













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



	ACCOUNTS OF INDIVIDUALS
	PACKAGED OFFERS
	CASH OPERATIONS
	FUND TRANSFERS
	CARDS
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	OTHER SERVICES
	UBB MOBILE UBB ONLINE
	ELECTRONIC NOTIFICATIONS
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	ADDITIONAL PROVISIONS
	DISCONTINUED PRODUCTS

Service type

National currency

Foreign currency

I. ACCOUNTS OF INDIVIDUALS

CURRENT ACCOUNT

Minimum balance	Not required	Not required
Opening		
Via UBB Online/ UBB Mobile	No fee	No fee
At a branch of the bank:		
· with a debit card	BGN 1.96/ EUR 1	BGN 1.96/ EUR 1
· without a debit card	BGN 4.98/ EUR 2.50	BGN 4.98/ EUR 2.50
Maintenance - monthly		
· with a debit card	BGN 2.50/ EUR 1.28	BGN 2.50/ EUR 1.28
· without a debit card	BGN 4.50/ EUR 2.30	BGN 4.50/ EUR 2.30

„ACTIVITY“ ACCOUNT

Minimum balance	BGN 97.79/ EUR 50	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/ EUR 1.50	BGN 2.94/ EUR 1.50
· upon performed over 10 debit transactions per month	No fee	No fee

„PRIVILEGE“ ACCOUNT*

Minimum balance	Not required	-
Opening at a branch of the bank	No fee	-
Maintenance - monthly	BGN 0.88/ EUR 0.45	-

*„Privilege“ Account may be opened to clients over the age of 60 or clients who are able to present a document for retirement.

DONOR ACCOUNT

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



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Service type	National currency	Foreign currency
SPECIAL PURPOSE ACCOUNT RELATED TO DEALS/ ESCROW		
Minimum balance	Not required	Not required
Opening at a branch of the bank	BGN 107.57/ EUR 55	BGN 107.57/ EUR 55
Maintenance - monthly	BGN 1.17/ EUR 0.60	BGN 1.17/ EUR 0.60
OPEN SAVINGS DEPOSIT		
Minimum balance	BGN 48.90/ EUR 25	25 currency units
Opening at a branch of the bank	BGN 1.96/ EUR 1	BGN 1.96/ EUR 1
Maintenance - monthly	BGN 2.54/ EUR 1.30	BGN 2.54/ EUR 1.30
Debit Transaction Fee (after the second transaction for the month)	BGN 9.78/ EUR 5	BGN 9.78/ EUR 5
CHILD OPEN SAVINGS DEPOSIT		
Minimum balance	BGN 48.90/ EUR 25	25 currency units
Opening at a branch of the bank	No fee	No fee
Maintenance - monthly	No fee	No fee
Debit Transaction Fee (after the second transaction for the month)	BGN 9.78/ EUR 5	BGN 9.78/ EUR 5
TERM DEPOSIT		
Minimum balance	Depending on the type of deposit*	
Opening at a branch of the bank	No fee	No fee
Maintenance - monthly	No fee	No fee
*The minimum balance requirements for opening a Term Deposit are published in the UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS.		
CLOSING		
For all types of accounts	No fee	No fee
PAYMENT ACCOUNT WITH BASIC FEATURES (PABF)		
PABF	Appendix 1	

Notes:

- To accounts with an extended overdraft a monthly maintenance fee with a debit card is being applied.
- 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.
- Debit Transaction fee under Activity Account, Open Savings Deposit and Child Open Savings Deposit is withheld on the 1st day of the month following the month of the transaction.
- 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.



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I.B. PACKAGED OFFERS

PACKAGED OFFERS

"Youngsters and students"	Tariff
"For salary"	Tariff
"Comfort"	Tariff
"Privilege"	Tariff
"Premium"	Tariff

Notes:

- Package Youngsters and students may be opened to clients, between the age 18 to 25 incl.
- The "Privilege" package is open to clients who are over 60 years of age or who can provide a retirement document.
- 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 account maintenance monthly fee is not applicable for the closing month.
- 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.



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Service type	National currency	Foreign currency
II. CASH OPERATIONS		
DEPOSITING		
At a teller desk (on the entire amount)	0.25%, min. BGN 2/ 0.25%, min. EUR 1.02	0.30%, min. BGN 2/ 0.30%, min. EUR 1.02
WITHDRAWING		
At a teller desk of amounts up to BGN 10 000/ EUR 5 000 (currency equivalent)	0.70%, min. BGN 6/ 0.70%, min. EUR 3.07	0.70%, min. BGN 6/ 0.70%, min. EUR 3.07
At a teller desk of amounts exceeding BGN 10 000/ EUR 5 000 (currency equivalent):		
· with prior request	0.70%, min. BGN 6/ 0.70%, min. EUR 3.07	0.70%, min. BGN 6/ 0.70%, min. EUR 3.07
· without prior request	0.75%, min. 6 BGN/ 0.75%, min. EUR 3.07	0.75%, min. 6 BGN/ 0.75%, min. EUR 3.07
Funds requested in writing but not withdrawn (on requested but not withdrawn 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/	-
	5% min. EUR 2.56	
Processing, counting, exchange without depositing to an account (including exchange of banknotes to coins and vice versa)	5% min. BGN 3/	-
	5% min. EUR 1.53	
Checking a banknote with doubtful authenticity (per banknote) which is not deposited in an account	BGN 1/ EUR 0.51	BGN 1/ EUR 0.51
Replacement of damaged bank notes/coins*	No fee	-
Foreign currency exchange at the cash desk (cash desk) **	BGN 6/ EUR 3.07	BGN 6/ EUR 3.07

*Unfit banknotes – strongly damaged banknotes with interrupted wholeness due to physical and chemical processes.

**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/ EUR 5 000 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 UBB Online 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.
- 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.



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III. FUND TRANSFERS		
TRANSFERS TO AND FROM ACCOUNT – INTRABANK (WITHIN UBB NETWORK)		
Among accounts of the same holder	No fee	No fee
Outgoing		
Through UBB Online/ UBB Mobile	BGN 0.48/ EUR 0.25	BGN 0.48/ EUR 0.25
· instant transfer to mobile number (BLINK P2P) - for amounts up to or equaling BGN 100/ EUR 50	No fee	-
· instant transfer to mobile number (BLINK P2P) - for amounts above BGN 100/ EUR 50**	BGN 0.48/ EUR 0.25	-
At a branch/office of the bank	BGN 5/ EUR 2.56	BGN 5/ EUR 2.56
Incoming	No fee	No fee
TRANSFERS TO AND FROM ACCOUNT – INTERBANK		
Outgoing		
Through UBB Online/ UBB Mobile	BGN 0.98/ EUR 0.50	BGN 0.98/ EUR 0.50
· instant fund transfer in BGN (BLINK) and instant fund transfer in EUR(SEPA Instant)*	BGN 0.98/ EUR 0.50	BGN 0.98/ EUR 0.50
· instant transfer to mobile number (BLINK P2P) through UBB Mobile (for amounts up to or equaling BGN 100/ EUR 50)	No fee	-
· instant transfer to mobile number (BLINK P2P) through UBB Mobile (for amounts above BGN 100/ EUR 50**	BGN 0.98/ EUR 0.50	-
· in BGN via BISERA or in EUR within the European Economic Area (EEA)	BGN 0.98/ EUR 0.50	BGN 0.98/ EUR 0.50
· in BGN via RINGS or in EUR within the EEA(express fund transfers)	BGN 15/ EUR 7.67	BGN 15/ EUR 7.67
· in foreign currency other than EUR and fund transfers in BGN and EUR outside the EEA	-	0,20% min. BGN 40, max. BGN 400/ 0.20% min. EUR 20.45, max. EUR 204.52
At a branch/office of the bank		
· in BGN via BISERA or in EUR within the EEA	BGN 7/ EUR 3.58	BGN 7/ EUR 3.58
· in BGN via RINGS or in EUR within the EEA(express fund transfers)	BGN 50/ EUR 25.57	BGN 50/ EUR 25.57
· in foreign currency other than EUR and fund transfers in BGN and EUR outside the EEA	-	0,22% min. BGN 50 max. BGN 400/0,22% min. EUR 25.56, max. EUR 204.52
In foreign currency other than BGN and EUR outside the EEA, ordered through UBB online and UBB mobile or at a branch of the bank with expenses borne by the payer (OUR)	-	The relevant fee for an outgoing fund transfer in foreign currency + BGN 50/ EUR 25.57



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Incoming		
· in BGN through BISERA (incl. BLINK)/RINGS)	No fee	-
· in EUR within EEA	-	No fee
· in a currency other than EUR, as well as fund transfers in EUR outside the EEA - BGN equivalent up to BGN 200/ EUR 100	-	0,10% min. BGN 20 max. BGN 200/ 0,10% min. EUR 10.23, max. EUR 102.26
Cash transfers – interbank		
Outgoing with depositing at the cashier's desk	1%, min. BGN 10/ 1%, min. EUR 5.11	-
Outgoing with depositing at the cashier's desk – via the RINGS system	1%, min. BGN 55/ 1%, min. EUR 28.12	-
Direct debit		
Accepting consent for direct debit	No fee	-
Initiating direct debit order	BGN 2/ EUR 1.02	-
Initiating a refusal to pay a received direct debit order	BGN 1/ EUR 0.51	-
Payment of a direct debit order		
· within the UBB network		
through UBB Online	BGN 0.48/ EUR 0.25	-
through a branch of the bank	BGN 5/ EUR 2.56	-
· through BISERA		
through UBB Online	BGN 0.98/ EUR 0.50	-
through a branch of the bank	BGN 7/ EUR 3.58	-
· through RINGS		
through UBB Online	BGN 15/ EUR 7.67	-
through a branch of the bank	BGN 50/ EUR 25.57	-

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III. FUND TRANSFERS		
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/ EUR 0.51	-
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	-
Standing orders		
Registration		
· standing orders among accounts of the same holder	No fee	No fee
· standing orders among accounts of different holders	BGN 1/ EUR 0.51	BGN 1/ EUR 0.51
Fund transfers		
Intrabank		
· among accounts of the same holder	No fee	No fee
· among accounts of different holders	BGN 1/ EUR 0.51	BGN 1/ EUR 0.51
Interbank via BISERA	BGN 2/ EUR 1.02	-
Changing/Adding registration	BGN 1/ EUR 0.51	BGN 1/ EUR 0.51
Deactivation of Registration	No fee	No fee



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III. FUND TRANSFERS

Other		
Current year survey fee with correspondence to another bank	BGN 20/ EUR 10.23	BGN 60/ EUR 30.68
Previous years survey fee with correspondence to another bank	BGN 30/ EUR 15.34	BGN 80/ EUR 40.90
For each additional message	-	BGN 20/ EUR 10.23
For amendment of the conditions of the transfer order	-	BGN 120/ EUR 61.36
Fee for cancelling a fund transfer in foreign currency	-	BGN 120/ EUR 61.36
Fee for manual processing of incoming foreign currency transfer due to missing, incorrect, invalid IBAN (To be collected from the beneficiary account)		BGN 40/ EUR 20.45

Notes:

* Instant fund transfer in BGN (BLINK) for amounts up to or equaling BGN 100 000/ EUR 50 000 could be initiate through UBB Online . Instant fund transfer in BGN (BLINK) for amounts up to or equaling BGN 30 000/ EUR 15 000 could be initiate through UBB Mobile.. Instant fund transfer in EUR within the European Economic Area (EEA) for amounts up to or equaling EUR 15 000/ BGN 30 000 could be initiate through UBB Online and UBB Mobile;

** Instant fund transfer in BGN (BLINK P2P), for amounts up to or equaling BGN 30 000/ EUR 15 000 could be initiate through UBB Mobile;

• 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.

• Outgoing intrabank and interbank fund transfers up to BGN 5 000 000 (five million Bulgarian leva)/EUR 2 500 000(two million and five hundred thousand euro) 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)/EUR 250 000 (two hundred and fifty thousand euro) or their equivalence in foreign currency. Limit change can be requested at a branch of the Bank.

• 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/UBB Mobile are charged per taxable person, regardless of the number of paid liabilities.

• 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.

• 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.



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CUT OF TIMES FOR PROCESSING OF PAYMENTS

OUTGOING TRANSFERS ORDERED THROUGH UBB MOBILE/ UBB ONLINE

Deadline for accepting orders for BGN transfers through BISERA, incl. state budget transfers, for execution within the same business day	19.30 h.
Deadline for accepting payments through RINGS for execution within the same business day	15.30 h.
Deadline for accepting Intrabank orders for execution within the same business day	19.30 h.
Interbank orders for fund transfers in foreign currency Payments ordered after this hour shall be executed on the next business day	15.30 h.

OUTGOING PAPER BASED TRANSFERS ORDERED THROUGH BRANCH

Deadline for accepting orders for BGN transfers through BISERA incl. state budget transfers, for execution within the same business day	18.30 h.
Deadline for accepting payments through RINGS for execution within the same business day	15.00 h.
Deadline for accepting orders for Intrabank transfers for execution within the same business day	18.30 h.
Interbank orders for fund transfers in foreign currency Payments ordered after this hour shall be executed on the next business day	15.00 h.

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 UBB Mobile/ UBB Online 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 UBB Mobile/ UBB Online 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.

INCOMING FUND TRANSFERS IN FOREIGN CURRENCY

Cut-off time for intraday processing of incoming fund transfers in foreign currency	16.30 h.
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IV. Cards

Debit Cards for Personal individual *



Debit card
DEBIT VISA CLASSIC



Debit card
DEBIT MASTERCARD STANDARD



Debit card
VISA DEBIT



Debit card
DEBIT MASTERCARD



Debit card
VISA GOLD DEBIT



Debit card
WORLD DEBIT MASTERCARD



Debit Mastercard for children/teenagers
(ages 14 to 18) – card to a
child/teenager account or additional
card to a parent/guardian account



Credit Cards for Personal individual *



Credit card
CARD FIX



Credit card
VISA CLASSIC CREDIT



Credit card
MASTERCARD GOLD PREMIUM



Credit card
VISA PLATINUM



СМЕТКИ НА
ФИЗИЧЕСКИ ЛИЦА



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

Service type	National currency
Other services with bank cards	
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%, мин. BGN 10.00 / EUR 5.11
Delivery of an issued card abroad by special courier upon customer's request *	BGN 100.00 / EUR 51.13

- The fee is applicable to countries in Europe for the following cards: Debit Visa Classic, Debit Mastercard Standard, CARD Fix, Visa Classic Credit, Mastercard Gold Premium, Visa Platinum, Billa Visa Classic
- 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.



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V. LOANS	
CONSUMER LOAN	
Prepayment fee upon a provided consumer loan with a fixed interest rate over the entire tenor	
Upon a remaining period of the loan agreement being more than one year	1% on the prepaid amount of the principal
Upon a remaining period of the loan agreement being less than one year	0.5% on the prepaid amount of the principal
MORTGAGE LOAN	
Application fee upon submitting a request	No fee
Fee for documents-based analysis of mortgage loan collateral	BGN 250/EUR 127.82
Mortgage obliteration fee*	BGN 60/EUR 30.68
Prepayment fee	1% on the prepaid amount of the principal until repayment of the initial 12 repayment installments

Notes:

- 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.

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VI. OTHER SERVICES	
Preparation of statement	
Certificate for a bank account number, Bank template	No fee
Statements of account movements and card for the current year	No fee
For previous years - for each year	BGN 20/ EUR 10.23
Issuing a certificate for presence of bank accounts, account funds, loans in Bulgarian or English language*	BGN 20/ EUR 10.23
Issuing of other certificates	BGN 20/ EUR 10.23
Duplicate or photo-copy of document (per sheet)	BGN 1.00/ EUR 0.51
Bank reference	
To Bulgarian institutions	BGN 50/ EUR 25.56
To foreign institutions	BGN 75/ EUR 38.35
For adjusting an accounting entry upon the client's request	BGN 5/ EUR 2.56
Special courier services for delivery of documentary parcels abroad, incl. by registered mail	according to the courier's tariff
One-off distraintment processing fee	BGN 20/ EUR 10.23
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 the current year.

*During the dual visualization period, UBB AD shall provide the following information free of charge to its clients **upon request**:

- Outstanding loan balance and the amount of installments due on loans granted under the Consumer Credit Act and the Act on Mortgage Loans to Consumers in BGN, upon client request;
- Payments made on principal, interest, and other items related to loans granted in BGN;
- Accrued interest on deposit accounts in BGN opened prior to the euro adoption.



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VII. REMOTE METHODS FOR ACCESS TO ACCOUNTS AND EFFECTING OF PAYMENTS

UBB MOBILE/ UBB ONLINE

Registering	No fee
Use -monthly fee	No fee
Other services	
Reissuing a forgotten login password via UBB branch or Call center	No fee
Setting a new login password via UBB Mobile/ UBB Online	No fee
Hardware token for scanning color CRONTO codes :	
Usage fee, payable one-off	BGN 29/ EUR 14.83
Replacement with a new device	BGN 29/ EUR 14.83
Using a software token, integrated in the UBB Mobile application	No fee

Notes:

• Operations ordered through UBB Mobile/ UBB Online 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.



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VII. ELECTRONIC NOTIFICATIONS

Subscription plan SMS*

SMS 20 (20 notifications)

BGN 3/ EUR 1.53

SMS 40 (40 notifications)

BGN 5/ EUR 2.56

Subscription plan VIBER*

Viber 20 (20 notifications)

BGN 2/ EUR 1.02

Viber 40 (40 notifications)

BGN 4/ EUR 2.05

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.

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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 Stamboliyski Str.)



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IX. ADDITIONAL PROVISIONS

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.
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.



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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 18.08.2025. and from this date, the Tariff of "United Bulgarian Bank" AD for fees and commissions for individuals, which entered into force on 15.07.2025, ceases to be valid.
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.

We would like to hereby inform you that there are forthcoming changes in the following documents for payment services, part of the agreements for payment services, concluded between you and the Bank, namely:

- Fees and Commissions' Tariff for Individuals
- Interest Rates Tariff for Individual Clients
- UBB AD General Terms on Payment Services for Individuals
- General Terms of United Bulgarian Bank AD on the Issuance and Use of Payment Debit and Credit Cards

A detailed description and the date of their coming into force are available [here](#).



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X. Discontinued product and services in UBB AD

[Attachment 3 - Discontinued product and services in UBB AD](#)



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