

Amendment to the Fees and Commissions Tariff for Individuals from 05.05.2020

Dear Customers,

We would like to inform you that effective from 05.05.2020 and in accordance with UBB AD General Terms on Payment Services for Individuals, UBB amends the Fees and Commissions Tariff for Individuals, as follows:

Removing of Tariff's positions from II: CASH OPERATIONS, Section Withdrawing, as follows:

| OLD | NEW |
|--|-------------------------|
| At a teller desks of amounts up to 2 000 BGN | Removed from the Tariff |
| At a teller desks of amounts exceeding 2 000 BGN (with prior request for amounts above BGN 10 000) | Removed from the Tariff |

Changing the name of a Tariff's position in XIV: Discontinued Products , Section „Comfort” current account, as follows:

| OLD | NEW |
|---------------------|--|
| Maintenance-monthly | Maintenance-monthly: with a debit card |

Changes in the Tariff's positions, as follows:

| I.A: ACCOUNTS OF INDIVIDUALS | BGN | FCY |
|---|----------------------------|-----------------------------|
| Current account | | |
| Maintenance - monthly: without a debit card | 3 BGN | 3 BGN |
| I.B: PACKAGED OFFERS | BGN | FCY |
| Comfort Package - for clients with payroll in UBB | | |
| Maintenance - monthly | 3.50 BGN | |
| XIV: Discontinued Products | BGN | FCY |
| „Comfort” current account | | |
| <i>Adding of a new Tariff's position:</i> | | |
| Maintenance - monthly: without a debit card | 3.00 BGN | |
| II: CASH OPERATIONS | BGN | FCY |
| Depositing | | |
| At a teller desks of amounts up to 3 000 BGN | 1 BGN | 1 BGN |
| Depositing of cash by an individual to an account of a legal entity | 0.30%, min. 4 BGN | 0.30%, min. 4 BGN |
| For depositing in foreign currency, different from USD and EUR | | 0.30%, min. 3, max. 400 BGN |
| Withdrawing | | |
| <i>Adding of a new Tariff's position:</i> | | |
| Cash Withdrawal up to 10 000 BGN (currency equivalent) and above 10 000 BGN with prior request | 0.55%, min. 4 BGN | 0.60%, min. 5 BGN |
| Without prior request: Of amounts exceeding 10 000 BGN | 0.65% on the entire amount | |
| 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. 5 BGN | |
| III: FUND TRANSFERS | BGN | FCY |
| Outgoing transfers through RINGS | | |
| at a branch of the bank | 20 BGN | |
| Outgoing fund transfers in euro within the European Economic Area (EEA) | | |
| Ordered at a branch of the bank (express fund transfers) | | 20 BGN |
| Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA | | |
| Ordered through online and mobile banking | | 0,20%, min. 40 BGN, max. 400 BGN |
| Direct debit | | |
| Initiating direct debit order | 2 BGN | |
| Payment of a direct debit order through RINGS | | |
| through a branch of the bank | 20 BGN | |
| Cash transfers – interbank | | |
| Outgoing with depositing at the cashier's desk | 0.8%, min. 8 BGN | |
| Outgoing with depositing at the cashier's desk - via the RINGS system | 0.8%, min. 25 BGN | |