

**FEES AND COMMISSIONS TARIFF**  
**FOR INDIVIDUALS IN UBB AD**

**I.A. Accounts of individuals**

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## **I.A: ACCOUNTS OF INDIVIDUALS**

<b>SERVICE TYPE</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Current account</b>		
Minimum balance	<b>Not required</b>	<b>Not required</b>
Opening at a branch of the bank	<b>BGN 2</b>	<b>BGN 2</b>
Opening via e-banking	<b>No fee</b>	<b>No fee</b>
Maintenance - monthly:		
without a debit card	<b>BGN 2.50</b>	<b>BGN 2.50</b>
with a debit card	<b>BGN 2.50</b>	<b>BGN 2.50</b>
Closing	<b>No fee</b>	<b>No fee</b>
<b>„Activity” account</b>		
Minimum balance	<b>BGN 100</b>	<b>100 currency units</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance - monthly (Depending on the number of transactions)		
Upon performed up to 10 debit transactions per month	<b>BGN 3</b>	<b>BGN 3</b>
Upon performed over 10 debit transactions per month	<b>No fee</b>	<b>No fee</b>
Closing	<b>No fee</b>	<b>No fee</b>
<b>“Privilege” account*</b>		
Opening at a branch of the bank	<b>No fee</b>	<b>No fee</b>
Maintenance - monthly:		
without a debit card	<b>No fee</b>	<b>No fee</b>
with a debit card	<b>No fee</b>	<b>No fee</b>
Closing	<b>No fee</b>	<b>No fee</b>
<b>Donor account</b>		
Minimum balance	<b>Not required</b>	<b>Not required</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance	<b>No fee</b>	<b>No fee</b>
Closing	<b>No fee</b>	<b>No fee</b>
<b>Special purpose account related to deals/ Escrow</b>		
Minimum balance	<b>Not required</b>	<b>Not required</b>
Opening	<b>BGN 110</b>	<b>BGN 110</b>
Maintenance - monthly	<b>BGN 1</b>	<b>-</b>

Closing	<b>No fee</b>	<b>No fee</b>
<b>Open savings account</b>		
Minimum balance	<b>BGN 50</b>	<b>50 currency units</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance - monthly	<b>BGN 2.50</b>	<b>BGN 2.50</b>
Debit Transaction Fee (after the second transaction for the month)	<b>BGN 10</b>	<b>BGN 10</b>
Closing	<b>No fee</b>	<b>No fee</b>

### **Child open savings account**

Minimum balance	<b>BGN 50</b>	<b>50 currency units</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance - monthly	<b>No fee</b>	<b>No fee</b>
Debit Transaction Fee (after the second transaction for the month)	<b>BGN 10</b>	<b>BGN 10</b>
Closing	<b>No fee</b>	<b>No fee</b>

### **Term deposit**

Minimum balance	<b>BGN 500</b>	<b>250 currency units</b>
Opening	<b>No fee</b>	<b>No fee</b>
Maintenance	<b>No fee</b>	<b>No fee</b>
Closing	<b>No fee</b>	<b>No fee</b>

#### **Notes:**

- "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 time deposit opened, are exempt from monthly maintenance fee over the deposit period;
- For accounts, in which there is simultaneously a time 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;
- Ex officio closing of current and savings accounts shall be performed in case of uncollected account maintenance fees over a 6-month period, with the exception of accounts, in which there is a loan formed (accounts with overdrafts included).
- The Open Account is equivalent to the Open Deposit.

## **I.B: PACKAGED OFFERS**

<b>SERVICE TYPE</b>	<b>BGN</b>
<b>Standard Package</b>	
Opening	<b>No fee</b>
Maintenance - monthly	<b>BGN 4.50</b>
Closing	<b>BGN 10.00</b>

(the fee shall be charged only upon closing a package, opened less than 12 months ago)

Opening and monthly maintenance of a current account in BGN, linked to a Standard Package **No fee**

Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a Standard Package **No fee**

**Regular payment of utility bills from a current account, linked to a Standard Package**

Monthly maintenance fee **No fee**

Per payment **No fee**

**Outgoing fund transfers in BGN within the UBB network**, effected via e-banking from the account in the package **No fee**

**Outgoing fund transfers in BGN - interbank**, executed via e-banking from the account in the package - 2 transfers per month, except transfers ordered for execution through RINGS, and direct debits **No fee**

**Comfort Package - for clients with payroll in UBB**

Opening **No fee**

Maintenance - monthly **BGN 3.00**

Closing **BGN 10.00**

(the fee shall be charged only upon closing a package, opened less than 12 months ago)

Opening and monthly maintenance of a current account in BGN, linked to a Comfort Package **No fee**

Cash withdrawal at ATMs of UBB 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 the UBB network**, executed via e-banking from the account in the package **No fee**

**Outgoing fund transfers in BGN - interbank**, executed via e-banking from the account in the package - 1 transfer per month, except transfers, ordered for execution through RINGS, and direct debits. **No fee**

**Privilege Package - for clients with pension payments in UBB**

Opening **No fee**  
Maintenance - monthly **BGN 1.80**  
Closing **BGN 10.00**

(the fee shall be charged only upon closing a package, opened less than 12 months ago)

Opening and monthly maintenance of a current account in BGN, linked to a Privilege Package **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**

**Activity Package**

Opening **No fee**

Maintenance - monthly (Depending on the number of transactions)

- Upon performed up to 10 debit transactions per month **BGN 12.00**

- Upon performed over 10 debit transactions per month\* **BGN 6.00**

Closing **BGN 10.00**

(the fee shall be charged only upon closing a package, opened less than 12 months ago)

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 /Visa Gold Debit, linked to an Activity Package**

Payment instrument - annual maintenance fee **No fee**

Cash withdrawal at ATMs of UBB with a Debit card of World Debit MasterCard brand /Visa Gold Debit issued to an Activity 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 transfers in BGN - within the UBB network, as well as interbank, effected via e-banking** from the account in the package, with the exception of fund transfers, ordered for execution through RINGS, and direct debits. **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.

• 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 terms and conditions are valid for Comfort Package Agreements with Individuals, concluded after 06.06.2016.

• 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 (for Standard and Privilege Packages - no fee; for Comfort and Activity Package - fee for cash withdrawal at other banks' ATMs in Bulgaria)

• 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 applicable conditions in Cards Section of the Fees and Commissions' Tariff for Individuals.

**I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/, PURSUANT TO ART.73s OF THE PAYMENT SERVICES AND PAYMENT SYSTEMS' ACT**

<b>SERVICE TYPE</b>	<b>BGN</b>
<b>Opening</b>	
At a branch of the Bank	<b>No fee</b>
At a branch of the Bank and issuance of a debit card to the account	<b>No fee</b>
<b>Maintenance - monthly</b>	
No debit card to the account	<b>BGN 2.00</b>
With a debit card, issued to the account	<b>BGN 1.50</b>
<b>Closing</b>	
Closing a PABF, opened less than 12 months ago (as of the closing date)	<b>No fee</b>
Closing a PABF, opened more than 12 months ago (as of the closing date)	<b>No fee</b>
<b>Depositing funds in a PABF by the account holder</b>	
At a teller desk	<b>No fee</b>
<b>Withdrawing cash from a PABF</b>	
At a teller desk in an office of the Bank	<b>0.25%, min. BGN 0.99</b>
With a debit card at an ATM, serviced by the Bank	<b>BGN 0.20</b>

With a debit card at an ATM, serviced by another bank in Bulgaria	<b>BGN 0.88</b>
With a debit card at an ATM, serviced by another bank in the EU	<b>BGN 4.70 + 0.90%</b>
<b>Direct debit payment</b>	
To an account with the same bank	<b>BGN 0.99</b>
To an account with another bank	<b>BGN 1.99</b>
<b>Payment transactions, effected with a payment card, including via Internet</b>	
Payment with a debit card at a POS, serviced by the Bank	<b>No fee</b>
Payment with a debit card at a POS, serviced by another bank in Bulgaria	<b>No fee</b>
Payment with a debit card at a POS, serviced by another bank in the EU	<b>No fee</b>
<b>Credit transfer in Bulgarian leva</b>	
Paper-based, to a payment account with the same bank	<b>BGN 0.96</b>
Via online banking to a payment account with the same bank	<b>BGN 0.39</b>
Paper-based through BISERA to a payment account with another bank	<b>BGN 1.99</b>
Via online banking through BISERA to a payment account with another bank	<b>BGN 0.79</b>
Paper-based to a State Budget payment account with the same bank	<b>BGN 0.96</b>
Via online banking to a State Budget payment account with the same bank	<b>BGN 0.39</b>
Paper-based through BISERA to a State Budget payment account with another bank	<b>BGN 1.99</b>
Via online banking through BISERA to a State Budget payment account with another bank	<b>BGN 0.79</b>
<b>Credit transfer in foreign currency</b>	
Paper-based, to a payment account with the same bank	<b>No fee</b>
Via online banking to a payment account with the same bank	<b>No fee</b>
Paper-based with value date other than today to a payment account with another bank	<b>0.14%, min. BGN 32 max. BGN 399</b>



Via online banking with value date other than today to a payment account with another bank	<b>0.14%, min. BGN 32max. BGN 399</b>
Incoming credit transfer	<b>0.09%, min. BGN 7 max. BGN 140 for amounts over BGN 50.00</b>

Notes:

- The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of Art.73s of the Payment Services and Payment Systems' Act.
- 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**

<b>SERVICE TYPE</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Depositing</b>		
In cash	<b>No fee</b>	<b>No fee</b>
In cash by any individual to an account of a legal entity	<b>0.2%, min. BGN 3</b>	<b>0.2%, min. BGN 3</b>
In a currency, different from the account's currency	<b>No fee</b>	<b>No fee</b>
For depositing in foreign currency, different from USD and EUR	<b>-</b>	<b>0.1%, min. BGN 2, max. BGN 200</b>
<b>Withdrawing</b>		
In cash for amounts up to BGN 10 000 / Equivalent in foreign currency	<b>0.3%, min. BGN 1, max. BGN 100</b>	<b>0.3%, min. BGN 2 max. BGN 200</b>
In cash for amounts over BGN 10 000 / Equivalent in foreign currency:		

with a prior notice	<b>0.3%, min. BGN 1, max. BGN 100</b>	<b>0.3%, min. BGN 2 max. BGN 200</b>
without a prior notice	<b>0.3%, min. BGN 1, max. BGN 100 for the total amount and 0.2 % for the amount above BGN 10 000</b>	<b>0.3%, min. BGN 2, max. BGN 200 for the total amount and 0.2 % for the amount above BGN 10 000 (Equivalent in foreign currency)</b>
In a currency, different from the account's currency	<b>No fee</b>	<b>No fee</b>
Withdrawing foreign currency different from USD and EUR	-	<b>0.3%, min. BGN 3 max. BGN 250</b>
Funds requested in writing but not withdrawn (on the total requested amount)	<b>0.50%</b>	<b>0.50%</b>

### 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	<b>1.5% min. BGN 3</b>	<b>N/A</b>
Processing, counting, exchange without depositing to an account (including exchange of banknotes to coins and vice versa)	<b>5% min. BGN 3</b>	<b>N/A</b>
Checking a banknote with doubtful authenticity (per banknote) which is not deposited in an account	<b>BGN 1</b>	<b>BGN 1</b>
Replacement of damaged bank notes/coins	<b>10%</b>	<b>N/A</b>

#### Notes:

- When withdrawing amounts exceeding BGN 10 000 or their equivalent in foreign currency by one customer within one and the same day a 2-day notice shall be 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;
- 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.
- No commission for cash operations shall be collected upon depositing amounts on accounts of UBB Asset Management AD, for subscription of units from UBB Mutual Funds;
- 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.

### **III. FUND TRANSFERS**

<b>SERVICE TYPE</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Transfers to and from account - within UBB network</b>		
Outgoing		
- through a branch of the bank	<b>BGN 1.00</b>	<b>BGN 6</b>
- through e-banking	<b>BGN 0.50</b>	<b>BGN 3</b>
- through the Customer Service Center	<b>BGN 0.50</b>	<b>BGN 3</b>

Incoming	No fee	No fee
<b>Transfers to and from account - interbank</b>		
Outgoing fund transfers via BISERA		
- through a branch of the bank	<b>BGN 2.50</b>	-
- through e-banking	<b>BGN 0.80</b>	-
<b>Outgoing fund transfers in foreign currency</b>		
<b>Outgoing fund transfers in euro within the European Economic Area (EEA)</b>		
Ordered at a branch of the bank or through e-banking	-	<b>0,15% min. BGN 35 max. BGN 400</b>
Ordered at a branch of the bank or through e-banking (express fund transfers)	-	<b>0,15% min. BGN 35 max. BGN 400 + BGN 60</b>
Ordered at a branch of the bank or through e-banking with expenses borne by the payer (OUR)	-	<b>The relevant fee for an outgoing fund transfer in foreign currency + BGN 40</b>
<b>Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA</b>		
Ordered at a branch of the bank or through e-banking	-	<b>0,15% min. BGN 35 max. BGN 400</b>
Ordered at a branch of the bank or through e-banking with expenses borne by the payer (OUR)	-	<b>The relevant fee for an outgoing fund transfer in foreign currency + BGN 40</b>
Incoming fund transfers in a foreign currency - BGN equivalent up to BGN 200		<b>No fee</b>
Incoming fund transfers in a foreign currency - BGN equivalent over BGN 200		<b>0,10% min. BGN 20 max. BGN 200</b>
<b>Outgoing transfers through RINGS</b>		
- through a branch of the bank	<b>BGN 14.00</b>	-
- through e-banking	<b>BGN 9</b>	-
<b>Cash transfers - interbank</b>		
Outgoing with depositing at the cashier's desk	<b>0.8%, min. BGN 5</b>	-
Outgoing with depositing at the cashier's desk - via the RINGS system	<b>0.8%, min. BGN 15</b>	-

Outgoing with depositing at the cashier's desk to an account of a government/municipal organization opened with the Bank	<b>0.4%, min. BGN 4</b>	
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**Direct debit**

Accepting consent for direct debit	<b>No fee</b>	-
Initiating direct debit order	<b>BGN 1.00</b>	-
Initiating a refusal to pay a received direct debit order	<b>BGN 1.00</b>	-
Payment of a direct debit order		
Within the UBB network		
through a branch of the bank	<b>BGN 1.00</b>	-
through e-banking*	<b>BGN 0.50</b>	-
Through BISERA		
through a branch of the bank	<b>BGN 2.50</b>	-
through e-banking*	<b>BGN 0.80</b>	-
Through RINGS*		
through a branch of the bank	<b>BGN 14.00</b>	-
through e-banking	<b>BGN 9.00</b>	-

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

Monthly maintenance fee	<b>No fee</b>	-
Per payment	<b>BGN 0.20</b>	-

**Payment of tax liabilities**

Through the Taxes and Fees Section in e-banking	<b>BGN 1.00</b>	-
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**UPAY Gateway Payments**

Registration in the payment gateway	<b>No fee</b>	-
Payment of utility bills with cards, issued by UBB	<b>No fee</b>	-
Payment of utility bills with cards of issuers, other than UBB - per paid bill	<b>BGN 0.30</b>	-
Payment of taxes and fees	<b>BGN 1.50</b>	-
Donor campaign contributions	<b>No fee</b>	-
Effectuated payments' inquiries	<b>No fee</b>	-
Change of client's profile data	<b>No fee</b>	-
Profile recovery upon a forgotten password	<b>No fee</b>	-
Profile deactivation	<b>No fee</b>	-

**Standing orders** (registered and executed in CIBANK banking system)

Registration

Standing orders among accounts of the same holder	<b>No fee</b>	
Standing orders among accounts of different holders	<b>BGN 1.00</b>	
<b>Transfers</b>		
<b>Intrabank Transfers</b>		
Among accounts of the same holder	<b>No fee</b>	
Among accounts of different holders	<b>BGN 0.60</b>	<b>EUR 1.00 for transfers in USD, no fee for transfers in EUR No fee for transfers in EUR</b>
Interbank Transfers via BISERA	<b>BGN 1.20</b>	
Changing/Adding registration	<b>BGN 1.00</b>	
Refusal/Failure to execute a standing order due to lack of sufficient funds on the account	<b>BGN 0.80</b>	
Deactivation of Registration	<b>No fee</b>	
<b>Payment account with basic features:</b>		
Intrabank standing orders among accounts of different holders	<b>BGN 0.55</b>	
Interbank standing orders via BISERA	<b>BGN 1.15</b>	
<b>Other</b>		
Current year survey fee with correspondence to another bank	<b>BGN 20</b>	<b>BGN 60</b>
Previous years survey fee with correspondence to another bank	<b>BGN 30</b>	<b>BGN 80</b>
For each additional message	-	<b>BGN 20</b>
For amendment of the conditions of the transfer order	-	<b>BGN 65</b>
Fee for cancelling a fund transfer in foreign currency	-	<b>BGN 65</b>
Fee for manual processing of an incoming foreign currency transfer due to non-specified IBAN (collected from the beneficiary of the transfer, except in cases when expenses to the transfer are "OUR")		<b>BGN 10</b>

**Notes:**

- The return of received transfers upon the beneficiary's order shall be considered a fund transfer;
- Outgoing transfer via RINGS, effected through an account with a distraint imposed thereon, shall be charged a fee of BGN 14
- 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 e-banking or the Customer Service Center.

- Upon using a multiple transfer order to the state budget, each of the initiated outgoing BGN transfers shall be treated as a separately ordered payment;
- Deadline for accepting orders for BGN transfers through BISERA for execution within the same business day shall be 15.00 h.
- Deadline for accepting payments through RINGS for execution within the same business day shall be 15.00 h.;
- Orders for intrabank transfers from and to account with UBB AD shall be accepted by 16.30 h. and shall be executed with value date the same business day;
- Interbank orders for fund transfers in foreign currency shall be accepted by 15.30h., with the exception of those in CHF. Fund transfers in CHF shall be accepted by 13.30h. Payments ordered after this hour shall be processed on the next business day;
- Interbank orders for fund transfers in foreign currency via e-banking shall be accepted by 15.30h., except for the transfers in CHF, for which the deadline is 13.30h. Payments ordered after this hour shall be processed on the next business day;

Fund transfers in foreign currency in EUR, USD, CHF, GBP shall be executed with a value date the same business day. (Within 06.02.2018 - 10.04.2018 fund transfers in euro within EEA with the same-day value date shall be accepted by 13.00 h.)

- Fund transfers in foreign currencies of the other EEA countries, ordered via e-banking, shall be executed with value date 1 business day, while those ordered through a branch - with value date up to 2 business days.

- Fund transfers in JPY, TRY, CAD, AUD, NZD, ordered via e-banking and a branch of the bank shall be executed with value date 2 business days.

- Express fund transfers via TARGET2 shall be executed only in EUR to banks in EEA countries, participating in TARGET 2.

- Deadline for processing incoming transfers in foreign currency within the business day - 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), other than in cases where there is an arrangement between the parties to the transfer, under which the payer has agreed to cover in full the fees of the bank providing the payment services and the other providers included in the payment chain (OUR).
- 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 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 e-banking are charged per taxable person, regardless of the number of paid liabilities.

• Upon payments through the UPAY Payment Gateway ([www.ubbpay.bg](http://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 taxes through the UPAY Payment Gateway one transaction can pay the arrears of one person under 1 Taxable Person's Account Number.

- The limit for a transaction, made through the Customer Service Center, shall be BGN 2 000 or their equivalent in foreign currency upon transfers between same holder accounts and own credit card limit repayment.
- The limit for a transaction, made through the Customer Service Center, shall be BGN 1000 or their equivalent in foreign currency upon intrabank fund transfers and transfers to a credit card, held by another client.
- The daily limit per account for transfers, performed through the Customer Service Center, shall be BGN 2000 or their equivalent in foreign currency.
- 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.



## IV: CARDS

### **International debit card VISA DEBIT /DEBIT MASTERCARD**

	<b>BGN</b>
Card issuance	<b>No fee</b>
Renewal of a card with expired validity	<b>No fee</b>
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	<b>BGN 5.00</b>
Issuance of subsequent or additional card	<b>BGN 6.00</b>
Cash depositing at UBB ATMs	<b>No fee</b>
Cash withdrawal at UBB ATMs	<b>BGN 0.30</b>
Cash withdrawal at ATM of another bank in Bulgaria	<b>BGN 1.00</b>
Cash withdrawal at ATM of a bank abroad	<b>BGN 5 + 1%</b>
Cash advance in UBB branch	<b>0.3%, min. BGN 1</b>
Cash advance in branch of another Bulgarian bank	<b>BGN 3 + 1%</b>
Cash advance in a bank/ financial institution abroad	<b>BGN 5 + 1.5%</b>
Payment at UBB POS	<b>No fee</b>
Payment at POS of another Bulgarian bank	<b>No fee</b>
Payment at POS of a bank abroad	<b>No fee</b>
Transfer at an ATM of amounts between a card and another account*	<b>No fee</b>
Account balance inquiry at an UBB ATM	<b>BGN 0.30</b>
Account balance inquiry at an ATM of another bank in Bulgaria	<b>BGN 0.60</b>
Account balance inquiry at an ATM abroad	<b>BGN 1.50</b>
Fee upon transactions for betting and gambling purposes, amount refunds included	<b>2% of the transaction amount</b>
PIN change (only at UBB ATM)	<b>No fee</b>
Unblocking a card, because of entered 3 wrong PIN codes	<b>No fee</b>
Blocking a lost/ stolen card	<b>No fee</b>
Generating a new PIN	<b>BGN 1.00</b>
SMS notifications for each transaction over BGN 100*	<b>No fee</b>

Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)*	<b>No fee</b>	
Changes in a daily transaction limit through the Client Service Center*	<b>BGN 5.00</b>	
Changes in card data through a branch of the bank (transaction limit, account number, servicing branch for the card)	<b>BGN 5.00</b>	
Receipt of a card or a PIN code from a branch other than the issuing one	<b>BGN 5.00</b>	
Debit cards transactions limits:		
Total daily limit for cash withdrawal**	<b>BGN 2 000</b>	
Daily limit for payment at merchants**	<b>BGN 10 000</b>	
Number of card transactions per calendar day		<b>10</b>

\*\* 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.

<b>International debit card VISA GOLD DEBIT / WORLD DEBIT MASTERCARD</b>	<b>BGN</b>	
Card issuance	<b>No fee</b>	
Payment instrument - annual maintenance fee	<b>BGN 50.00</b>	
Renewal of a card with expired validity	<b>No fee</b>	
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	<b>BGN 15.00</b>	
Issuance of subsequent or additional card	<b>BGN 15.00</b>	
Cash depositing at UBB ATMs	<b>No fee</b>	
Cash withdrawal at UBB ATMs	<b>BGN 0.50</b>	
Cash withdrawal at ATM of another bank in Bulgaria	<b>BGN 1.00</b>	
Cash withdrawal at ATM of a bank abroad	<b>BGN 6 + 1.5% min. BGN 10</b>	
Cash advance in UBB branch	<b>0.3%, min. BGN 1</b>	
Cash advance in branch of another Bulgarian bank	<b>BGN 6 + 1.5% min. BGN 20</b>	

Cash advance in a bank/ financial institution abroad	<b>BGN 6 + 1.5%</b>
	<b>min. BGN 20</b>
Payment at UBB POS	<b>No fee</b>
Payment at POS of another Bulgarian bank	<b>No fee</b>
Payment at POS of a bank abroad	<b>No fee</b>
Transfer at an ATM of amounts between a card and another account	<b>No fee</b>
Account balance inquiry at an UBB ATM	<b>BGN 0.30</b>
Account balance inquiry at an ATM of another bank in Bulgaria	<b>BGN 0.60</b>
Account balance inquiry at an ATM abroad	<b>BGN 1.50</b>
Fee upon transactions for betting and gambling purposes, amount refunds included	<b>2% of the transaction amount</b>
PIN change (only at UBB ATM)	<b>No fee</b>
Unblocking a card, because of entered 3 wrong PIN codes	<b>No fee</b>
Blocking a lost/ stolen card	<b>No fee</b>
Generating a new PIN	<b>BGN 1.00</b>
SMS notifications for each transaction over BGN 100	<b>No fee</b>
Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	<b>No fee</b>
Changes in a daily transaction limit through the Client Service Center	<b>BGN 5.00</b>
Changes in card data through a branch of the bank (transaction limit, account number, servicing branch for the card)	<b>BGN 5.00</b>
Receipt of a card or a PIN code from a branch other than the issuing one	<b>BGN 5.00</b>
VISA Gold / World Debit Mastercard transactions limit	
Total daily limit for cash withdrawal	<b>BGN 5 000</b>
Daily limit for payment at merchants	<b>BGN 20 000</b>
Number of card transactions per calendar day	<b>20</b>
<b>International credit cards MASTERCARD and VISA</b>	<b>BGN</b>

Payment instrument - MasterCard, Visa, Visa Electron card - annual maintenance fee for the first year	<b>BGN 24</b>
Payment instrument - Visa Gold and Master Card Gold card - annual maintenance fee for the first year	<b>BGN 60</b>
Payment instrument - MasterCard and Visa card - annual maintenance fee after the first year	<b>BGN 48</b>
Payment instrument - Visa Gold and Master Card Gold - annual maintenance fee after the first year	<b>BGN 120</b>
Application fee	<b>No fee</b>
Credit assessment fee	<b>No fee</b>
Cash depositing at UBB ATMs	<b>No fee</b>
Cash withdrawal at UBB ATMs	<b>3%, min. BGN 4</b>
Cash withdrawal at ATM of another bank in Bulgaria	<b>3%, min. BGN 5</b>
Cash withdrawal at an ATM of a bank abroad	<b>3%, min. BGN 10</b>
Cash withdrawal at a POS in UBB branch	<b>3%, min. BGN 4</b>
Cash withdrawal at a POS of another bank	<b>3%, min. BGN 20</b>
Cash withdrawal at a POS abroad	<b>3%, min. BGN 10</b>
Payment of goods and services at merchant in Bulgaria	<b>No fee</b>
Payment of goods and services at merchant abroad	<b>No fee</b>
Fee upon transactions for betting and gambling purposes, amount refunds included	<b>2% of the transaction amount</b>
Penalty fee for unauthorized exceeding the limit	<b>BGN 30</b>
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)	<b>3%, but not less than BGN 10</b>
Changes in card data through a branch of the bank (transaction limit, servicing branch for the card, change of an address for paper statement delivery)	<b>BGN 10</b>

Changes in card data through the Client Service Center (servicing branch for the card, change of an address for paper statement delivery, updating names on card plastics upon the card's reissuing)	<b>No fee</b>
Changes in a transaction limit through the Client Service Center	<b>BGN 6</b>
Temporary blocking a card (upon a client's request)	<b>No fee</b>
Generating a new PIN	<b>BGN 2</b>
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	<b>BGN 20</b>
Reissuance of a card with non - expired validity upon the bank's initiative	<b>No fee</b>
Deferral of a credit card purchase into 3 or 6 equal installments	<b>3 % of the transaction's value, one-off</b>
Deferral of a credit card purchase into 9 or 12 equal installments	<b>6 % of the transaction's value, one-off</b>
Unsubstantiated chargeback of accrued interest and amounts payable on a credit card for past periods (for statements, different from the last 3)	<b>BGN 10</b>
Receipt of a card or a PIN code from a branch other than the issuing one	<b>BGN 5</b>
Card balance inquiry at an UBB ATM	<b>BGN 0.40</b>
Card balance inquiry at an ATM of another bank in Bulgaria	<b>BGN 0.60</b>
Card balance inquiry at an ATM abroad	<b>BGN 1.50</b>
Fee for delivery of a monthly paper statement to a specified address	<b>BGN 2 monthly*</b>
*The fee shall be charged after generation of the monthly statement and shall be included in the statement for the month to follow.	
Receipt of a card or PIN code abroad	<b>BGN 100*</b>

\*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.

### **Other operations with international bank cards**

Obtaining cash upon a purchase at a POS of UBB  
AD

Visa/Mastercard Credit Card	<b>BGN 1.50</b>
Visa/Mastercard Debit Card	<b>BGN 0.20</b>
Obtaining cash upon a purchase at a POS of another bank	
Visa/Mastercard Credit Card	<b>BGN 3.00</b>
Visa/Mastercard Debit Card	<b>BGN 0.40</b>
Opening an account, related to international credit card	<b>No fee</b>
Opening of arbitration procedure to Mastercard and VISA, payable to the respective international card organization	<b>USD/EUR 250</b>
Considering a chargeback from an arbitration procedure to an international card organization - Mastercard and VISA	<b>USD/EUR 250</b>

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.

## V: CHEQUES

### **Issuing of order cheques, drawn against banks, with which UBB has a correspondent account**

Issuing of an order cheque from an account

* Up to BGN 440	<b>BGN 15</b>
* From BGN 440 up to BGN 9000	<b>BGN 27</b>
* Over BGN 9000	<b>0.30%</b>

Encashment of order cheques:

* Up to BGN 440	<b>BGN 15</b>
* From BGN 440 up to BGN 6 000	<b>BGN 30</b>
* Over BGN 6 000	<b>0.50%</b>

Invalidation of a cheque upon the client's request **BGN 25 + correspondent expenses**

Reissuing a cheque - per cheque **BGN 25**

Returning an unpaid cheque **BGN 25 + correspondent expenses**

Fee for investigation, claims and queries upon the client's request **BGN 40**

### **Traveller's cheques**

Encashment of traveler's cheques /on the total value/

\* Up to BGN 440

\* From BGN 440 up to BGN 6 000

\* Over BGN 6 000

**BGN 15**

**BGN 30**

**0.50%**

**1.5% on the total value,**

**min. BGN 7, max. BGN**

**1 100 +**

**BGN 0.20 per cheque**

Repurchase of traveler's cheques

Fee for investigation, claims and queries upon the client's request

**BGN 40**

### **Fee for courier services upon sending a cheque for encashment**

Fee for courier services

**BGN 12**

Fee for an express courier service upon a client's request

**BGN 12 + the actual expenses**

Notes:

- The expenses of foreign correspondent banks are to be collected additionally;

- Upon accepting cheques for encashment from clients, having no account with UBB, such should be opened and a temporary deposit of 0.5% shall be collected in advance /70 currency units at the minimum per cheque/. The above amount shall be blocked.

- Traveller's cheques shall be encashed at a TELLER DESK only in BGN. The commission, excluding the fee of BGN 0.20 per cheque, is included in the encashment rate.



## **VI: WESTERN UNION**

As of 02.01.2018 this service has been discontinued.

## VII: OPERATIONS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

For placing a buy / sell order

**BGN 4**

For placing a buy/ sell order through U-Broker

**No fee**

Effecting a buy/ sell order for shares,  
compensatory

instruments, rights and stakes:

Up to BGN 1 000

**2%, min. BGN 4**

From BGN 1 000 up to BGN 3 000 incl.

**BGN 20 +**

**1.75% for the**

From BGN 3 000 up to BGN 5 000 incl.	<b>amount above 1 000 BGN 55 + 1,5% for the amount above 3 000</b>
From BGN 5 000 up to BGN 10 000 incl.	<b>BGN 85 + 1,2% for the amount above 5 000</b>
From BGN 10 000 up to BGN 20 000 incl.	<b>BGN 145 + 1% for the amount above 10 000</b>
From BGN 20 000 up to BGN 50 000 incl.	<b>BGN 245 + 0.8% for the amount above 20 000</b>
above BGN 50 000	<b>BGN 485 + 0.5% for the amount above 50 000</b>
Effecting a buy/sell order for corporate bonds	<b>0.1%, min. BGN 4</b>
For deals with corporate securities, compensatory instruments, rights and stakes effected through U- Broker	<b>0.5%, min. BGN 2</b>
For deals with corporate bonds effected through U-Broker	<b>0.1%, min. BGN 2</b>
Order to exchange compensatory instruments for shares	
Up to BGN 30 000 – on the nominal value:	<b>0.8%, min. BGN 10</b>
Over BGN 30 000 – on the nominal value:	<b>BGN 240 + 0.6% for the amount above 30 000</b>
Order for transfer of securities from proprietary account into a client account with UBB AD	<b>BGN 4</b>
Deals on a non regulated /OTC market/ - shares	<b>0.8%, min. BGN 10, max. BGN 400</b>
Participation fee for increasing the capital of a company	<b>BGN 10</b>
For issuing of a depositary receipt for financial instruments in a client's account under management by UBB AD with the Central Depositary AD	<b>BGN 4</b>

For transfer to another investment intermediary	<b>BGN 10</b>
For underwriting by another investment intermediary	<b>BGN 4</b>
For fulfillment of an order for replacement of financial instruments	<b>BGN 10</b>
For issuing a depositary receipt for financial instruments in a personal account with the Central Depository upon termination of an agreement	<b>BGN 4</b>
Other deals and services, relating to investment intermediation	<b>negotiable</b>

## **VIII: OPERATIONS WITH BULGARIAN GOVERNMENT SECURITIES AND INTERNATIONAL BONDS**

### **Government securities**

Deals during sale of target issues	<b>BGN 1.50</b>
Secondary market deals:	
– Deals pursuant to Art.18 Para.1, Para. 2, Para. 3 of Regulation 5	<b>BGN 15</b>

– Deals pursuant to Art. 17 Para. 1 of Regulation 5 **BGN 15**

For privatization deals under Decree of the Council of Ministers 22 on the par value of the securities, transferred to an account of Ministry of Finance **BGN 15**

For payment of a maturing issue (issued after 01.09.1997) **0.02%**

For preparing a statement on the amount of government securities held **BGN 10**

For preparing a statement on the movement of government securities held **BGN 10**

For each blocking and unblocking of government securities under the sub-register in UBB - **BGN 20**

by the pledger and the pledgee under a special pledge

For issuing a new ownership certificate for government securities **BGN 2**

### **International bonds BGN**

Fee per deal **BGN 15**

Note:

- The fees and commissions for processing deals with government securities shall be paid in BGN, as the par value of Government securities, issued in foreign currency shall be considered an absolute figure in BGN.

## **IX: LOANS**

### **Debit card/ Current account Overdraft**

Application fee for a loan, collateralized with a pledge of future receivables - upon submitting an application No fee

Application fee for a loan, collateralized with a pledge of receivables No fee

### Credit Assessment Fee\*

\*For overdraft with a limit up to BGN 1 000 incl. **BGN 15**

\*For overdraft with a limit from BGN 1 000 up to BGN 5 000 **BGN 30**

\*For limits over BGN 5 000 **BGN 50**

Terms Renegotiation Fee **BGN 15**

### Consumer loan

Application Fee upon submitting an application\* No fee

\*Not applicable to target loans for purchase of goods

### Credit Assessment Fee\*

\*For loans up to BGN 1 000 incl. **BGN 20**

\*For loans from BGN 1 001 up to BGN 5 000 **BGN 50**

\*For loans from BGN 5 001 up to BGN 12 000 **BGN 150**

\*For loans over BGN 12 001 **BGN 250**

*\*The levels of the credit assessment fee of consumer loan and overdraft are applicable as of the date the Tariff is published*

For Small Loan product **BGN 20**

Terms Renegotiation Fee (not applicable to a request for a change in a monthly installment date) **BGN 35**

Fee for prepayment under a consumer loan with a fixed interest rate\*

\* When the remaining period of the loan agreement is longer than one year **1% of the prepaid amount of the principal**

\* When the remaining period of the loan agreement is shorter than one year **0.5% of the prepaid amount of the principal**

than one year

*\*The fee shall be charged on applications submitted after 14.10.2013.*

### Energy efficiency loan

Application fee **BGN 30**

### Credit Assessment Fee\*

\*For loans up to BGN 1 000 incl. **BGN 20**

\*For loans from BGN 1 001 up to BGN 5 000 **BGN 50**

\*For loans from BGN 5 001 up to BGN 12 000 **BGN 150**

\*For loans over BGN 12 001 **BGN 250**

Terms Renegotiation Fee (not applicable to a request for a change in a monthly installment date) **BGN 35**

## **Mortgage loan**

Application Fee upon submitting an application	No fee
Credit assessment fee	<b>BGN 200</b>
Fee for renegotiation of parameters which are not related to pricing (not applicable to a request for a change in a monthly installment date)	<b>BGN 35</b>
of a change in interest conditions	<b>1% on the amount of the outstanding principal</b>
Mortgage release fee*	<b>BGN 60</b>
Prepayment as regards agreements, concluded after 01.10.2016 In UBB AD	<b>1% on the amount of the prepaid principal until payment of the first 12 installments under the loan.</b>

### Notes:

- The credit assessment fee shall be collected one-off prior to loan drawdown;
- The collected fees and commissions on loans shall not be subject to refund in case of prepayment;
- Upon prepayment of a loan with funds from a newly extended UBB loan, no prepayment fee shall be payable;
- For mortgage loans approved by 02.07.2007 with free of charge „Life" and „Property" insurance an annual administration fee of 0.5% shall be accrued;
- For mortgage and consumer loan agreements, concluded prior to 23.07.2014, an annual administration fee of 0.5% shall be accrued on the outstanding loan principal. The monthly amount of the accrued fee shall be deducted by the bank on a monthly basis.
- In terms of loan agreements, concluded after 22.07.2014, the "Mortgage release" fee shall be collected only if it has been explicitly stipulated therein.
- Overdraft, secured with pledge of future receivables, linked to Comfort and Privilege Packages, is offered without a credit assessment fee.
- Overdraft, collateralized with a pledge of receivables, linked to an Activity Package, is offered without credit assessment fee.

## **X: OTHER SERVICES**

<b>SERVICE TYPE</b>	<b>BGN</b>
<b>Preparation of statement</b>	
For the current year	<b>BGN 10</b>
For previous years	<b>BGN 20</b>
<b>Issuing a certificate to serve before a tax authority</b>	<b>BGN 5</b>
<b>Issuing a certificate for presence of bank accounts, account funds, loans.</b>	
In Bulgarian	<b>BGN 20</b>
In a foreign language	<b>BGN 40</b>
<b>Issuing of other certificates</b>	<b>BGN 20</b>
<b>Duplicate or photo-copy of document (per page)</b>	<b>BGN 1</b>
<b>Bank reference</b>	
To Bulgarian institutions	<b>BGN 50</b>
To foreign institutions	<b>BGN 75</b>
For adjusting an accounting entry upon the client's request	<b>BGN 5</b>
Special courier services for delivery of documentary parcels abroad	<b>according to the courier's tariff</b>
Documentary parcels abroad by registered mail	<b>according to the courier's tariff</b>
One-off distraintment maintenance fee	<b>BGN 20</b>

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..



## **XI: BANK SAFES**

<b>Size- height</b>	<b>Up to 30 days</b>	<b>Up to 90 days</b>	<b>Up to 180 days</b>	<b>Up to 360 days</b>
<b>5 cm.</b>	BGN 30	BGN 50	BGN 80	BGN 120
<b>7.5 cm.</b>	BGN 40	BGN 70	BGN 110	BGN 180
<b>10 cm.</b>	BGN 50	BGN 90	BGN 160	BGN 240
<b>15 cm.</b>	BGN 60	BGN 100	BGN 140	BGN 260
<b>20 cm.</b>	BGN 80	BGN 110	BGN 180	BGN 300
<b>30 cm.</b>	BGN 90	BGN 130	BGN 200	BGN 320
<b>45 cm.</b>	BGN 100	BGN 160	BGN 240	BGN 340
<b>60 cm.</b>	BGN 110	BGN 180	BGN 260	BGN 360

Notes:

- Fees include respectively two, six, twelve and twenty four visits. For each additional visit in the vault premises an additional fee of BGN 2 shall be collected.
- Upon releasing the safe after the expiry of the contract's period or after expiry of the deadline for release, based on a unilateral written notice from the Bank, the client shall pay compensation for the days of delay of an amount, equaling twice the rental price for the period of renting the respective safe size at prices, according to the Fees and Commissions' Tariff, effective as of the moment of either releasing the safe, or signing a contract.

## **XII: ELECTRONIC BANKING**

### **Registering**

Internet banking **No fee**

### **Use -monthly fee**

Internet banking **No fee**

### **Other services**

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

Setting a new login password via e-banking **No fee**

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

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

### **Account information service**

SMS **No fee**

Notes:

- Operations ordered through electronic banking channels shall be charged according to Section: Fund Transfers.
- A U-code device that has shown a defect within 2 years of its receipt shall be replaced free of charge.

## **XIII: 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;

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 is valid since 06.04.2018

## **XIV: Discontinued Products**