

Amendment to the Fees and Commissions Tariff for Individuals from 15.12.2019

Dear Customers,

We would like to inform you that effective from 15.12.2019 and in accordance with UBB AD General Terms on Payment Services for Individuals, UBB amends the Fees and Commissions Tariff for Individuals, as follows:

I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/	BGN	FCY
Credit transfer in foreign currency*		
Paper-based, to a payment account with the same bank		To be removed from the tariff
Via online banking to a payment account with the same bank		To be removed from the tariff
Paper-based with value date other than today to a payment account with another bank		To be removed from the tariff
Via online banking with value date other than today to a payment account with another bank		To be removed from the tariff
Incoming credit transfer		To be removed from the tariff
III: FUND TRANSFERS	BGN	FCY
Outgoing fund transfers in euro within the European Economic Area (EEA)		
through the bank branch		BGN 4.00
through online and mobile banking		BGN 0.90
through the bank branch (Express)		BGN 19.00
through online and mobile banking (Express)		BGN 13.00
Ordered at a UBB branch or through online and mobile banking with expenses borne by the payer (OUR)		To be removed from the tariff
Incoming fund transfers in euro from the European Economic Area (EEA)		
Incoming fund transfers in euro from the European Economic Area (EEA)		No fee
Transfers to and from Account – Intrabank (within UBB network)		
Outgoing - through the bank branch		BGN 2.00
Outgoing - through online and mobile banking		BGN 0.50
Outgoing - through online and mobile banking		BGN 0.50

*The section and all positions in it will be removed from the Tariff. All other fees and commissions on PABF, 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.

The following text from section Notes - II: CASH OPERATIONS will be amended, as follows:

OLD	NEW
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;	For withdrawal of amounts exceeding BGN 10 000 or equivalent in foreign currency per client daily, a request should be submitted 2 business days in advance in a branch of the Bank or via the Client Contact Center.

The following text from section Notes - III: FUND TRANSFERS will be amended, as follows:

OLD	NEW
<p>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).</p>	<p>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).</p>