

TARIFF

1. The present document provides general regulations for commissions and charges regarding transactions of Emporiki Bank - Bulgaria EAD (hereinafter referred to as the “Bank”) in the country.
2. All commissions and charges shall be accrued in the currency of the payment document. The commissions, charges and expenses that are due in foreign currency and collected in BGN, shall be calculated as per the Official Rate of the Bulgarian National Bank effective on the entry date.
3. The Bank reserves the right to charge the Customer’s accounts with all its additional costs, including postal, telephone, telex etc., which might have been incurred by executing the Customer’s instructions and which are not included in the Terms and Conditions.
4. For FCY transactions the Bank reserves the right to debit the Customers’ account/s with foreign bank commissions and charges in case they are for the beneficiary account but can not be collected by the correspondent bank.
5. The Bank reserves the right to block the amount of the commissions and charges due on the beneficiary’s account, in case these charges are at the ordering customer’s expense, in order to have the possibility to collect them from the beneficiary if the amount is not paid by the ordering customer within 90 days.
6. All commissions and charges shall be collected at the moment the bank service is executed (unless specified otherwise) and are not refundable. Provided that there is no sufficient balance with the Customer’s account for covering the commissions and charges due, the Bank reserves the right to debit any other account of the Customer.
7. When a loan repayment is made in a currency different from the currency of the loan facility, the Bank converts the amount into the loan currency, applying the commercial exchange rate valid for the moment of processing of the repayment operation.
8. For specific operations, which are not mentioned in this document, commissions and charges shall be collected upon agreement.
9. Payment orders in BGN are accepted in the offices of the Bank for execution within the specified working hours with customers as follows:
 - a. Via BISERA system
 - i. up to 14.30h - for execution with same day value date
 - ii. after 14.30h - for execution with next day value date
 - b. via RINGS system
 - i. up to 15.15h - for execution with same day value date
 - ii. after 15.15h - for execution with next day value date
10. Payment orders in BGN are accepted via e-banking for execution as follows:
 - a. Via BISERA system
 - i. up to 15h - for execution with same day value date



- ii. after 15h - for execution with next day value date
 - b. via RINGS system
 - i. up to 15.40h - for execution with same day value date
 - ii. after 15.40h - for execution with next day value date
 - 11. Payment orders in foreign currency are accepted in the offices of the Bank or via e-banking up to 12.00h as follows:
 - a. up to 12.00h - for execution with same day value date
 - b. up to 16.00h for execution with next day value date
 - c. up to 16.00h - for execution with standard SPOT value date (two business days).
- Payment orders in CHF with same day value date only after coordination with Treasury Division, irrespectively of the time of acceptance.*
- 12. The Bank reserves the right to amend chapters I, II, III, V, VIII and X from the Tariff at any time and for the amendments the Bank is obliged to inform its customers 2 (two) months in advance via messages on the web site and its bank offices while for the rest of the chapters the amendments enters in force immediately.
 - 13. The present Document has been approved by the Bank's Managing Board and becomes operative as of 26.03.2012.

CONTENTS

Chapter I Opening, keeping and closing of a Bank Account. Minimum balance	5
Chapter II Cash Operations	6
<i>Section I:</i> Cash Operations in BGN	6
<i>Section II:</i> Cash operations in Foreign Currency	7
Chapter III Non-Cash Payments in BGN	9
Chapter IV Letters of Guarantee	10
<i>Section I:</i> Letters of Guarantee in BGN	10
Part A. Letters of Guarantee issued by the Bank	10
Part B. Letters of Guarantee received by the Bank	10
<i>Section II:</i> Letters of Guarantee in Foreign Currency.....	10
Part A. Letters of Guarantee issued by the Bank	10
Part B. Letters of Guarantee received by the Bank	10
Chapter V Foreign Currency Transactions	11
<i>Section I:</i> Payment orders in foreign currency.....	11
Part A. Outgoing Payment Orders	11
Part B. Incoming Payment Orders	11
<i>Section II:</i> Documentary operations	11
Part A: Letters of Credit	11
Part B: Documentary Collections	12
Part C: Checks.....	12
Chapter VI Credit Transactions	13
<i>Section I:</i> Loans to companies	13
Part A: Loans to customers with group sales (in case of related companies) above EUR 5M	13
Part B: Loans to customers with group sales (in case of related companies) between EUR1M and EUR5M.....	13
Part. C. Loans to customers with group sales (in case of related companies) up to EUR 1 M	14
<i>Section II:</i> Retail Loans.....	15
Part A. Consumer loan.....	15
Part B. Overdraft to individuals.....	16
Part C. Mortgage Loan	16
Part D. Consumer loan secured with mortgage.....	17
Chapter VII Investment intermediary	18
<i>Section I.</i> Operations with financial instruments in Bulgarian market	18
<i>Section II.</i> Operations with government securities.....	19
<i>Section III.</i> Operations with financial instruments in foreign markets	19
Chapter VIII Bank cards.....	20
<i>Section I:</i> DEBIT CARD EMPORIKI CARD - STANDARD	20
<i>Section II:</i> DEBIT CARD EMPORIKI CARD - LIMITED.....	20



<i>Section III: DEBIT CARD VISA ELECTRON in BGN</i>	21
<i>Section IV: DEBIT CARD VISA ELECTRON in EUR</i>	22
<i>Section V: CREDIT CARD VISA CLASSIC in BGN</i>	23
<i>Section VI: CREDIT CARD VISA CLASSIC in EUR</i>	24
<i>Section VII: CREDIT CARD VISA GOLD in BGN</i>	25
<i>Section VIII: CREDIT CARD VISA GOLD in EUR</i>	27
<i>Section IX: CREDIT CARD WITH GRACE PERIOD VISA CLASSIC in BGN</i>	28
<i>Section X: CREDIT CARD WITH GRACE PERIOD VISA CLASSIC in EUR</i>	29
<i>Section XI: CREDIT CARD WITH GRACE PERIOD VISA GOLD in BGN</i>	30
<i>Section XII: CREDIT CARD WITH GRACE PERIOD VISA GOLD in EUR</i>	32
<i>Section XIII: DEBIT CARD VISA BUSINESS in BGN</i>	33
<i>Section XIV: DEBIT CARD VISA BUSINESS in EUR</i>	34
<i>Section XV: VISA BUSINESS CREDIT CARD in BGN</i>	34
<i>Section XV: VISA BUSINESS CREDIT CARD in EUR</i>	36
Chapter IX Safe deposit boxes	37
Chapter X Internet banking	38
<i>Section I. Service fees</i>	38
<i>Section II. Payments in BGN</i>	38
<i>Section III. Payment Orders in Foreign Currency</i>	38
<i>Section IV. Other e- banking passive operations</i>	39
<i>Section V. Other fees</i>	39
Chapter XI Miscellaneous	39



Chapter I
Opening, keeping and closing of a Bank Account. Minimum balance

Art.1. Opening of a Bank Account	
1. Opening of a deposit and current accounts	No fee
2. Opening of cumulative accounts, liquidation accounts and special accounts for companies in process of bankruptcy	BGN 10 (for accounts in BGN) EUR 5 or equivalent in other foreign currency (for accounts in foreign currency)
3. Opening and keeping of ESCROW Accounts	0.25 % per quarter, min. EUR 50
4. Opening of Emporiki Extra account	BGN 0 / EUR 0
5. Opening of Emporiki Extra+ account	BGN 10 (for accounts in BGN) or 5 EUR (for accounts in EUR)
Art. 2. Keeping of a Bank Account	
1. Keeping and servicing of current accounts	
1.1. For Corporate Clients	8 BGN (for accounts in BGN) or 4 currency units (for accounts in foreign currency) monthly
1.2. For individuals	2 BGN (for accounts in BGN) or 1 currency unit (for accounts in foreign currency) monthly
2. Keeping of deposit accounts	No fee
3. Keeping of Emporiki Extra account	BGN 0 / EUR 0 monthly
4. Keeping of Emporiki Extra+ account	BGN 8 (for accounts in BGN) or EUR 4 (for accounts in EUR) monthly
Art. 3. Minimum balance required	
1. For Corporate Clients	
1.1. Minimum balance required on current accounts and Emporiki Extra+ accounts in BGN	BGN 50
1.2. Minimum balance required on current accounts and Emporiki Extra+ in foreign currency	25 currency units
2. For individuals	
2.1. Minimum balance required on current accounts and Emporiki Extra accounts in BGN	BGN 20
2.2. Minimum balance required on current accounts and Emporiki Extra accounts in foreign currency	10 currency units
3. Minimum balance on deposit accounts	
3.1. standard deposits	
3.1.1. in BGN	BGN 400
3.1.2. in EUR	EUR 200
3.1.3. in USD	USD 200
3.2. deposits Active, Postoianstvo and Razvitie	
3.2.1. in BGN	BGN 2 000
3.2.2. in EUR	EUR 1 000
3.2.3. in USD	USD 1 000



3.3. deposit Active + (for companies)	
3.3.1. in BGN	BGN 5 000
3.3.2. in EUR	EUR 3 000
3.3.3. in USD	USD 3 000
Art.4. Closing of a Bank Account (the fee is collected only if no more than 12 months have passed since the opening of the account and the account contract is termless or for a period longer than 12 months)	
1. Closing of: current and liquidation accounts, special accounts of companies in process of bankruptcy, Emporiki Extra and Emporiki Extra+ accounts	BGN 10 for BGN accounts EUR 5 or equivalent in other foreign currency for accounts in foreign currency
2. Closing of a cumulative account	
2.1. Followed by opening of a current account	No fee
2.2. Not followed by opening of a current account	10 BGN EUR 5 or equivalent in other foreign currency for accounts in foreign currency
3. Closing of a deposit or savings account	No fee
Art.5. Accumulation of interest	
1. Calculation as per the Interest rate bulletin of the Bank.	On 360/360 basis if nothing else is negotiated
2. Payment of interest under current accounts, liquidation accounts, special accounts of companies in process of bankruptcy shall be effected monthly on the 25 th date. Payment of interest under Emporiki Extra and Emporiki Extra+ accounts shall be effected in 25 th of March, June, September and December.	
3. In a case the required min balance on an account has not been kept the Bank shall not owe interest for the period through which the balance has been held under the required minimum	
4. In the cases of closing a deposit contract before the term, the interest rate shall be as it is on the current accounts.	

Chapter II Cash Operations

Section I: Cash Operations in BGN

Art. 1. Deposit of funds on Bank Accounts	
1. Deposit on current accounts, cumulative accounts, Emporiki Extra accounts, liquidation accounts, special accounts of companies in process of bankruptcy in BGN	
1.1. Amounts up to BGN 6 000 incl. (total per day)	No fee
1.2. Amounts exceeding BGN 6 000 (total per day)	0.15% (on the amount exceeding BGN 6 000 (total per day)), min. BGN 15
2. Deposit on current accounts for repayment of loan granted by the Bank	No fee
Art. 2 Deposit of funds to deposit accounts	No fee



Art. 3. Cash withdrawal from current accounts, cumulative accounts, Emporiki Extra accounts, liquidation accounts, special accounts of companies in process of bankruptcy in BGN	
1. Cash withdrawal from current accounts, Emporiki Extra accounts, and cumulative accounts	
1.1. Amounts up to BGN 3 000 incl. (total per day)	No fee
1.2. Amounts exceeding BGN 3 000 (total per day)	
1.2.1. With prior notice (one business day)	0.25% - (on the amount exceeding BGN 3 000 (total per day)), min. BGN 15
1.2.2. Without prior notice (the payments are executed if the Bank has the possibility)	0.4% - (on the amount exceeding BGN 3 000 (total per day)), min. BGN 20
1.2.3. Amounts not withdrawn after prior notice	0.2% (on the requested, not withdrawn amount)
Art.4. Withdrawals from deposit accounts	
1. on the maturity date of the deposit	No fee.
2. on a date different from the maturity date	Under the conditions of art. 3 of this section.
Art. 5. Processing of bank-notes and coins	
1. Processing of not arranged bank-notes /only for legal persons/ (subject to VAT in case the money is not deposited to a customer's account)	0.5% on the amount of not arranged bank-notes, min. BGN 5 (without VAT)
2. Exchange of coins and notes (subject to VAT)	1.5% , min. BGN 5 (without VAT)
3. Banknotes' genuineness check/control for individuals and legal entities non-customers of the Bank (subject to VAT)	0.5%, min BGN 3 (without VAT)
Art. 6. Cash deposit for funds transfer via BISERA and RINGS	
1. Amounts up to BGN 500	BGN 2
2. Amounts exceeding BGN 500	BGN 2 + 0,5% on the amount exceeding BGN 500
To the charges stipulated in Art.6 1. and 6.2. is added the charge for funds transfer via BISERA or RINGS systems.	
3. Payments on the basis of Contract for mass payments of employees' salaries on accounts in the system of Emporiki Bank - Bulgaria EAD	Upon agreement
Art. 7. Cash withdrawal on POS terminal of Emporiki Bank - Bulgaria EAD with a debit card issued by another bank	1%, min BGN 1
Art. 8. Cash withdrawal on POS terminal of Emporiki Bank - Bulgaria EAD with a credit card issued by another bank	3%, min BGN 10

Section II: Cash operations in Foreign Currency



Art. 1. Deposits to current accounts, cumulative accounts, Emporiki Extra accounts, liquidation accounts, special accounts of companies in process of bankruptcy	
1. In USD, EUR	
1.1. Amounts up to USD 4 000/ EUR 3 000 incl. (total per day)	No fee
1.2. Amounts exceeding USD 4 000/ EUR 3 000 (total per day)	0.2% on the amount exceeding USD 4 000 / EUR 3 000 (total per day), min EUR 10, USD 10
2. In all remaining currencies	0.3% on the deposited amount, the fee is collected in BGN equivalent
3. Deposits to current accounts for repayment of loan granted by the Bank	No fee
Art. 2 Deposit of funds to deposit accounts	No fee
Art. 3. Withdrawal from current accounts, Emporiki Extra accounts, cumulative accounts, liquidation accounts, special accounts of companies in process of bankruptcy	
1. Amounts up to USD 2 000 / EUR 1 500 incl. (total per day) /without notification/	No fee
2. Amounts over USD 2 000 / EUR 1 500 (total per day)	
2.1. With prior notice two business days	0.3%, min. 10 currency units (on the amount exceeding USD 2000 / EUR 1500 (total per day))
2.2. Without prior notice (the payments are executed if the Bank has the possibility)	0.5%, min. 10 currency units (on the amount exceeding USD 2000 / EUR 1500 (total per day))
2.3. Amounts not withdrawn after prior notice	0.2% on not withdrawn amount
3. for all remaining currencies	0.5% /min. 10 currency units/, the fee is collected in BGN equivalent <i>For withdrawals without prior notice of two business days, the transaction is executed if the Bank has the possibility to.</i> For amounts not withdrawn after prior notice 0.2% on not withdrawn amount; the fee is collected in BGN equivalent.
Art.4. Withdrawals from deposit accounts	
1. on the maturity date of the deposit	No fee.
2. on a date different from the maturity date	Under the conditions of art. 3 of this section.
Art. 5. Processing of bank-notes	
1. Processing of not arranged bank-notes /for legal entities only/ (subject to VAT in case the money is not deposited)	0.5% on the amount of not arranged bank-notes, min.BGN 5 (without VAT)



on a customer's account))	
2. Exchange of bank-notes (subject to VAT)	1.5% , min. BGN 5
3. Banknotes' genuineness check/control for individuals and legal entities non-customers of the Bank (subject to VAT)	0.5% on the amount of the bank-notes, min.BGN 5 (without VAT)

Chapter III
Non-Cash Payments in BGN

Art. 1. Outgoing Funds Transfers for each payment order	
1. Funds Transfers from customer accounts	
1.1. Via BISERA	BGN 1.5
1.2. Via RINGS	BGN 12
2. Multi-row payment order to the budget	Every payment in the payment order is charged separately in accordance with p. 1.1 and 1.2 from the previous paragraph
Art. 2. Internal Funds transfers /within the Bank/ for each payment order	
1. From/To accounts of one and the same customer	No fee
2. From/To accounts of different customers	BGN 0.50
3. Payroll on the basis of a Contract for mass payments (through a technical device)	BGN 0.20 for an entry/ employee
Art. 3. Incoming Funds Transfers to customer accounts	No fee
Art. 4. Request for debit	
1. Initiation of a Request for Debit	BGN 1
2. Confirming payment of a Request for Debit via BISERA	BGN 1.50
3. Refusal of payment of a Request for Debit	BGN 1
N.B. According to Ordinance No. 3 on Funds Transfers and Payment Systems	
a) Art. 34 (8) 1. c. Payments of banks' customers equal to or exceeding BGN 100 000 shall be mandatory effected via RINGS	
b) Art. 34 (9) Payments of commercial bank customers in unlimited amounts, initiated to the system at the request of a bank customer, may also be effected via RINGS	



Chapter IV Letters of Guarantee

Section I: Letters of Guarantee in BGN

Part A. Letters of Guarantee issued by the Bank

Art. 1. Issuance of a Bank Guarantee with cash collateral	0.25% per quarter. min BGN 100
Art. 2. Issuance of a Bank Guarantee with other collateral (after limit approval)	0.5% per quarter, min BGN 200
Art. 3. Amendments	
3.1. Increase of the amount	0.25% on the amount increased, min BGN 30
3.2. Prolongation of validity	0.25% per quarter or a part thereof of the requested additional period
3.3. Other amendments	BGN 30
Art. 4. Cancellation before expiry date	BGN 30
Art. 5. Payment against claim	BGN 50

Part B. Letters of Guarantee received by the Bank

Art. 1. Advising	BGN 30
Art. 2. Advising of amendment	BGN 30
Art. 3. Cancellation before expiry date	BGN 30

Section II: Letters of Guarantee in Foreign Currency

Part A. Letters of Guarantee issued by the Bank

Art. 1. Issuance of a Guarantee with cash collateral	0.25% per quarter, min EUR 100
Art. 2. Issuance of a Guarantee with other collateral (after approval of limit)	0.5% per quarter, min EUR 200
Art. 3. Amendments	
Art. 3.1. Increase of the amount	0.25% on the amount increased, min EUR 30
Art. 3.2. Prolongation of validity	0.25% per quarter or a part thereof of the requested additional period
Art. 3.3. Other amendments	EUR 30
Art. 4. Cancellation before expiry date	0.2%, min EUR 100, max EUR 1000
Art. 5. Payment against claim	EUR 50
Art. 6. Issuance of Counter-guarantee	Negotiable, min EUR 50 plus correspondent bank's charges

Part B. Letters of Guarantee received by the Bank

Art. 1. Advising	EUR 30
Art. 2. Advising of Amendment	EUR 30
Art. 3. Cancellation before expiry date	0.1%, min EUR 50, max EUR 500



Chapter V Foreign Currency Transactions

Section I: Payment orders in foreign currency

Part A. Outgoing Payment Orders

Art. 1. with value date: "SPOT" (i.e. two business days after the date of payment order)	0.15%, min EUR 15, max EUR 250 + SWIFT charges
Art. 2. with value date: "NEXT DAY" (i.e. one business day after the date of payment order)	0.20%, min EUR 25, max EUR 350 + SWIFT charges
Art. 3. with value date: "SAME DAY" (i.e. the same business day as the date of payment order)	0.30%, min. EUR 35, max EUR 500 + SWIFT charges
Art. 4. Internal payment order	EUR 5
Art. 5. Amendment of outgoing payment order	EUR 20 plus foreign bank's charges
Art. 6. Cancellation of outgoing payment order	EUR 10 plus foreign bank's charges
Art. 7. Queries, requests, claims	EUR 10
Art. 8. SWIFT charges	EUR 10

Part B. Incoming Payment Orders

Art. 1. Incoming payment orders	0.1%, min. EUR 10, Max. EUR 100
Art. 2. Queries, requests, claims	EUR 10

Section II: Documentary operations

Part A: Letters of Credit

A.A. Import Letters of Credit

Art. 1. Opening	0.25 % per quarter min. EUR 50
Art. 2. Deferred payment / acceptance	0.1% per month, min. EUR 30
Art. 3. Amendments	
3.1. Increase of amount/revolving	0.25% on the increase, min. EUR 50
3.2. Prolongation of validity	0.25 % per quarter or a part thereof of the requested additional period, min. EUR 50
3.3. Other amendments	EUR 30
Art. 4. Cancellation before expiry date	EUR 30
Art. 5. Handling and payment of discrepant documents received	EUR 30

A.B. Export Letters of Credit

Art. 1. Advising	EUR 30
Art. 2. Advising and adding the Bank's confirmation	Negotiable, min EUR 90
Art. 3. Documents processing and sending	0.25%, min. EUR 30
Art. 4. Processing of discrepant documents	EUR 30



Art. 5. Deferred payment / acceptance	0.1 % per month, min. EUR 30
Art. 6. Cancellation before expiry date	EUR 30
Art. 7. Transferring of Letter of Credit	0.2% per quarter, min. EUR 30
Art. 8. Processing of discrepant documents sent for approval	0.3%, min. EUR 50
Art. 10. Amendments	
10.1. Increase of amount/revolving	0.25% per quarter or a part thereof, min EUR 50
10.2. Other amendments	EUR 30
Art. 11. Assignment of proceeds	0.15%, min. 20
<p>Notices:</p> <p>L/C amount tolerance - the Bank commission is calculated on the L/C amount plus the margin</p> <p>L/C approximate amount - the Bank commission is calculated on the L/C amount increased by 10%</p> <p>The L/C's commissions and charges are collected against completion of the relative services and are due regardless of the L/C's full utilization.</p> <p>The Bank collects additionally the real postage and courier fees</p>	

Part B: Documentary Collections

B.A. Import Documentary Collections

Art. 1. Delivery of documents against payment / acceptance	0.2%, min. EUR 20, max. EUR 200
Art. 2. Delivery of documents without payment	EUR 20
Art. 3. Amendments	EUR 20
Art. 4. Return of unpaid documents	EUR 20
Art. 5. Queries and claims	EUR 20

B.B. Export Documentary Collections

Art. 1. Processing and sending	0.2%, min. EUR 20, max. EUR 200
Art. 2. Amendment	EUR 20
Art. 3. Queries and claims	EUR 20
<p>Notices:</p> <p>The Bank collects additionally the real postage and courier fees</p>	

Part C: Checks

C.A. Checks sent for collection

Art. 1. Checks issued by Emporiki Bank of Greece	0.1%, min EUR 10, max EUR 100
--	-------------------------------



S.A., Athens	
Art 2. Checks issued by other banks	0.25%, min EUR 15, max EUR 150
Art. 3. Returned unpaid checks	EUR 10 plus the foreign bank's charges
<p>Notices:</p> <p>The Bank collects additionally the real postage and courier fees</p> <p>The Bank blocks the customer account with the amount of EUR/USD 50 for payment of the correspondent bank's charges in case of returned unpaid check.</p>	

Chapter VI Credit Transactions

Section I: Loans to companies

Part A: Loans to customers with group sales (in case of related companies) above EUR 5M

Art. 1. Fee for processing loan applications and applications for issuance of LGs secured with non-cash collateral	payable at loan request submission
Up to EUR 500 000	EUR 500
Amounts exceeding EUR 500 000	0.1%, min EUR 1 000, max - negotiable
Art. 2. Management fee	Negotiable
Art. 3 Commitment fee	Negotiable
Art. 4 Fee for contract change	Negotiable, max 1%
Art. 5. Prepayment fee	Negotiable for prepayment with own funds 5% on the pre-paid principal for refinancing
Art. 6. Contract renewal fee for Credit line/ Overdraft	Same as application fee
Art. 7. Drafting legal documentation and establishing collaterals by a legal expert of the Bank	
1. Preparing a notary deed	BGN 80
3. Preparing of application for special pledge	BGN 20
4. Lifting of mortgage	BGN 50
5. Registration of pledges into the Central Pledge Register	BGN 50
6. Deregistration of pledges	BGN 20

Part B: Loans to customers with group sales (in case of related companies) between EUR1M and EUR5M

Art. 1. Fee for processing loan applications and applications for issuance of LGs secured with non-cash collateral	payable at loan request submission
Up to EUR 50 000	EUR 50



From EUR 50 000.01 to EUR 100 000	EUR 100
From EUR 100 000.01 to EUR 300 000	EUR 300
From EUR 300 000.01 to EUR 500 000	EUR 500
From EUR 500 000.01 to EUR 1 000 000	EUR 1000
Amounts exceeding EUR 1 000 000.01	0.1%, min EUR 1000, max - negotiable
Art. 2. Management fee	Negotiable
Art. 3 Commitment fee	Negotiable
Art. 4 Fee for contract change	Negotiable, max 1%
Art. 5. Prepayment fee	Negotiable for prepayment with own funds 5% on the pre-paid principal for refinancing
Art. 6. Contract renewal fee for Credit line/ Overdraft	Same as application fee
Art. 7. Drafting legal documentation and establishing collaterals by a legal expert of the Bank	
1. Preparing a notary deed	BGN 80
3. Preparing of application for special pledge	BGN 20
4. Lifting of mortgage	BGN 50
5. Registration of pledges into the Central Pledge Register	BGN 50
6. Deregistration of pledges	BGN 20

Part. C. Loans to customers with group sales (in case of related companies) up to EUR 1 M

Art. 1. Fee for processing loan applications and applications for issuance of LGs secured with non- cash collateral	payable at loan request submission
Up to EUR 100 000	EUR 50
From EUR 100 001 To EUR 500 000	EUR 100
From EUR 500 001 To EUR 1 000 000	EUR 500
Art. 2. Fees for investment loans	
Front-end fee (a single fee payable at loan utilization)	1.5% of the loan amount, incl: <ul style="list-style-type: none"> 0.3% utilization fee (fee for definition of the deal and check of concluded contracts) 1.2% management fee for the first year of the loan (fee for current annual maintenance)
Management Fee (payable at the beginning of the second and next years of the loan)	<ul style="list-style-type: none"> For loans up to EUR 100 000 incl: 0.75% p.a. of the outstanding principal For loans above EUR 100 000: 0.5% p.a. of the outstanding principal
Contracted condition changing fee	1% of the outstanding amount
Commitment fee (collected in case of incomplete utilization within the negotiated term)	1.5% on the unutilized loan amount
Art. 3. Fees for Working Capital loans	



Front-end fee (a single fee payable at loan utilization)	1% of the loan amount, incl: <ul style="list-style-type: none"> 0.2% utilization fee (fee for definition of the deal and check of concluded contracts) 0.8% management fee for the first year of the loan (fee for current annual maintenance)
Management Fee (payable at the beginning of the second and next years of the loan)	1% p.a. of the approved loan amount for credit lines and overdrafts 1% p.a. of the outstanding principal for loans with installments
Commitment fee	1% on the unutilized part of the loan, payable monthly
Contracted condition changing fee	1% of the approved limit
Art.4. Prepayment fee	2% on the pre-paid principal in case of prepayment with own funds 4% on the pre-paid principal in case of refinancing
Art.5. Contract renewal fee for Credit Line/ Overdraft	50% of the respective fee for processing loan application fee as per the contract of the customer
Art.6. Drafting legal documentation and establishing collaterals by a legal expert of the Bank	
1. Preparing a notary deed	BGN 80
2. Preparing of application for special pledge	BGN 20
3. Lifting of mortgage	BGN 50
4. Registration of pledges into the Central Pledge Register	BGN 50
5. Deregistration of pledges	BGN 20
Art. 5. Utilization and current repayment of loans in any currency	No fee

Section II: Retail Loans

Part A. Consumer loan

Art. 1. Loan application fee	BGN 40 payable at submission of loan request
Art. 2. Front-end fee	(a single fee payable at loan utilization)
1. Loans secured with pledge on deposit	0.5% of the loan amount incl: <ul style="list-style-type: none"> 0.1% utilization fee 0.4% management fee for the first year of the loan
2. Loan with different collateral	2.5% of the loan amount incl: <ul style="list-style-type: none"> 0.5% utilization fee 2% management fee for the first year of the loan
Art. 3. Commitment fee	No fee
Art. 4. Management fee (payable at the beginning	0.2% p.a. of the outstanding principal



of the second and next years of the loan)	
Art. 5. Renegotiation of loan conditions	
1. Prolongation of loan duration	1% on outstanding principal
2. Renegotiation of other conditions	2% on outstanding principal

Part B. Overdraft to individuals

Art. 1. Overdraft application fee	BGN 15 payable at submission of loan request
Art. 2. Amendment fee	BGN 5 for each amendment on customer request
Art. 3. Management fee	BGN 10 for each renewal

Part C. Mortgage Loan

Art. 1. Loan application fee	EUR 40 payable at submission of loan request
Art. 2. Front-end fee	a single fee payable at loan utilization
1. Mortgage loan with fixed int.rate for the first year and floating int.rate, based on BIR*, for the rest of the loan period or floating int.rate, based on BIR, for the whole loan period *BIR = Base Interest rate of the Bank	1.2% of the loan amount (min EUR 150) incl: <ul style="list-style-type: none"> • 0.24% utilization fee • 0.96% management fee for the first year of the loan
2. Mortgage loan with fixed int.rate for the first 3 or 5 years and floating int.rate, based on Euribor, for the rest of the loan period	1.5% of the loan amount (min EUR 150) incl: <ul style="list-style-type: none"> • 0.3% utilization fee • 1.2% management fee for the first year of the loan
Art. 3. Management fee (payable at the beginning of the second and next years of the loan)	0.4% p.a. of the outstanding principal
Art. 4. Renegotiation fee	
1. Renegotiation of term	1% on outstanding principal
2. Renegotiation of other conditions	2% on outstanding principal
Art. 5. Pre- payment fee	on prepaid principal
1. Mortgage loan with fixed int.rate for the first year and floating int.rate, based on BIR*, for the rest of the loan period or floating int.rate, based on BIR, for the whole loan period *BIR = Base Interest rate of the Bank	
1.1. Until 1 st (end) year incl.	4%
1.2. From 1st (end) year until the end of the 2nd year incl.	3%
1.3. From 2nd (end) year and thereafter	2%
2. Mortgage loan with fixed int.rate for the first 3 or 5 years and floating int.rate, based on Euribor, for the rest of the loan period	3% if prepaid with own funds after the period of fixed interest rate 5% in all other cases



	<p>(For loan requests submitted in the period from 03.10.2011 until 31.05.2012, the fee is as follows:</p> <ol style="list-style-type: none"> 1. For prepayment with own funds during the period with fixed interest rate: <ul style="list-style-type: none"> • For the first single-time prepayment within each year of the above period: <ul style="list-style-type: none"> ✓ Up to 15% of the amount of the remaining principal at the moment of prepayment - no fee. ✓ Above 15% of the amount of the remaining principal at the moment of prepayment - 3% over the amount exceeding 15% of the amount of the remaining principal at the moment of prepayment. • For any other prepayment after the first one within each year of the above period - 3%. 2. For prepayment with own funds outside the period of fixed interest rate - 1%. 3. For refinancing of the loan with a loan granted from another bank - 3%)
Art. 6. Institution of mortgage	BGN 40
Art. 7. Deregistration of mortgage	BGN 20
N.B. The notary and state fees for institution and deregistration of collaterals, as well as fees for evaluation of the real estate by a licensed expert shall be borne by the borrower.	

Part D. Consumer loan secured with mortgage

Art. 1. Loan application fee	EUR 40 payable at submission of loan request
Art. 2. Front-end fee (a single fee payable at loan utilization)	1.5% of the loan amount incl: <ul style="list-style-type: none"> • 0.3% utilization fee • 1.2% management fee for the first year of the loan
Art. 3. Management fee (payable at the beginning of the second and next years of the loan)	0.4% p.a. of the outstanding principal
Art. 4. Renegotiation fee	
1. Renegotiation of term	1% on outstanding principal
2. Renegotiation of other conditions	2% on outstanding principal
Art. 5. Pre- payment fee	2% on prepaid principal No fee if prepaid with a new loan granted from Emporiki Bank - Bulgaria EAD.
Art. 6. Institution of mortgage	BGN 40
Art. 7. Deregistration of mortgage	BGN 20
N.B. The notary and state fees for institution and deregistration of collaterals, as well as fees for evaluation of the real estate by a licensed expert shall be borne by the borrower.	



Chapter VII
Investment intermediary

Section I. Operations with financial instruments in Bulgarian market

Art. 1 For transfer to another investment intermediary - Issue	BGN 20
Art. 2. For underwriting by another investment intermediary	No fee
Art. 3. Charges for issuing of a depository receipt	BGN 10
Art. 4. For placing a buy/sell order	BGN 5
Art. 5. For execution of buy/sell orders of financial instruments	
5.1. less than BGN 1 000	2% of the value, min. BGN 5
5.2. from BGN 1 001 to BGN 30 000	0.7 % of the value, min. BGN 5
5.3. over BGN 30 000	Upon agreement
Art. 6. Execution of customer orders for buy/sell of corporate bonds	0.10 % of the value, min. BGN 5
over BGN 200 000	Upon agreement
Art. 7. COBOS Trade	0.5% of transaction value+ BSE commission+ CD tax /CD tax- BGN 0.60 for every transfer BSE commission- 0.1% of transaction value 87BGN -certificate charge
Annual turnover over BGN 100 000	Upon agreement
Art. 8. Deals over the counter	0.8% of transaction value, min BGN 10
over BGN 30 000	Upon agreement
Art. 9. Block deals and other negotiated deals	Upon agreement
Art. 10. Participation in increase of capital	BGN 10
Art. 11. For deals in which Emporiki Bank- Bulgaria EAD trades on own account financial instruments from its own portfolio	No fee
Art 12. Payment of dividends, coupons, and other securities' income;	1% of the net amount due, min. BGN 1 000 or BGN 0.20 per shareholder
Art 13. Maintenance charges for client's securities sub account by the CD *Charges to be collected every six month	
13.1. Retail clients	0.1% of the average monthly assets value
13.2. Professional clients	No fee
Art. 14. Preparing a statement on the amount of corporate securities owned by the client	BGN 10
Art. 15. Preparing a statement on the movement of corporate securities owned by the client	BGN 10
Art. 16. Underwriting of emission of securities	Upon agreement
Art. 17. Placement of emission of securities	Upon agreement
Art. 18. Management of investment companies	Upon agreement
Art. 19. Portfolio management	
Asset under management under 100000 BGN	1.75% management fee + 20% of the net realized gain for the period
Asset under management over 100 000 BGN	Upon agreement
Art. 20. Investment consulting and advisory services for	Upon agreement
Art. 21. Corporate and project financing options	Upon agreement
Art. 22. Portfolio and direct investments advisory	Upon agreement



and valuations	
Art. 23. Public offering and private placements of securities	Upon agreement
Art. 24. Registration of securities for trade on BSE - Sofia AD	Upon agreement
Art. 25. Preparation of prospectus for public offering of securities (stocks)	Upon agreement
Art. 26. Secondary public offering	Upon agreement
Art. 27. Preparation of prospectus for public offering of securities	Upon agreement
Art. 28. Charges for entering blocking of securities	BGN 45
Art. 29. Issuing a Certificate for blocking	BGN 20
Art. 30. Charges for entering a pledge contract	BGN 55
Art. 31. Entering additional conditions to a pledge contract	BGN 25
Art. 32. Charges for issuing a Certificate for absence/presence of entered conditions	BGN 55

Section II. Operations with government securities

Art. 1. Secondary market deals	Placing a buy/sell order - BGN 5, 0.1% of nominal value min BGN 5, over BGN 200 000- upon agreement
Art. 2. For issuing a certificate for the property on government securities	BGN 5
Art. 3. For payment of a maturing issue	0.02% of nominal value
Art. 4. Transfer of government securities between clients of the bank	BGN 10
Art. 5. For issuing a duplicate of certificate for the property on government securities	BGN 10
Art. 6. For each blocking and unblocking of government securities under the sub-register in Emporiki bank- by the pledger and the pledgee under a special pledge	0.02% of nominal value
Art. 7. Transfer from the register of Emporiki Bank to the register of another primary dealer	BGN 10
Art. 8. For maintenance of client's securities sub account by the depositary bank	BGN 30 monthly
Art. 9. For preparing a statement on the movement of government securities held	BGN 10
Art. 10. For preparing a statement on the amount of government securities held	BGN 10
Art. 11. For privatisation deals under Decree of the Council of Ministers 22 on the par value of the securities, transferred to the account of Ministry of Finance	BGN 20

Section III. Operations with financial instruments in foreign markets

Art. 1 For execution of buy/sell orders of financial instruments in foreign markets with settlement services for non - professional investors	0.7% of transaction value, but not less then 150 EUR
For transaction over 30 000 EUR	Upon agreement
Art. 2 For execution of buy/sell orders of financial instruments in foreign markets without settlement services for professional investors	Upon agreement



Art. 3 For execution of buy/sell orders of financial instruments in foreign markets with settlement services for professional investors	Upon agreement
Art. 4 Portfolio management	Upon agreement

Chapter VIII Bank cards

Section I: DEBIT CARD EMPORIKI CARD - STANDARD

* As of 20.10.2010 debit card EMPORIKI CARD - STANDARD is not issued. The fees are applied for already issued debit cards EMPORIKI CARD - STANDARD until their validity date when they will be replaced with another product at customer's will.

EMPORIKI CARD - STANDARD	
Art. 1. Card issuance	
1. Card issuance	No fee
2. Card renewal	No fee
3. Express issuance	BGN 5
4. Supplementary card - first	No fee
4.1 Supplementary card - second and third	BGN 3
5. Reissuance of a lost, stolen or demolished	BGN 3.60
6. Issuing a new PIN for an existing card	BGN 2
7. Minimum amount on the card account	BGN 5
8. Interest rate	0.40% p.a.
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	BGN 0.20
1.2. via ATM owned by another Banks	BGN 0.65
1.3. via POS terminal of the Bank	BGN 0.50
1.4. via POS of another bank	BGN 1
2. Payment of goods via POS terminals	BGN 0.20
3. Balance/statement enquiry on ATM	BGN 0.10
4. Payment via Internet, incl. Payment of utility services via Datamax system	BGN 0.35
Art. 3. Other services	
1. Opening of a card account	No fee
2. Maintenance of card account - annual fee	BGN 5
3. Examination of complaints	BGN 6
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a card	BGN 3.60
6. Amendment of the card data (limits, etc.)	BGN 5
The fee does not refer to a single time amendments of the limit for POS withdrawal at EBB's office.	
7. Card delivery at office different from the issuing one	BGN 6
8. Amendment of PIN code (at an ATM)	BGN 0.10
Art. 4. Limits on the usage - standard	
1. Cash limit per day for cash withdrawal via ATM/ POS terminal	BGN 800
2. Cash limit per week for cash withdrawal via ATM/ POS terminal	BGN 5 600
3. Payment of goods via POS terminals weekly	BGN 3 000

Section II: DEBIT CARD EMPORIKI CARD - LIMITED



* As of 20.10.2010 debit card EMPORIKI CARD - LIMITED is not issued. The fees are applied for already issued debit cards EMPORIKI CARD - LIMITED until their validity date when they will be replaced with another product at customer's will.

EMPORIKI CARD - LIMITED	
Art. 1. Card issuance	
1. Card issuance	No fee
2. Card renewal	No fee
3. Express issuance	BGN 5
4. Reissue of a lost, stolen or demolished card	BGN 3.60
5. Issuing new PIN for an existing card	BGN 2
6. Minimum amount on the card account	BGN 5
7. Interest rate	0.40% p.a.
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal	
1.1. via ATM property of the Bank	BGN 0.10
1.2. via ATM owned by another Bank	BGN 0.10
1.3. via POS terminal of the Bank	BGN 0.10
1.4. via POS terminal of another bank	BGN 0.10
2. Payment of goods via POS terminals	BGN 0.10
3. Balance/ statement enquiry on ATM	BGN 0.10
4. Payment via Internet, incl. Payment of utility services via Datamax system	BGN 0.35
Art. 3. Other services	
1. Opening of a card account	No fee
2. Maintenance of card account - annual fee	BGN 5
3. Examination of complaints	BGN 6
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a Card	BGN 3.60
6. Amendment of the card data (limits, etc.)	BGN 5
The fee does not refer to a single time amendments of the limit for POS withdrawal at EBB's office.	
7. Card delivery at office different from the issuing one	BGN 6
8. Amendment of PIN code (at an ATM)	BGN 0.10
Art. 4. Limits on the usage - <u>standard</u>	
1. Cash limit per day for cash withdrawal via ATM/ POS terminal	BGN 800
2. Cash limit per week for cash withdrawal via ATM/ POS terminal	BGN 5 600
3. Payment of goods via POS terminals /weekly/	BGN 3 000
N.B.: Cash withdrawal fee of BGN 0.10 shall be applied for 30 transactions per year. Next transactions until the end of the year shall be charged BGN 0.65 for cash withdrawal at ATM and payment via POS of Emporiki Bank, BGN 0.50 for cash withdrawal at POS of Emporiki Bank and BGN 1 for cash withdrawal at POS at another Bulgarian bank.	

Section III: DEBIT CARD VISA ELECTRON in BGN

VISA ELECTRON in BGN	
Art. 1. Card issuance	
1. Card issuance	No fee
2. Card renewal	No fee
3. Express issuance	BGN 5
4. Additional card - first	
4.1. Additional card - second and third	BGN 3
5. Reissuance of a lost, stolen or demolished card	BGN 6



6. Issuing new PIN for an existing card	BGN 2
7. Minimum amount on the card account	BGN 5
8. Interest rate	0.40% p.a.
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal	
1.1. via ATM property of the Bank	BGN 0.20
1.2. via ATM owned by another Bank in Bulgaria	BGN 0.65
1.3. via ATM owned by another Bank abroad	1.50 % min BGN 5
1.4. via POS terminal of the Bank	BGN 0.50
1.5. via POS at another bank in Bulgaria	BGN 1
1.6. via POS terminal at another bank abroad	1.50 % min BGN 5
2. Payment of goods via POS terminals	BGN 0.20
3. Balance/ statement enquiry on ATM	BGN 0.10
4. Payment via Internet, incl. Payment of utility services via Datamax system	BGN 0.35
Art. 3. Other services	
1. Opening of a card account	No fee
2. Maintenance of card account - annual fee	BGN 5
3. Examination of complaints	BGN 12
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a Card	BGN 3.60
6. Amendment of the card data (limits, etc.)	BGN 5
The fee does not refer to a single time amendments of the limit for POS withdrawal at EBB's office.	
7. Card delivery at office different from the issuing one	BGN 6
8. Amendment of PIN code (at an ATM)	BGN 0.10
Art. 4. Limits on the usage - <u>standard</u>	
1. Cash limit per day for cash withdrawal via ATM/ POS terminal	BGN 800
2. Cash limit per week for cash withdrawal via ATM/ POS terminal	BGN 5 600
3. Payment of goods via POS terminals /weekly/	BGN 3 000

Section IV: DEBIT CARD VISA ELECTRON in EUR

VISA ELECTRON in EUR	
Art. 1. Card issuance	
1. Card issuance	No fee
2. Card renewal	No fee
3. Express issuance	EUR 2.50
4. Additional card - first	No fee
4.1. Additional card - second and third	EUR 1.50
5. Reissuance of a lost, stolen or demolished card	EUR 3
6. Issuing new PIN for an existing card	EUR 1
7. Minimum amount on the card account	EUR 5
8. Interest rate	0.40% p.a.
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	EUR 0.10
1.2. via ATM owned by another Bank in Bulgaria	EUR 0.33
1.3. via ATM owned by another Bank abroad	1.50% min EUR 2.50
1.4. via POS terminal of the Bank	EUR 0.25
1.5. via POS at another bank in Bulgaria	EUR 0.50
1.6. via POS terminal at another bank abroad	1.50%, min EUR 2.50
2. Payment of goods via POS terminals	EUR 0.10



3. Balance/statement enquiry on ATM	EUR 0.05
4. Payment via Internet, incl. Payment of utility services via Datamax system	EUR 0.18
Art. 3. Other services	
1. Opening of a card account	No fee
2. Maintenance of card account - annual fee	EUR 2.50
3. Examination of complaints	EUR 6
4. Blocking of a Card	EUR 1.20
5. Unblocking (re-activation) of a Card	EUR 2.40
6. Amendment of the card data (limits, etc.)	EUR 2.50
The fee does not refer to a single time amendments of the limit for POS withdrawal at EBB's office.	
7. Card delivery at office different from the issuing one	EUR 3
8. Amendment of PIN code (at an ATM)	EUR 0.05
Art. 4. Limits on the usage - standard	
1. Cash limit per day for cash withdrawal via ATM/ POS terminal	EUR 400
2. Cash limit per week for cash withdrawal via ATM/ POS terminal	EUR 2 800
3. Payment of goods via POS terminals /weekly/	EUR 1 500

Section V: CREDIT CARD VISA CLASSIC in BGN

VISA CLASSIC in BGN	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	BGN 40
5. Annual administration fee - additional card	BGN 20
6. Reissuance of a lost, stolen or demolished card	BGN 24
7. Issuing new PIN for an existing card	BGN 5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min BGN 3
1.2. via ATM owned by another Bank in Bulgaria	1.50%, min BGN 5
1.2. via ATM owned by another Bank abroad	3%, min BGN 10
1.3. via POS terminal of the Bank	1.50%, min BGN 3
1.4. via POS terminal at another bank in Bulgaria	1.50%, min BGN 5
1.5. via POS terminal at another bank abroad	3% min BGN 10
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	BGN 1
4. Amendment of PIN code at ATM	BGN 1
Art. 3. Other services	
1. Unreasonable claim	BGN 24
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	BGN 2
3. Blocking of a card	BGN 6
4. Unblocking (re-activation) of a card	BGN 6
5. Parameters change fee	BGN 10
6. Card delivery at office different from the issuing one	BGN 6



7. Overlimit fee	5% of the overlimit amount, min BGN 20
8. Interest rate on regular loan:	10% for the first 3 months, 17% for the remaining period of the card
9. Minimum installment amount	5% monthly on the outstanding principle + owed interest and fees, min BGN 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN BGN
One transaction in the country cash	700
One transaction in the country payment	3000
One transaction abroad cash	700
One transaction abroad payment	3000
24h LIMITS	LIMIT IN BGN
24h cash transactions in the country	700
24h payment transactions in the country	3000
24h total transactions in the country	3700
24h cash transactions abroad	700
24h payment transactions abroad	3000
24h total transactions abroad	3700
24h cash transactions in the country and abroad	700
24h payment transactions in the country and abroad	3000
24h total transactions in the country and abroad	3700
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN BGN
1 week cash transactions in the country	4900
1 week payment transactions in the country	5000
1 week total transactions in the country	5000
1 week cash transactions abroad	4900
1 week payment transactions abroad	5000
1 week total transactions abroad	5000
1 week cash transactions in the country and abroad	4900
1 week payment transactions in the country and abroad	5000
1 week total transactions in the country and abroad	5000
24h total number of transactions	99

Section VI: CREDIT CARD VISA CLASSIC in EUR

VISA CLASSIC EUR	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	EUR 20
5. Annual administration fee - additional card	EUR 10
6. Reissuance of a lost, stolen or demolished card	EUR 12
7. Issuing new PIN for an existing card	EUR 2.50
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min EUR 1.50
1.2. via ATM owned by another Bank in Bulgaria	1.50%, min EUR 2.50
1.2. via ATM owned by another abroad	3%, min EUR 5
1.3. via POS terminal of the Bank	1.50%, min EUR 1.50
1.4. via POS terminal at another bank in Bulgaria	1.50%, min EUR 2.50
1.5. via POS terminal at another bank abroad	3%, min EUR 5
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	EUR 0.5
4. Amendment of PIN code at ATM	EUR 0.5



Art. 3. Other services	
1. Unreasonable claim	EUR 12
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	EUR 1
3. Blocking of a card	EUR 3
4. Unblocking (re-activation) of a card	EUR 3
5. Parameteres change fee	EUR 5
6. Card delivery at office different from the issuing one	EUR 3
7. Overlimit fee	5% of the overlimit amount, min EUR 10
8. Interest rate on regular loan:	10% for the first 3 months, 17% for the remaining period od the card
9. Minimum installment amount	5% monthly on the outstanding principle + owed interest and fees, min EUR 10
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN EUR
One transaction in the country cash	350
One transaction in the country payment	1500
One transaction abroad cash	350
One transaction abroad payment	1500
24h LIMITS	LIMIT IN EUR
24h cash transactions in the country	350
24h payment transactions in the country	1500
24h total transactions in the country	1850
24h cash transactions abroad	350
24h payment transactions abroad	1500
24h total transactions abroad	1850
24h cash transactions in the country and abroad	350
24h payment transactions in the country and abroad	1500
24h total transactions in the country and abroad	1850
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN EUR
1 week cash transactions in the country	2450
1 week payment transactions in the country	2500
1 week total transactions in the country	2500
1 week cash transactions abroad	2450
1 week payment transactions abroad	2500
1 week total transactions abroad	2500
1 week cash transactions in the country and abroad	2450
1 week payment transactions in the country and abroad	2500
1 week total transactions in the country and abroad	2500
24h total number of transactions	99

Section VII: CREDIT CARD VISA GOLD in BGN

VISA GOLD BGN	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	BGN 100
5. Annual administration fee - additional card	BGN 40



6. Reissuance of a lost, stolen or demolished card	BGN 24
7. Issuing new PIN for an existing card	BGN 5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min BGN 3
1.2. via ATM owned by another Bank in Bulgaria	1.50%, min BGN 5
1.2. via ATM owned by another Bank abroad	3% min BGN 10
1.3. via POS terminal of the Bank	1.50%, min BGN 3
1.4. via POS terminal at another bank in Bulgaria	1.50%, min BGN 5
1.5. via POS terminal at another bank abroad	3%, min BGN 10
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	BGN 1
4. Amendment of PIN code at ATM	BGN 1
Art. 3. Other services	
1. Unreasonable claim	BGN 24
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	BGN 2
3. Blocking of a card	BGN 6
4. Unblocking (re-activation) of a card	BGN 6
5. Parameters change fee	BGN 10
6. Card delivery at office different from the issuing one	BGN 6
7. Overlimit fee	5% of the overlimit amount, min BGN 20
8. Interest rate on regular loan:	10% for the first 3 months, 15% for the remaining period of the card
9. Minimum installment amount	5% monthly on the outstanding principle + owed interest and fees, min BGN 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN BGN
One transaction in the country cash	1500
One transaction in the country payment	5000
One transaction abroad cash	1500
One transaction abroad payment	5000
24h LIMITS	LIMIT IN BGN
24h cash transactions in the country	1500
24h payment transactions in the country	5000
24h total transactions in the country	6500
24h cash transactions abroad	1500
24h payment transactions abroad	5000
24h total transactions abroad	6500
24h cash transactions in the country and abroad	1500
24h payment transactions in the country and abroad	5000
24h total transactions in the country and abroad	6500
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN BGN
1 week cash transactions in the country	10500
1 week payment transactions in the country	20000
1 week total transactions in the country	20000
1 week cash transactions abroad	10500
1 week payment transactions abroad	20000
1 week total transactions abroad	20000
1 week cash transactions in the country and abroad	10500



1 week payment transactions in the country and abroad	20000
1 week total transactions in the country and abroad	20000
24h total number of transactions	99

Section VIII: CREDIT CARD VISA GOLD in EUR

VISA GOLD EUR	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	EUR 50
5. Annual administration fee - additional card	EUR 20
6. Reissuance of a lost, stolen or demolished card	EUR 12
7. Issuing new PIN for an existing card	EUR 2.5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min EUR 1.50
1.2. via ATM owned by another Bank	1.50%, min EUR 2.50
1.2. via ATM abroad	3%, min EUR 5
1.3. via POS terminal of the Bank	1.50%, min EUR 1.50
1.4. via POS terminal at another bank in Bulgaria	1.50%, min EUR 2.50
1.5. via POS terminal at another bank abroad	3% min 5 EUR
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	EUR 0.5
4. Amendment of PIN code at ATM	EUR 0.5
Art. 3. Other services	
1. Unreasonable claim	EUR 12
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	EUR 1
3. Blocking of a card	EUR 3
4. Unblocking (re-activation) of a card	EUR 3
5. Parameters change fee	EUR 5
6. Card delivery at office different from the issuing one	EUR 3
7. Overlimit fee	5% of the overlimit amount, min EUR 10
8. Interest rate on regular loan:	10% for the first 3 months, 15% for the remaining period of the card
9. Minimum installment amount	5% monthly on the outstanding principle + owed interest and fees, min EUR 10
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	
LIMIT IN EUR	
One transaction in the country cash	750
One transaction in the country payment	2500
One transaction abroad cash	750
One transaction abroad payment	2500
24h LIMITS	
LIMIT IN EUR	
24h cash transactions in the country	750
24h payment transactions in the country	2500
24h total transactions in the country	3250
24h cash transactions abroad	750
24h payment transactions abroad	2500
24h total transactions abroad	3250



24h cash transactions in the country and abroad	750
24h payment transactions in the country and abroad	2500
24h total transactions in the country and abroad	3250
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN EUR
1 week cash transactions in the country	5250
1 week payment transactions in the country	10000
1 week total transactions in the country	10000
1 week cash transactions abroad	5250
1 week payment transactions abroad	10000
1 week total transactions abroad	10000
1 week cash transactions in the country and abroad	5250
1 week payment transactions in the country and abroad	10000
1 week total transactions in the country and abroad	10000
24h total number of transactions	99

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

VISA CLASSIC in BGN	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	BGN 40
5. Annual administration fee - additional card	BGN 20
6. Reissuance of a lost, stolen or demolished card	BGN 24
7. Issuing new PIN for an existing card	BGN 5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min BGN 3
1.2. via ATM owned by another Bank in Bulgaria	1.50%, min BGN 5
1.2. via ATM owned by another Bank abroad	3%, min BGN 10
1.3. via POS terminal of the Bank	1.50%, min BGN 3
1.4. via POS terminal at another bank in Bulgaria	1.50%, min BGN 5
1.5. via POS terminal at another bank abroad	3% min BGN 10
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	BGN 1
4. Amendment of PIN code at ATM	BGN 1
Art. 3. Other services	
1. Unreasonable claim	BGN 24
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	BGN 2
3. Blocking of a card	BGN 12
4. Unblocking (re-activation) of a card	BGN 12
5. Parameters change fee	BGN 10
6. Card delivery at office different from the issuing one	BGN 6
7. Overlimit fee	5% of the overlimit amount, min BGN 20
8. Interest rate on regular loan:	16% for payment of goods and services, 18% for cash advances
9. Minimum installment amount	5% monthly on the total outstanding amount, min BGN 20



Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN BGN
One transaction in the country cash	700
One transaction in the country payment	3000
One transaction abroad cash	700
One transaction abroad payment	3000
24h LIMITS	LIMIT IN BGN
24h cash transactions in the country	700
24h payment transactions in the country	3000
24h total transactions in the country	3700
24h cash transactions abroad	700
24h payment transactions abroad	3000
24h total transactions abroad	3700
24h cash transactions in the country and abroad	700
24h payment transactions in the country and abroad	3000
24h total transactions in the country and abroad	3700
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN BGN
1 week cash transactions in the country	4900
1 week payment transactions in the country	5000
1 week total transactions in the country	5000
1 week cash transactions abroad	4900
1 week payment transactions abroad	5000
1 week total transactions abroad	5000
1 week cash transactions in the country and abroad	4900
1 week payment transactions in the country and abroad	5000
1 week total transactions in the country and abroad	5000
24h total number of transactions	99

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

VISA CLASSIC EUR	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	EUR 40
5. Annual administration fee - additional card	EUR 20
6. Reissuance of a lost, stolen or demolished card	EUR 12
7. Issuing new PIN for an existing card	EUR 2.5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min EUR 1.50
1.2. via ATM owned by another Bank in Bulgaria	1.50%, min EUR 2.50
1.2. via ATM owned by another abroad	3%, min EUR 5
1.3. via POS terminal of the Bank	1.50%, min EUR 1.50
1.4. via POS terminal at another bank in Bulgaria	1.50%, min EUR 2.50
1.5. via POS terminal at another bank abroad	3%, min EUR 5
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	EUR 0.50
4. Amendment of PIN code at ATM	EUR 0.50
Art. 3. Other services	
1. Unreasonable claim	EUR 12
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the	No fee



customer	
2b. Additional monthly statement requested by the card holder	EUR 1
3. Blocking of a card	EUR 6
4. Unblocking (re-activation) of a card	EUR 6
5. Parameters change fee	EUR 5
6. Card delivery at office different from the issuing one	EUR 3
7. Overlimit fee	5% of the overlimit amount, min EUR 10
8. Interest rate on regular loan:	16% for payment of goods and services, 18% for cash advances
9. Minimum installment amount	5% monthly on the total outstanding amount, min EUR 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN EUR
One transaction in the country cash	350
One transaction in the country payment	1500
One transaction abroad cash	350
One transaction abroad payment	1500
24h LIMITS	LIMIT IN EUR
24h cash transactions in the country	350
24h payment transactions in the country	1500
24h total transactions in the country	1850
24h cash transactions abroad	350
24h payment transactions abroad	1500
24h total transactions abroad	1850
24h cash transactions in the country and abroad	350
24h payment transactions in the country and abroad	1500
24h total transactions in the country and abroad	1850
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN EUR
1 week cash transactions in the country	2450
1 week payment transactions in the country	2500
1 week total transactions in the country	2500
1 week cash transactions abroad	2450
1 week payment transactions abroad	2500
1 week total transactions abroad	2500
1 week cash transactions in the country and abroad	2450
1 week payment transactions in the country and abroad	2500
1 week total transactions in the country and abroad	2500
24h total number of transactions	99

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

VISA GOLD BGN	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	BGN 60
5. Annual administration fee - additional card	BGN 40
6. Reissuance of a lost, stolen or demolished card	BGN 24
7. Issuing new PIN for an existing card	BGN 5
Art. 2. Card operations	



1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min BGN 3
1.2. via ATM owned by another Bank in Bulgaria	1.50%, min BGN 5
1.2. via ATM owned by another Bank abroad	3% min BGN 10
1.3. via POS terminal of the Bank	1.50%, min BGN 3
1.4. via POS terminal at another bank in Bulgaria	1.50%, min BGN 5
1.5. via POS terminal at another bank abroad	3%, min BGN 10
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	BGN 1
4. Amendment of PIN code at ATM	BGN 1
Art. 3. Other services	
1. Unreasonable claim	BGN 24
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	BGN 2
3. Blocking of a card	BGN 12
4. Unblocking (re-activation) of a card	BGN 12
5. Parameteres change fee	BGN 10
6. Card delivery at office different from the issuing one	BGN 6
7. Overlimit fee	5% of the overlimit amount, min BGN 20
8. Interest rate on regular loan:	15% for payment of goods and services, 17% for cash advances
9. Minimum installment amount	5% monthly on the total outstanding amount, min BGN 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN BGN
One transaction in the country cash	1500
One transaction in the country payment	5000
One transaction abroad cash	1500
One transaction abroad payment	5000
24h LIMITS	LIMIT IN BGN
24h cash transactions in the country	1500
24h payment transactions in the country	5000
24h total transactions in the country	6500
24h cash transactions abroad	1500
24h payment transactions abroad	5000
24h total transactions abroad	6500
24h cash transactions in the country and abroad	1500
24h payment transactions in the country and abroad	5000
24h total transactions in the country and abroad	6500
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN BGN
1 week cash transactions in the country	10500
1 week payment transactions in the country	20000
1 week total transactions in the country	20000
1 week cash transactions abroad	10500
1 week payment transactions abroad	20000
1 week total transactions abroad	20000
1 week cash transactions in the country and abroad	10500
1 week payment transactions in the country and abroad	20000
1 week total transactions in the country and abroad	20000
24h total number of transactions	99



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

VISA GOLD EUR	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	EUR 60
5. Annual administration fee - additional card	EUR 40
6. Reissuance of a lost, stolen or demolished card	EUR 12
7. Issuing new PIN for an existing card	EUR 2.50
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min EUR 1.50
1.2. via ATM owned by another Bank	1.50%, min EUR 2.50
1.2. via ATM abroad	3%, min 5 EUR
1.3. via POS terminal of the Bank	1.50%, min EUR 1.50
1.4. via POS terminal at another bank in Bulgaria	1.50%, min EUR 2.50
1.5. via POS terminal at another bank abroad	3% min EUR 5
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	EUR 0.5
4. Amendment of PIN code at ATM	EUR 0.5
Art. 3. Other services	
1. Unreasonable claim	EUR 12
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	EUR 1
3. Blocking of a card	EUR 6
4. Unblocking (re-activation) of a card	EUR 6
5. Parameters change fee	EUR 5
6. Card delivery at office different from the issuing one	EUR 3
7. Overlimit fee	5% of the overlimit amount, min EUR 10
8. Interest rate on regular loan:	15% for payment of goods and services, 17% for cash advances
9. Minimum installment amount	5% monthly on the total outstanding amount, min EUR 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN EUR
One transaction in the country cash	750
One transaction in the country payment	2500
One transaction abroad cash	750
One transaction abroad payment	2500
24h LIMITS	LIMIT IN EUR
24h cash transactions in the country	750
24h payment transactions in the country	2500
24h total transactions in the country	3250
24h cash transactions abroad	750
24h payment transactions abroad	2500
24h total transactions abroad	3250
24h cash transactions in the country and abroad	750
24h payment transactions in the country and abroad	2500
24h total transactions in the country and abroad	3250
24h total number of transactions	99



1 WEEK LIMITS	LIMIT IN EUR
1 week cash transactions in the country	5250
1 week payment transactions in the country	10000
1 week total transactions in the country	10000
1 week cash transactions abroad	5250
1 week payment transactions abroad	10000
1 week total transactions abroad	10000
1 week cash transactions in the country and abroad	5250
1 week payment transactions in the country and abroad	10000
1 week total transactions in the country and abroad	10000
24h total number of transactions	99

Section XIII: DEBIT CARD VISA BUSINESS in BGN

VISA BUSINESS DEBIT in BGN	
Art. 1. Card issuance	
1. Card issuance	No fee
2. Card renewal	No fee
3. Express issuance	BGN 10
4. Additional card	No fee
5. Reissuance of a lost, stolen or demolished card	BGN 6
6. Issuing new PIN for an existing card	BGN 2
7. Minimum amount on the card account	BGN 50 for each card, not less than BGN 100 on the card account
8. Interest rate	0.40% p.a.
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal	
1.1. via ATM property of the Bank	BGN 0.20
1.2. via ATM owned by another Bank in Bulgaria	BGN 0.65
1.3. via ATM owned by another Bank abroad	1.50% min BGN 5
1.4. via POS terminal of the Bank	BGN 0.20 + 0.80%
1.5. via POS at another bank in Bulgaria	BGN 0.20 + 0.80%
1.6. via POS terminal at another bank abroad	1.50% min BGN 5
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	BGN 0.10
4. Payment via Internet, incl. payment of utility services via Datamax system	BGN 0.35
Art. 3. Other services	
1. Opening of a card account	No fee
2. Maintenance of card account - annual fee	BGN 50
3. Examination of complaints	BGN 12
4. Blocking of a Card	BGN 2.40
5. Unblocking (re-activation) of a Card	BGN 2.40
6. Amendment of the card data (limits, etc.)	BGN 5
The fee does not refer to a single time amendments of the limit for POS withdrawal at EBB's office.	
7. Card delivery at office different from the issuing one	BGN 6
8. Amendment of PIN code (at an ATM)	BGN 0.10
Art. 4. Limits on the usage - <u>standard</u>	
One transaction limit	BGN 1 000 for cash withdrawal, BGN 3 000 for payment
24-hour transactions limit	BGN 1 000 for cash withdrawal, BGN 3 000 for payment, 99 transactions
Weekly transactions limit	BGN 5 000 for cash withdrawal, BGN 15 000 for



	payment
--	---------

Section XIV: DEBIT CARD VISA BUSINESS in EUR

VISA BUSINESS DEBIT in EUR	
Art. 1. Card issuance	
1. Card issuance	No fee
2. Card renewal	No fee
3. Express issuance	EUR 5
4. Additional card	No fee
5. Reissuance of a lost, stolen or demolished card	EUR 3
6. Issuing new PIN for an existing card	EUR 1
7. Minimum amount on the card account	EUR 25 for each card, not less than EUR 50 on the card account
8. Interest rate	0.40% p.a.
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal	
1.1. via ATM property of the Bank	EUR 0.10
1.2. via ATM owned by another Bank in Bulgaria	EUR 0.33
1.3. via ATM owned by another Bank abroad	1.50% min EUR 2.50
1.4. via POS terminal of the Bank	EUR 0.10 + 0.80%
1.5. via POS at another bank in Bulgaria	EUR 0.10 + 0.80%
1.6. via POS terminal at another bank abroad	1.50% min EUR 2.50
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	EUR 0.05
4. Payment via Internet, incl. payment of utility services via Datamax system	EUR 0.18
Art. 3. Other services	
1. Opening of a card account	No fee
2. Maintenance of card account - annual fee	EUR 25
3. Examination of complaints	EUR 6
4. Blocking of a Card	EUR 1.20
5. Unblocking (re-activation) of a Card	EUR 1.20
6. Amendment of the card data (limits, etc.)	EUR 2.50
The fee does not refer to a single time amendments of the limit for POS withdrawal at EBB's office.	
7. Card delivery at office different from the issuing one	EUR 3
8. Amendment of PIN code (at an ATM)	EUR 0.05
Art. 4. Limits on the usage - <u>standard</u>	
One transaction limit	EUR 500 for cash withdrawal, EUR 1 500 for payment
24-hour transactions limit	EUR 500 for cash withdrawal, EUR 1 500 for payment, 99 transactions
Weekly transactions limit	EUR 2 500 for cash withdrawal, EUR 7 500 for payment

Section XV: VISA BUSINESS CREDIT CARD in BGN

VISA BUSINESS CREDIT BGN	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	BGN 50
5. Annual administration fee - additional card	BGN 50
6. Reissuance of a lost, stolen or demolished card	BGN 24



7. Issuing new PIN for an existing card	BGN 5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min BGN 3
1.2. via ATM owned by another Bank	1.50%, min BGN 5
1.2. via ATM abroad	3% min BGN 10
1.3. via POS terminal of the Bank	1.50%, min BGN 3
1.4. via POS terminal at another bank in Bulgaria	1.50%, min BGN 5
1.5. via POS terminal abroad	3%, min BGN 10
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	BGN 1
4. Amendment of PIN code at ATM	BGN 1
5. Payment via Internet, incl. payment of utility services via Datamax system	BGN 0.35
Art. 3. Other services	
1. Unreasonable claim	BGN 24
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	BGN 2
3. Blocking of a card	BGN 12
4. Unblocking (re-activation) of a card	BGN 12
5. Parameters change fee	BGN 10
6. Card delivery at office different from the issuing one	BGN 6
7. Overlimit fee	5% of the overlimit amount, min BGN 20
8. Interest rate on regular loan:	15% for payment of goods and services, 17% for cash advances
9. Minimum installment amount	5% monthly on the total outstanding amount, min BGN 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	LIMIT IN BGN
One transaction in the country cash	1500
One transaction in the country payment	5000
One transaction abroad cash	1500
One transaction abroad payment	5000
24h LIMITS	LIMIT IN BGN
24h cash transactions in the country	1500
24h payment transactions in the country	5000
24h total transactions in the country	6500
24h cash transactions abroad	1500
24h payment transactions abroad	5000
24h total transactions abroad	6500
24h cash transactions in the country and abroad	1500
24h payment transactions in the country and abroad	5000
24h total transactions in the country and abroad	6500
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN BGN
1 week cash transactions in the country	10500
1 week payment transactions in the country	20000
1 week total transactions in the country	20000
1 week cash transactions abroad	10500
1 week payment transactions abroad	20000
1 week total transactions abroad	20000
1 week cash transactions in the country and abroad	10500
1 week payment transactions in the country and	20000



abroad	
1 week total transactions in the country and abroad	20000
24h total number of transactions	99

Section XV: VISA BUSINESS CREDIT CARD in EUR

VISA BUSINESS CREDIT EUR	
Art. 1. Issuance and administration of cards	
1. Card issuance	No fee
2. Card renewal	No fee
3. Issuing of additional card	No fee
4. Annual administration fee - primary card	EUR 50
5. Annual administration fee - additional card	EUR 50
6. Reissuance of a lost, stolen or demolished card	EUR 12
7. Issuing new PIN for an existing card	EUR 2.5
Art. 2. Card operations	
1. Cash withdrawal on ATM/ POS terminal:	
1.1. via ATM property of the Bank	1.50%, min EUR 1.50
1.2. via ATM owned by another Bank	1.50%, min EUR 2.50
1.2. via ATM abroad	3%, min EUR 5
1.3. via POS terminal of the Bank	1.50%, min EUR 1.50
1.4. via POS terminal at another bank in Bulgaria	1.50%, min EUR 2.50
1.5. via POS terminal abroad	3% min EUR 5
2. Payment of goods via POS terminals	No fee
3. Balance/ statement enquiry on ATM	EUR 0.50
4. Amendment of PIN code at ATM	EUR 0.50
5. Payment via Internet, incl. payment of utility services via Datamax system	EUR 0.18
Art. 3. Other services	
1. Unreasonable claim	EUR 12
2a. Monthly statement - sent once per month to an e-mail or correspondence address stated by the customer	No fee
2b. Additional monthly statement requested by the card holder	EUR 1
3. Blocking of a card	EUR 6
4. Unblocking (re-activation) of a card	EUR 6
5. Parameteres change fee	EUR 5
6. Card delivery at office different from the issuing one	EUR 3
7. Overlimit fee	5% of the overlimit amount, min EUR 10
8. Interest rate on regular loan:	15% for payment of goods and services, 17% for cash advances
9. Minimum installment amount	5% monthly on the total outstanding amount, min EUR 20
Art. 4. Limits - standard	
ONE TRANSACTION LIMITS	
LIMIT IN EUR	
One transaction in the country cash	750
One transaction in the country payment	2500
One transaction abroad cash	750
One transaction abroad payment	2500
24h LIMITS	
LIMIT IN EUR	
24h cash transactions in the country	750
24h payment transactions in the country	2500
24h total transactions in the country	3250
24h cash transactions abroad	750
24h payment transactions abroad	2500



24h total transactions abroad	3250
24h cash transactions in the country and abroad	750
24h payment transactions in the country and abroad	2500
24h total transactions in the country and abroad	3250
24h total number of transactions	99
1 WEEK LIMITS	LIMIT IN EUR
1 week cash transactions in the country	5250
1 week payment transactions in the country	10000
1 week total transactions in the country	10000
1 week cash transactions abroad	5250
1 week payment transactions abroad	10000
1 week total transactions abroad	10000
1 week cash transactions in the country and abroad	5250
1 week payment transactions in the country and abroad	10000
1 week total transactions in the country and abroad	10000
24h total number of transactions	99

Chapter IX Safe deposit boxes

Art. 1. Rental conditions

Size/ Term	Up to 7 days	1 month	6 months	1 year
Small	BGN 20	BGN 35	BGN 70	BGN 110
Middle	BGN 30	BGN 65	BGN 110	BGN 160
Large	BGN 40	BGN 85	BGN 170	BGN 250

VAT included.

Customers have the right of one free entry to the Public vault of Emporiki Bank - Bulgaria EAD per week. Next visit shall be charged separately by BGN 3 (three) each, VAT not included.

Art. 2. The specific relations between the Bank and the Customer shall be arranged by a separate Agreement for rent of safe-deposit box in public vault of Emporiki Bank - Bulgaria EAD.

Art. 3. The rental fee for the safe-deposit box shall be paid at the signing of the Agreement for the whole period. Rental fees are not subject to refund in case of pre-term cancellation of the agreement except cases of pre-term cancellation on request of the Bank when there is no failure in duty of the customer. In these cases an amount proportional to the period for which fee has been paid but the safe-deposit box can not be used shall be refunded.

Upon signing of the Agreement a deposit is made to the amount of BGN 150 (BGN one hundred and fifty).

Art. 4. Upon expiry of the agreement the customer should release the safe-deposit box and return both key at the counters of the Bank. In case the customer or their heirs do not release the safe-deposit box and do not return both keys after expiry of the agreement, they should pay penalty fee to the amount of double monthly fees for each started month incl. for unfinished month up to the date of concluding a new rental agreement or releasing of the safe-deposit box or force opening of the safe-deposit box.

Art.5. In case of force opening of the safe-deposit box the customer owes the Bank the expenses related to the opening and repair of the box.



If the presence of a Notary public is needed, except for the expenses connected to the opening and repair of the box, the customer owes the Bank the expenses for reward of the Notary Public as well as penalty fee up to the date of receiving the content of the safe-deposit box to the amount of triple monthly fee for each month, incl. for unfinished month.

Art. 6. In case of placing in the box belongings forbidden by law or dangerous for the life or health items, such as box gun fires, ammunitions, drugs, radioactive, biological, explosive or other forbidden by the law items - item or means of crime, fire hazardous material, substances under pressure or perishable ones, as well as those that burden, ruin or damage the environment or threaten the security of the Bank, its employees and customers, the customer owes the Bank a penalty fee to the amount of EUR 500 (EUR five hundred fifty) in BGN as per BNB fixing as of the date of payment.

Art.7. If the prohibition for copying keys has been violated, the customer owes the Bank a penalty fee to the amount of EUR 250 (EUR two hundred fifty) in BGN as per BNB fixing as of the date of payment.

Chapter X Internet banking

Section I. Service fees

Art. 1. Registration fee	No fee
Art. 2. Annual maintenance fee	No fee

Section II. Payments in BGN

Art. 1. Outgoing Funds Transfers	
1. Funds Transfers from customer accounts	
1.1. Via BISERA	BGN 0.75
1.2. Via RINGS	BGN 9
Art. 2. Internal Funds transfers /within the Bank/	
1. From/To Accounts of one and the same customer	No fee
2. From/To accounts of different customers	BGN 0.30
3. Payroll on the basis of a Contract for mass payments (via internet banking)	BGN 0.10 for an entry/ employee
Art. 3. Incoming Funds Transfers to customer accounts	No fee
Art. 4. Direct debit	
1. Initiation of a Direct Debit	BGN 0.60
N.B. According to Ordinance No. 3 on Funds Transfers and Payment Systems	
a) Art. 34 (8) 1. c. Payments of banks' customers equal to or exceeding BGN 100 000 shall be mandatory effected via RINGS	
b) Art. 34 (9) Payments of commercial bank customers in unlimited amounts, initiated to the system at the request of a bank customer, may also be effected via RINGS	

Section III. Payment Orders in Foreign Currency

Art. 1. with value date: "SPOT" (i.e. two business days after the date of payment order)	0.10%, min EUR 15, max EUR 250 + SWIFT charges
Art. 2. with value date: "NEXT DAY" (i.e. one business day after the date of payment order)	0.15%, min EUR 25, max EUR 350 + SWIFT charges
Art. 3. with value date: "SAME DAY" (i.e. the same business day as the date of payment order)	0.25%, min. EUR 35, max EUR 500 + SWIFT charges



Art. 4. Internal payment order	EUR 2
Art. 5. SWIFT charges	EUR 10

Section IV. Other e- banking passive operations

Art. 1. Account statement	No fee
Art. 2. Account movements report	No fee

Section V. Other fees

Art. 1. Token device, regular replacements of the device, and replacements of a malfunctioning device (subject to VAT)	No fee
Art. 2. Replacement of lost, stolen or broken token device (subject to VAT)	BGN 50 (without VAT)
Art. 3. Re-activation of locked token device (subject to VAT)	BGN 5 (without VAT)
Art. 4. Blocking of account upon request of the customer (Includes blockings due to requested access rights change. Does not include blockings in situations of emergency and due to security considerations.) (subject to VAT)	BGN 5 (without VAT)
Art. 5. Generation of new User Name and Password (includes Internet Banking User Mailer replacement) upon request of a client (subject to VAT)	BGN 5 (without VAT)
N.B. For any unspecified in this Chapter fees and commissions the standard Tariff of the Bank shall be applied.	

Chapter XI Miscellaneous

Art. 1. Issuance of certificates and Bank references	
1. Issuance of a certificate	
1.1. For individuals	BGN 20 (without VAT)
1.2. For Corporate Customers	BGN 30 (without VAT)
1.3. For financial institutions	BGN 50 (without VAT)
2. Issuance of a Bank reference	
2.1. For individuals	BGN 30 (without VAT)
2.2. For Corporate Customers	BGN 50 (without VAT)
2.3. For financial institution	BGN 100 (without VAT)
3. Preparing information at a Customer's inquiry on account's operations	
3.1. For the present year	BGN 5 (without VAT)
3.2. For the last year	BGN 10 (without VAT)
3.3. For past years before the last	BGN 20 (without VAT)
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)
Art. 2. For answers/ confirmation of auditors inquiries	EUR 50 (without VAT)
Art. 3. For cancellation of an operation at customer's order /for each cancelled operation/	BGN 3 (without VAT)
Art. 4. Postages, courier and communication services	
1. Parcel sent by registered mail /up to 500 gram/	BGN 10 (without VAT)
2. Special courier charges	EUR 5 + Special courier expenses (without VAT)
3. Fax message /sent/	
3.1. To abroad	EUR 2 (without VAT)
3.2. In the country	EUR 1 (without VAT)
Art. 5. For account statements	
1. At the Bank Counters	No fee
2. By courier	BGN 2 (without VAT)
3. By e-mail	BGN 2 (without VAT)
Art. 6. For copy of document at customer's request (per 1 page)	BGN 1 (without VAT)
Art. 7. Consultancy fee	Upon agreement (without VAT)
Art. 8. Fee for confirmation of:	
1. Market evaluation of properties with market value exceeding EUR 1 mln. (including total market value of different properties of the same client)	BGN 391 (without VAT)
2. Construction progress report for properties with total construction budget exceeding EUR 5 mln.	BGN 978 (without VAT)
N.B. Commissions and charges under this Chapter are subject to VAT.	