

Dear customers,

Please be informed that amendments to the Tariff of Emporiki Bank - Bulgaria related to amendments in the fees for bank cards and the introduction of new fees for reports on credit contracts will come in force as of 26.03.2012, as follows:

Chapter VIII Bank cards

Section I: DEBIT CARD EMPORIKI CARD - STANDARD

5. Reissuance of a lost, stolen or demolished	BGN 3.60
3. Examination of complaints	BGN 6
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a card	BGN 3.60
7. Card delivery at office different from the issuing one	BGN 6

Section II: DEBIT CARD EMPORIKI CARD - LIMITED

4. Reissue of a lost, stolen or demolished card	BGN 3.60
3. Examination of complaints	BGN 6
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a Card	BGN 3.60
7. Card delivery at office different from the issuing one	BGN 6

Section III: DEBIT CARD VISA ELECTRON in BGN

5. Reissuance of a lost, stolen or demolished card	BGN 6
3. Examination of complaints	BGN 12
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a Card	BGN 3.60
7. Card delivery at office different from the issuing one	BGN 6

Section IV: DEBIT CARD VISA ELECTRON in EUR

5. Reissuance of a lost, stolen or demolished card	EUR 3
3. Examination of complaints	EUR 6
4. Blocking of a Card	EUR 1.20
5. Unblocking (re-activation) of a Card	EUR 2.40
7. Card delivery at office different from the issuing one	EUR 3

Section V: CREDIT CARD VISA CLASSIC in BGN

6. Reissuance of a lost, stolen or demolished card	BGN 24
1. Unreasonable claim	BGN 24
3. Blocking of a card	BGN 6
4. Unblocking (re-activation) of a card	BGN 6
6. Card delivery at office different from the issuing one	BGN 6

Section VI: CREDIT CARD VISA CLASSIC in EUR

6. Reissuance of a lost, stolen or demolished card	EUR 12
1. Unreasonable claim	EUR 12
3. Blocking of a card	EUR 3
4. Unblocking (re-activation) of a card	EUR 3
6. Card delivery at office different from the issuing one	EUR 3

Section VII: CREDIT CARD VISA GOLD in BGN

6. Reissuance of a lost, stolen or demolished card	BGN 24
1. Unreasonable claim	BGN 24

3. Blocking of a card	BGN 6
4. Unblocking (re-activation) of a card	BGN 6
6. Card delivery at office different from the issuing one	BGN 6

Section VIII: CREDIT CARD VISA GOLD in EUR

6. Reissuance of a lost, stolen or demolished card	EUR 12
1. Unreasonable claim	EUR 12
3. Blocking of a card	EUR 3
4. Unblocking (re-activation) of a card	EUR 3
6. Card delivery at office different from the issuing one	EUR 3

Section IX: CREDIT CARD WITH GRACE PERIOD VISA CLASSIC in BGN

6. Reissuance of a lost, stolen or demolished card	BGN 24
1. Unreasonable claim	BGN 24
3. Blocking of a card	BGN 12
4. Unblocking (re-activation) of a card	BGN 12
6. Card delivery at office different from the issuing one	BGN 6

Section X: CREDIT CARD WITH GRACE PERIOD VISA CLASSIC in EUR

6. Reissuance of a lost, stolen or demolished card	EUR 12
1. Unreasonable claim	EUR 12
3. Blocking of a card	EUR 6
4. Unblocking (re-activation) of a card	EUR 6
6. Card delivery at office different from the issuing one	EUR 3

Section XI: CREDIT CARD WITH GRACE PERIOD VISA GOLD in BGN

6. Reissuance of a lost, stolen or demolished card	BGN 24
1. Unreasonable claim	BGN 24
3. Blocking of a card	BGN 12
4. Unblocking (re-activation) of a card	BGN 12
6. Card delivery at office different from the issuing one	BGN 6

Section XII: CREDIT CARD WITH GRACE PERIOD VISA GOLD in EUR

6. Reissuance of a lost, stolen or demolished card	EUR 12
1. Unreasonable claim	EUR 12
3. Blocking of a card	EUR 6
4. Unblocking (re-activation) of a card	EUR 6
6. Card delivery at office different from the issuing one	EUR 3

Section XIII: DEBIT CARD VISA BUSINESS in BGN

5. Reissuance of a lost, stolen or demolished card	BGN 6
3. Examination of complaints	BGN 12
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a Card	BGN 2.40
7. Card delivery at office different from the issuing one	BGN 6

Section XIV: DEBIT CARD VISA BUSINESS in EUR

5. Reissuance of a lost, stolen or demolished card	EUR 3
3. Examination of complaints	EUR 6
4. Blocking of a Card	EUR 1.20
5. Unblocking (re-activation) of a Card	EUR 1.20
7. Card delivery at office different from the issuing one	EUR 3

Section XV: VISA BUSINESS CREDIT CARD in BGN

6. Reissuance of a lost, stolen or demolished card	BGN 24
1. Unreasonable claim	BGN 24

3. Blocking of a card	BGN 12
4. Unblocking (re-activation) of a card	BGN 12
6. Card delivery at office different from the issuing one	BGN 6

Section XV: VISA BUSINESS CREDIT CARD in EUR

6. Reissuance of a lost, stolen or demolished card	EUR 12
1. Unreasonable claim	EUR 12
3. Blocking of a card	EUR 6
4. Unblocking (re-activation) of a card	EUR 6
6. Card delivery at office different from the issuing one	EUR 3

Chapter XI Miscellaneous

4. Providing of information for credit contracts in a standard format of the Bank containing info for the balance and accrued interest for a specific deal, except for the cases when the free provision of information is stipulated by law (repayment schedules and account statements):	
4.1. for individuals	
4.1.1. for the current years	BGN 5 (without VAT)
4.1.2. for the previous year	BGN 10 (without VAT)
4.1.3. for periods before the previous year	BGN 20 (without VAT)
4.2. for companies	
4.2.1. for the current years	BGN 10 (without VAT)
4.2.2. for the previous year	BGN 20 (without VAT)
4.2.3. for periods before the previous year	BGN 50 (without VAT)
5. Providing of information for credit contracts in a non-standard format of the Bank, except for the cases when the free provision of information is stipulated by law (repayment schedules and account statements)	
5.1. in Bulgarian	BGN 60 (without VAT)
5.2. in English	BGN 80 (without VAT)

Pursuant to art.43, para.2 from the Law on Payment services and payment systems you have the right to inform us that you do not accept the amendments to the Tariff related to payment cards before 26.03.2012 and request immediate termination of the respective contract without bearing any responsibility for expenses or compensations.

The amendments to the Tariff of the Bank related to payment cards will be considered accepted if from 26.03.2012 onwards you use your bank card or pay fee concerning the card or card related service or repay to the Bank an obligation related to the card.

From the Management of Emporiki Bank - Bulgaria
 25.01.2012