Cash withdrawal limit	100% of the credit limit
Minimum payment	5%, min. BGN 9.78 / EUR 5
Discount for purchase/payment within the country for Billa-Visa Classic	2% for purchases with BILLA Visa Classic in BILLA in the country, without discount at other merchants
Card issuance	Free of charge
Additional card issuance	Free of charge
Card renewal	Free of charge
Card re-issuing before expiry	No fee
Monthly/Annual main card maintenance fee - Visa Classic	BGN 4.50 / BGN 45 / EUR 2.30 / EUR 23.01
Monthly main card maintenance fee - BILLA VISA CLASSIC	BGN 4.50 / EUR 2.30
Monthly/Annual card maintenance fee for additional card - Visa Classic	BGN 2.54 / BGN 25.43 / EUR 1.30 / EUR 13
Monthly card maintenance fee for additional card - BILLA VISA CLASSIC	BGN 2.54 / EUR 1.30
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 2.93 + 1.5% / EUR 1.50 + 1.5%
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 4.89 + 1.5% / EUR 2.50 + 1.5%
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 6.85 + 3% / EUR 3.50 + 3%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 0.98 / EUR 0.50
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator

Monthly card statement	Free of charge
Statement upon request at an office of the Bank	Free of charge
Change of operational limit	BGN 9.78 / EUR 5
Card blocking	Free of charge
Card activation after entering 3 wrong PINs	BGN 9.78 / EUR 5
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Overlimit on credit card	BGN 9.78 / EUR 5
Account closure	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

*BILLA Visa Classic credit cards is offered in BGN only.

International credit cards CARD Fix

	BGN
Cash withdrawal limit	100% of the credit limit
Minimum payment	Depending on the credit limit (CL): <ul style="list-style-type: none"> • BGN 20 (BGN 500 - 1000 CL) • BGN 30 (BGN 1001 - 1500 CL) • BGN 40 (BGN 1501 - 2000 CL) • BGN 60 (BGN 2001 - 3000 CL) • BGN 80 (BGN 3001 - 4000 CL) • BGN 100 (BGN 4001 - 5000 CL)
Card issuance	BGN 44.98
Additional card issuance	BGN 14.67
Card renewal	Free of charge
Card re-issuing before expiry	No fee
Monthly/Annual card maintenance fee	Annual fee - BGN 46.94
Monthly/Annual card maintenance fee for additional card	Annual fee - BGN 14.67
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 4.89
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 6.85
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 14.67
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 0.98
Choice and charge of PIN	Free of charge

Send an SMS to a short number to receive a PIN	It is collected by the mobile operator
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 9.78
Card blocking	Free of charge
Card activation after entering 3 wrong PINs	BGN 9.78
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Overlimit on credit card	BGN 9.78
Account closure	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

International credit cards Mastercard Gold Premium

Cash withdrawal limit	100% of the credit limit
Minimum payment	5%, min. BGN 9.78 / EUR 5
Card issuance	Free of charge
Additional card issuance	Free of charge
Card renewal	Free of charge
Card re-issuing before expiry	No fee
Monthly/Annual card maintenance fee	BGN 9.60/BGN 96/EUR 4.91/EUR 49.08
Monthly/Annual card maintenance fee for additional card	BGN 5.70/BGN 57/EUR 2.91/EUR 29.14
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 2.93 + 1.5% / EUR 1.50 + 1.5%
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 4.89 + 1.5% / EUR 2.50 + 1.5%
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 6.85 + 3% / EUR 3.50 + 3%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 0.98 / EUR 0.50
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 9.78 / EUR 5
Card blocking	Free of charge
Card activation after entering 3 wrong PINs	BGN 9.78 / EUR 5
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Overlimit on credit card	BGN 9.78 / EUR 5

Account closure	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

International credit cards Visa Platinum

Cash withdrawal limit	100% of the credit limit
Minimum payment	5%, min. BGN 9.78 / EUR 5
Card issuance	BGN 254.26 / EUR 130
Additional card issuance	BGN 127.13 / EUR 65
Card renewal	Free of charge
Card re-issuing before expiry	No fee
Monthly/Annual card maintenance fee	Annual card maintenance fee – BGN 254.26 / EUR 130
Monthly/Annual card maintenance fee for additional card	Annual card maintenance fee – BGN 127.13 / EUR 65
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 2.93 + 1.5% / EUR 1.50 + 1.5%
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 4.89 + 1.5% / EUR 2.50 + 1.5%
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 9.78 + 3% / EUR 5 + 3%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 0.98 / EUR 0.50
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 9.78 / EUR 5
Card blocking	Free of charge
Card activation after entering 3 wrong PINs	BGN 9.78 / EUR 5
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Overlimit on credit card	BGN 9.78 / EUR 5
Account closure	Free of charge
Priority Pass visit **	EUR 33.60

Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

* The fee is charged by Priority Pass Limited – EUR 33.6 per person per visit (incl. VAT).

International credit cards VNOSKA

BGN

Cash withdrawal limit	-
Minimum payment	Sum of the monthly installments
Interest rate upon purchase/payment (yearly)	0%
Interest rate upon cash withdrawal (yearly)	Not applicable
Card issuance	BGN 24.45
Additional card issuance	Not applicable
Card renewal	Free of charge
Card re-issuing before expiry	No fee
Monthly/Annual card maintenance fee	BGN 25.43
Monthly/Annual card maintenance fee for additional card	Not applicable
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	Not applicable
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	Not applicable
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	Not applicable
Withdrawal through ATM/POS in countries outside the European Economic Area	Not applicable
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	Not applicable
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 0.98
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 9.78
Card blocking	Free of charge
Card activation after entering 3 wrong PINs	BGN 9.78
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Overlimit on credit card	BGN 9.78
Account closure	Free of charge

Send money to a recipient with card from the Bank	Not applicable
Send money to a recipient with any other BG bank's card	Not applicable
Other services	
Delivery of an issued card abroad by special courier upon customer's request	BGN 100
Note: The fee is applicable to countries in Europe.	

V: Loans

1. Consumer Loan

Prepayment fee upon a provided consumer loan with a fixed interest rate over the entire tenor

- | | |
|--|--|
| <ul style="list-style-type: none"> Upon a remaining period of the loan agreement being more than one year | 1% on the prepaid amount of the principal |
| <ul style="list-style-type: none"> Upon a remaining period of the loan agreement being less than one year | 0.5% on the prepaid amount of the principal |

2. Mortgage Loan

Application fee upon submitting a request	No fee
Fee for documents-based analysis of mortgage loan collateral	BGN 250
Mortgage obliteration fee*	BGN 60
Prepayment fee	1% on the prepaid amount of the principal until repayment of the initial 12 repayment installments

- Collected fees and commissions under loans shall not be subject of refund upon prepayment;
- Upon loan prepayment with funds of a newly provided loan from UBB, no prepayment fee shall be due;
- * Regarding mortgage loan agreements, a prepayment fee in the amounts and under the assumptions hereof shall only be due and payable if it has explicitly been stipulated in the loan agreement
- * Mortgage obliteration fee shall be collected only in case it has been explicitly stipulated in the loan agreement.

VI: OTHER SERVICES

SERVICE TYPE	BGN
Preparation of statement	
Statements of account movements and card for the current year	No fee
For previous years - per year	BGN 20
Issuing a certificate for presence of bank accounts, account funds, loans	
In Bulgarian	BGN 20
In a foreign language	BGN 40
Issuing of other certificates	BGN 20
Duplicate or photo-copy of document (per page)	BGN 1
Bank reference	
To Bulgarian institutions	BGN 50
To foreign institutions	BGN 75
For adjusting an accounting entry upon the client's request**	BGN 5
Special courier services for delivery of documentary parcels abroad	according to the courier's tariff
Documentary parcels abroad by registered mail	according to the courier's tariff
One-off distraintment processing fee*	BGN 20
Fund storage and monitoring fee on available balances of current and savings accounts under agreements, unilaterally terminated by the Bank with a notification to the Client	4% per annum on stored account balances, accrued daily and 200 BGN /or its equivalent in foreign currency, calculated at the exchange rate of Bulgarian National Bank at the time of calculation/ annual monitoring fee

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 25 t year.
- FX transactions are being affected, based on the announced by the Bank official exchange rates as at the moment of

posting the accounting entries, unless another exchange rate has been negotiated, pursuant to the procedure, envisaged in the General Terms.

VII: ONLINE BANKING

UBB Online

Registering

Online banking	No fee
----------------	---------------

Use -monthly fee

Online banking	No fee
----------------	---------------

Other services

Reissuing a forgotten login password via UBB branch or Call center	No fee
--	---------------

Setting a new login password via online banking	No fee
---	---------------

Hardware token for scanning color CRONTO codes – usage fee, payable one-off	BGN 29
---	---------------

Replacement of a Hardware token for scanning color CRONTO codes with a new device	BGN 29
---	---------------

Using a software token, integrated in the UBB Mobile application	No fee
--	---------------

Account information service (valid until 01.09.2019)

SMS	No fee
-----	---------------

Notes:

- Operations ordered through online and mobile banking channels shall be charged according to Section: Fund Transfers.
- A hardware token for scanning color CRONTO codes that has shown a defect within 2 years of its purchase will be replaced free of charge.

KBC Online Bulgaria

Re-issue of PIN for KBC Online Bulgaria	No fee
---	---------------

VII.A: ELECTRONIC NOTIFICATIONS

Subscription plan SMS

SMS 20 (20 notifications)	BGN 3
SMS 40 (40 notifications)	BGN 5

Subscription plan Viber

Viber 20 (20 notifications)	BGN 2
Viber 40 (40 notifications)	BGN 4

E-mail	No fee
Push notifications	No fee

Notes:

- The subscription for e-notifications may include notifications for account movements, monthly account balance and card transactions. E-mail notifications will be provided only for account movements and monthly account balances. The Bank reserves its right to send a determined by it number of free-of charge SMS/Viber messages to the mobile phone number, stated by the Client to the Bank, concerning incoming account movements, as the Client shall be entitled at any time to explicitly refuse their receipt at a branch of the Bank. The price of the e-notifications subscription plan is inclusive of VAT.
- It is possible for a client to simultaneously subscribe for more than one package type (SMS and Viber), in case he/she has selected a different notification channel for his/her cards and/or accounts. The use of the SMS or Viber notifications, included in the respective subscription plan, is not limited by time and will be valid until their full depletion.
- The push notifications
 - For card transactions. Upon activation of the push notifications for bank cards via the mobile banking application, paid SMS/Viber messages for transactions effected with those cards shall no longer be sent. Upon deactivation of the push notifications via the mobile banking application, sending of paid SMS/Viber messages shall not be renewed automatically. Sending of paid SMS/Viber messages may be activated in a branch of the Bank, through the Client Contact Centre or via the Online banking website. For remaining purchased, but unused, SMS or Viber messages, they can also be used after the renewal until fully spent.
 - Of account movements. Upon activation of PUSH notifications for accounts via the mobile banking application, the sending of SMS/Viber/Email messages for incoming and outgoing movements, as well as a monthly balance for that account shall be discontinued. Upon deactivation of PUSH notifications for accounts via the mobile banking application, the sending of SMS/Viber/Email messages shall not be renewed automatically. The sending of SMS/Viber/Email messages may be activated at a branch of the Bank, via Online banking or through the Client Contact Centre. In case there are remaining purchased, but unused, SMS or Viber notifications, they shall be used until their depletion - after being renewed.

VIII.: BANK SAFE DEPOSIT BOXES

Information about the terms, conditions and prices for renting out safe deposit boxes can be obtained in the Bank's offices, offering this service:

- Maria Luisa Branch (Sofia city, 70, Maria Luisa Blvd.)
- Tundzha Branch (Sofia city, 12A, Tundzha Str.)
- Sofia 11 Branch – NDK (Sofia city, 3, Hristo Stambolovski Str.)

IX: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable only to individuals, not operating in their capacity as merchants, freelancers 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 will entry into force on 12.06.2025

10. This Tariff shall be applicable to individual clients. As regards natural persons, carrying out their activity as merchants, freelancers or who are engaged in non-profit activities in Bulgaria or abroad - the Fees and Commissions Tariff for Business Clients of United Bulgarian Bank AD shall apply.

X: Discontinued Products

[Attachment 1 - Discontinued product and services in UBB AD](#)

XI: Operational limits for cards of individuals, limit for depositing cash at an ATM of UBB and a limit for the Fresh Money service

Attachment 2 Card limits for Individuals