

# **TARIFF**

For fees and commissions

of Raiffeisenbank (Bulgaria) EAD for Legal entities and Sole traders

In force as of 17.10.2016

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*Notice:*

*Raiffeisenbank Bulgaria EAD hereinafter referred to as the "Bank"*

## Chapter One: Services in local currency

<b>1.1.</b>	<b>Opening</b>	
1.1.1.	Current accounts / Current accounts with Debit Cards	BGN 10
1.1.2.	Term Deposits	Free of charge
1.1.3.	Capital accounts	BGN 10
1.1.4.	Special and Escrow accounts	By arrangement
<b>1.2.</b>	<b>Minimum Balance required</b>	
1.2.1.	Current accounts	BGN 50
1.2.2.	Term deposits	As per the official interest rates bulletin of RBBG, currently in force
1.2.3.	Special and Escrow accounts	By arrangement
<b>1.3.</b>	<b>Maintenance of current account (monthly fee)</b>	
1.3.1.	Current accounts / Current accounts with Debit Cards	
	<ul style="list-style-type: none"> <li>using "Raiffeisen e-statements", (irrespective of frequency) and requested refusal of paper statements</li> </ul>	BGN 10
	<ul style="list-style-type: none"> <li>account statement printing every 1 month, 3 months or less frequency</li> </ul>	BGN 15
	<ul style="list-style-type: none"> <li>account statement printing every day, every week, up to every month</li> </ul>	BGN 20
1.3.2.	Term Deposits	Free of charge
1.3.3.	Capital accounts	Free of charge
1.3.4.	Special and Escrow accounts	By arrangement
1.3.5.	For each additional account connected to Debit Card Visa Electron/Visa classic/Mastercard Standard - <b>which are not contactless cards</b> (monthly fee)	BGN 1 (in addition to the fee as of item 1.3.1.)

**Note:**

The Current accounts with Debit Cards cover all functionalities of current accounts.

<b>1.4.</b>	<b>Interest rates (Credit interest)</b>	
	<ul style="list-style-type: none"> <li>term deposits</li> </ul>	As per the official interest rates bulletin of RBBG, currently in force
	<ul style="list-style-type: none"> <li>current and special accounts</li> </ul>	As per the official interest rates bulletin of RBBG

**Note:** If the fixed deposit is terminated prior to maturity the BANK shall pay interest rate for current accounts in the respect currency as per the valid official "Newsletter Interest Rates Bulletin for Legal Entities and Sole Traders" of the BANK

<b>1.5.</b>	<b>Closure of Current accounts</b>	
1.5.1	Closure of Current account with Debit card	BGN 30
<b>1.6.</b>	<b>Closure of capital account</b>	
		BGN 30
<b>1.7.</b>	<b>Account balance fee</b>	
		Up to BGN 5 Mio or other lower agreed threshold - free of charge Over BGN 5 Mio or other lower agreed threshold - 0.4% annually based, applicable on average daily balance on currency level, payable monthly
<b>1.8.</b>	<b>Account balance fee for Financial Institutions</b>	
		0.4% annually, applicable on the whole amount on account level, payable monthly

**Note:**

In case with account closure purpose the balance is transferred into another bank with a foreign payment with charges different than BEN (borne by the beneficiary), an additional charge of BGN 10 applies. The same is apply regarding of special and capital accounts.

Fee for closure of capital account is not applicable if the customer opens a current account with RBBG.

## 2. Cash Transactions

<b>2.1.</b>	<b>Cash withdrawals of banknotes and coins</b>	
2.1.1.	Cash withdrawals of banknotes	
2.1.1.1.	From Current accounts	
	<ul style="list-style-type: none"> <li>Up to BGN 2,000 (daily limit)</li> </ul>	BGN 1.00 on transaction
	<ul style="list-style-type: none"> <li>Over BGN 2,000</li> </ul>	0.4% on the amount exceeding the daily limit, min. BGN 5, max. BGN 800
2.1.1.2.	From Term deposits at maturity	
		Free of charge*

2.1.1.3.	From Term deposits prior to maturity, for partial withdrawal or final termination	
	<ul style="list-style-type: none"> <li>Up to BGN 2,000 (daily limit)</li> <li>Over BGN 2,000</li> </ul>	BGN 1.00 on transaction 0.4% on the amount exceeding the daily limit, min. BGN 5, max BGN 800
2.1.1.4.	Of amounts from incoming payments in favour of RBBG non-clients	2% on the amount of the transfer, min. BGN 80
2.1.1.5.	Of cash previously ordered but not withdrawn	0.4% on the non-withdrawn amount
2.1.1.6.	Of amounts with no pre-notice	
	<ul style="list-style-type: none"> <li>Up to BGN 5,000</li> <li>Over BGN 5,000</li> </ul>	as per Chapter I, art.2.1.1.1 and 2.1.1.3 0.5% on the amount exceeding the amount of the pre-notice, min. BGN 10, max. BGN 800
2.1.2.	Cash withdrawals of coins from current and special accounts	
	<ul style="list-style-type: none"> <li>Up to BGN 10</li> <li>Over BGN 10</li> </ul>	Free of charge 3% on the amount exceeding BGN 10, min BGN 2

**Note:**

A written pre-notice should be submitted not later than 12.00 h. on the previous business day for withdrawals over BGN 5,000. The service as per art. 2.1.1.6. is provided in case the bank office could cover the necessary amount in cash. The commission under p.2.1.1.6. is due for the respective branch.

\* In condition of submitted written pre-notice for withdrawal of amounts over BGN 5,000

<b>2.2.</b>	<b>Cash deposits of banknotes and coins</b>	
2.2.1.	Of banknotes	
2.2.1.1.	To Current or Special accounts	
	<ul style="list-style-type: none"> <li>Up to BGN 2,000 (daily limit)</li> <li>Over BGN 2,000</li> </ul>	Free of charge 0.1% on the amount exceeding the daily limit, min. BGN 2, max. BGN 200
2.2.1.2.	To Term deposits at maturity	Free of charge
2.2.1.3.	To Term deposits terminated prior to maturity, (to increase the deposit amount)	Free of charge
2.2.1.4.	Of banknotes not sorted in wads of 100 pieces each, by denomination, face upwards, same side up	0.4% on the total amount in addition to the commission in p. 2.2.1.1.
2.2.2.	Of coins to current and special accounts	
2.2.2.1.	<ul style="list-style-type: none"> <li>Up to BGN 10</li> </ul>	Free of charge
2.2.2.2.	<ul style="list-style-type: none"> <li>Over BGN 10</li> </ul>	3% on the amount exceeding BGN 10, min BGN 2
<b>2.3.</b>	<b>Cash payment by third parties (private individuals and corporates) in favour of RBBG's customers (corporates)</b>	0,2% on the total amount, min. BGN 3
2.3.1.	<ul style="list-style-type: none"> <li>of non sorted banknotes</li> </ul>	0,2% on the total amount, min. BGN 3 , in addition to the commissions in p.2.2.1.4.
2.3.2.	<ul style="list-style-type: none"> <li>of coins</li> </ul>	0,2% on the total amount, min. BGN 3, in addition to the p.2.2.2.2.
<b>2.4.</b>	<b>Cash deposit through collection of valuable shipment</b>	
2.4.1.	of banknotes	By arrangement
2.4.2.	of coins	By arrangement

**Note:**

The commissions in p. 2, including min and max, are calculated for each cash operation for the day, separately for deposits and withdrawals, according to the currency of the operation (NOT according the currency of the account from which the operations are made)

### 3. Payments

<b>3.1.</b>	<b>Incoming payments from other banks</b>	Free of charge
<b>Note:</b>		
1. Value date of the beneficiary's account: the value date of crediting the funds to the settlement account of RBBG at the Central Bank/nostro account.		
2. Cut-off time for processing payments on the same business day – as per Chapter VI, art. 6		
<b>3.2.</b>	<b>Outgoing payments to beneficiaries at other banks</b>	
3.2.1.	Payments initiated through the Interbank Settlement System BISERA	
	<ul style="list-style-type: none"> <li>ordered in paper form</li> <li>ordered electronically</li> </ul>	BGN 2.50 BGN 1
3.2.2.	Payments initiated through the Real Time Gross Settlement System RINGS	
	<ul style="list-style-type: none"> <li>ordered in paper form</li> <li>ordered electronically</li> </ul>	BGN 16 BGN 10

3.2.3.	Payment order to the budget (multiple entries) initiated through the Real Time Gross Settlement System RINGS	Every payment in the payment order is charged separately, according item. 3.2.2.
3.2.4.	Payment order to the budget (multiple entries) initiated through the Interbank Settlement System BISERA	Every payment in the payment order is charged separately, according item. 3.2.1.
3.2.5.	Cash payments ordered by non-clients /in case of payment of government receivables – custom duties, taxes, fees and insurances/	
3.2.5.1.	for payment initiated through the Interbank Settlement System BISERA	0.8 %, min. BGN 8
3.2.5.2.	for each concequtive payment entry in a payment order to the budget (multiple entries) initiated through the Interbank Settlement System BISERA	BGN 8 in addition to item. 3.2.5.1
3.2.5.3.	for payment initiated through the Real Time Gross Settlement System RINGS	1 %, min. BGN 18
3.2.5.4.	per each concequtive payment entry in a payment order to the budget (multiple entries) initiated through the Real Time Gross Settlement System RINGS	BGN 18 in addition to item. 3.2.5.3

**Note:**

1. Value date for the remitter's account: the day of the transfer processing.
2. Cut-off time for acceptance of orders for processing on the same business day – as per Chapter VI, art. 5.1.
3. For payments as per art. 3.2.5 it is needed a proper identification of the individual person performing the transfer on behalf of and at the expense of the respective firm.

<b>3.3.</b>	<b>Intrabank payments</b>	
3.3.1.	• ordered in paper form	BGN 1
3.3.2.	• ordered electronically	BGN 0.50
3.3.3.	• if the account holder of both accounts is the same company	Free of charge

**Note:**

1. Charges for intrabank payment transfers are paid by the ordering customer. The incoming payment transfers are free of charge.
2. In the case of payment between a joint account and account, whose holder is also a co-holder of the joint account, the fees in art. 3.3.1./3.3.2. apply.
3. Value date of the remitter's and beneficiary's accounts – the date of acceptance of the payment order subject to availability of sufficient funds on the remitter's account and on adherence to the cut-off time for processing on the same business day – as per Chapter VI, art. 5.2.2 and 6.2.

<b>3.4.</b>	<b>Request for details' changing or cancellation of payment upon client's request</b>	
	• for internal payments	BGN 5
	• for outgoing payments to other banks	BGN 15
<b>3.5.</b>	<b>Transfer of remuneration to staff accounts by mass payment</b>	
3.5.1.	Ordered electronically	0.1%
3.5.2.	Ordered in paper form	0.2%

**4. Direct Debit**

<b>4.1.</b>	<b>Receiving of Direct debit Consent</b>	BGN 1
<b>4.2.</b>	<b>Direct debit request</b> , initiated by RBBG through the interbank settlement system BISERA on demand of RBBG's customer	
4.2.1.	Ordered in paper form	BGN 2.50
4.2.2.	Ordered electronically	BGN 1
<b>4.3.</b>	<b>Received rejection for direct debit request</b> , initiated by RBBG through the interbank settlement system BISERA	BGN 2
<b>4.4.</b>	<b>Payment performed by RBBG on direct debit request</b> , initiated by another bank through the interbank settlement system BISERA	
4.4.1.	Up to BGN 100,000, performed through BISERA	BGN 2.50
4.4.2.	BGN 100,000 or over, performed through RINGS	BGN 16
<b>4.5.</b>	<b>Rejection sent by RBBG on direct debit request</b> , initiated by another bank through the interbank settlement system BISERA	BGN 2
<b>4.6.</b>	<b>Direct debit requests between clients of RBBG</b>	
4.6.1.	Requests initiated by RBBG's customer (to RBBG's customer) ordered in paper form	BGN 1
4.6.2.	Requests initiated by RBBG's customer (to RBBG's customer) ordered electronically	BGN 0.50
4.6.3.	Payment performed by RBBG's customer (on demand of bank's customer)	BGN 1

4.6.4.	Rejection of Direct debit request	BGN 2
	The fee is booked:	
	From the payee's account in case of:	
	<ul style="list-style-type: none"> <li>• absence of deposited Direct Debit Consent</li> <li>• request for cancellation</li> <li>• failure to comply with the Consent's conditions</li> </ul>	
	From the payer's account in case of:	
	<ul style="list-style-type: none"> <li>• insufficient funds</li> <li>• request for rejection</li> </ul>	

**Note:**

RBBG rejects a debit request not later than the sixth day from the date of receiving the direct debit request, if the payer has not deposited a prior agreement or there is no enough coverage on the payer's account.

**5. Documentary Letters of Credit**

<b>5.1.</b>	<b>Import Letter of credit, issued by RBBG</b>	
5.1.1.	Pre-advice	BGN 50
5.1.2.	Issuing a Letter of Credit	
5.1.2.1.	With cash collateral	0.3%, min. BGN 70, per quarter or part of it; + BGN 20 one-off charge
5.1.2.2.	With other collateral	
	<ul style="list-style-type: none"> <li>• Issuing</li> </ul>	By arrangement, min BGN 70, per quarter or part of it; + BGN 20 one-off charge
	<ul style="list-style-type: none"> <li>• Risk fee</li> </ul>	By arrangement
5.1.3.	Payment/Drawing (per each set of presented documents)	BGN 50
5.1.4.	Deferred payment or acceptance	0.1%, min. BGN 20, per month or part of it
5.1.5.	Amendments (excluding increase of the amount/extension of validity)	BGN 70
5.1.6.	Increase of the amount/extension of validity	See the notes below
5.1.7.	Cancellation of application for issuing of letters of credit	BGN 50
5.1.8.	Cancellation before expiry date	BGN 70
5.1.9.	Urgent processing upon customer's request, within the same working day when the application is received (applied for applications received up to 12:00 a.m.)	BGN 50
5.1.10.	Discrepant documents received (commission for account of the beneficiary of the letter of credit)	BGN 100
<b>5.2.</b>	<b>Export Letters of Credit, advised by RBBG</b>	
5.2.1.	Pre-advice	BGN 50
5.2.2.	Advising without adding confirmation of RBBG	0.1%, min. BGN 30, max. BGN 150; + BGN 20 one-off charge
5.2.3.	Confirmation fee	By arrangement, min. BGN 180
5.2.4.	Amendments (excluding increase of the amount/extension of validity)	BGN 50
5.2.5.	Handling /negotiation	0.15%, min. BGN 50
5.2.6.	Payment/Drawing (per each set of presented documents)	BGN 40
5.2.7.	Deferred payment commission	
	<ul style="list-style-type: none"> <li>• Confirmed Letters of credit</li> </ul>	By arrangement, min BGN 180
	<ul style="list-style-type: none"> <li>• Unconfirmed Letters of credit</li> </ul>	BGN 55
5.2.8.	Transfer of Letters of credit	0.2%, min. BGN 70, max. BGN 600
5.2.9.	Assignment of proceeds	0.15%, min. BGN 50, max. BGN 250
5.2.10.	Advising of assignment of proceeds without obligations on the part of our bank	0.1%, min. BGN 30, max. BGN 150
5.2.11.	Pre-checking/second examination of documents	BGN 50
5.2.12.	Cancelling before the expiry date	BGN 50
5.2.13.	Urgent processing, within the same working day when the application is received (applied for applications received up to 12:00 a.m.)	BGN 30
5.2.14.	Tracers	BGN 30

**Notes:**

1. Issuing of Letters of credit as per item Chapter I, art. 5.1.2.2. is allowed only in presence of explicit prior arrangement with Raiffeisenbank (Bulgaria) EAD.
2. The issuance commission is collected at once, upon issuance of a letter of credit for the whole period of validity. Commissions collected are not subject to refund upon decrease of the amount of the letter of credit or upon its cancellation before expiry.
3. An amendment fee according to Chapter I, art. 5.1.5. is charged when the extension of validity of a letter of credit is within the quarter period for which an issuing commission according Chapter I, art. 5.1.2.1. or 5.1.2.2. has already been collected. If the extension refers to another quarter or part thereof, the respective commission according to Chapter I, art.5.1.2.1. or 5.1.2.2. is charged as if on a new letter of credit upon the amount on the unutilized balance.
4. In case of tolerance in the amount of the Letter of credit, all commissions are calculated on the Letter of credit amount plus the tolerance stated.
5. Upon increase of the letter of credit amount a commission (or respective minimum) as if on a new letter of credit is charged on the amount of the increase.
6. Upon issuing of revolving letter of credit the issuing commission is charged on the maximum engagement of the Bank under the letter of credit, including all revolving, for the whole validity period.
7. Commissions according to Chapter I, articles 5.1.1., 5.1.2., 5.1.5., 5.2.1., 5.2.2., 5.2.3., 5.2.4., 5.2.8., 5.2.9, 5.2.10 and 5.2.13 are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.
8. Documentary letters of credit are subject to the Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce, Paris, the edition currently in force.

**6. Letters of Guarantee**

<b>6.1. Letters of guarantees issued by the Bank</b>		
6.1.1.	Issuing letters of guarantee	
6.1.1.1.	With cash cover	0.3%, min. BGN 40, per quarter or part of it; + BGN 20 one-off charge
6.1.1.2.	Secured by a counter-guarantee	0.5%, min. BGN 40, per quarter or part of it; + BGN 20 one-off charge
6.1.1.3.	With other type of collateral	
	<ul style="list-style-type: none"> <li>• Issuing</li> <li>• Risk fee</li> </ul>	By arrangement, min BGN 40, per quarter or part of it; + BGN 20 one-off charge By arrangement
6.1.2.	Amendments (excluding increase of the amount/extension of validity)	BGN 50
6.1.3.	Changing of collateral	BGN 20
6.1.4.	Increase of the amount/extension of validity	See the Notes below
6.1.5.	Cancellation of application for issuing	BGN 50
6.1.6.	Handling a request for payment	0.1%, min BGN 100, max BGN 500
6.1.7.	Urgent processing upon customer's request within the working day in which a correctly filled application is received (applied for applications received up to 12:00 p.m.)	BGN 100
<b>6.2. Letters of guarantees received in the Bank</b>		
6.2.1.	Pre-advice	BGN 50
6.2.2.	Advising of guarantees	0.1% , min. BGN 40, max. BGN 150; + BGN 20 one-off charge
6.2.3.	Administration and processing of Direct Guarantees	0.1% , min. BGN 40, max. BGN 150; + BGN 20 one-off charge
6.2.4.	Handling a request for payment	BGN 70
6.2.5.	Cancelling a request for payment	BGN 50
6.2.6.	Amendments	BGN 50
6.2.7.	Examination of guarantee texts which are expected to be received in favour of customers (by request of the customer)	BGN 50
6.2.8.	Documentary guarantees	To be treated as Documentary Letter of credits

**Notes:**

1. Issuing of letters of guarantee as per Chapter I, art.6.1.1.3 is allowed only in presence of explicit prior arrangement with RBBG.
2. The issuance commission is collected at once, upon issuance of a bank guarantee for the whole period of validity. Commissions collected are not subject to refund upon decrease of the amount of the bank guarantee or upon its cancellation before expiry.
3. An amendment fee according Chapter I, art. 6.1.2. is charged when the extension of validity of a bank guarantee is within the quarter period for which an issuing commission according to Chapter I, art.6.1.1.1. or 6.1.1.2., or 6.1.1.3. has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee as per Chapter I, art.6.1.1.1., 6.1.1.2., or 6.1.1.3.
4. Upon increase of the letter of guarantee amount a commission as if on a new letter of guarantee is charged on the amount of the increase as per Chapter I, art.6.1.1.1. , 6.1.1.2. or 6.1.1.3.
5. The Bank is liable for processing claims according to Chapter I, art. 6.2.4 if these claims are presented at least 5 working days before stipulated latest date for presentation for claims which should be presented in the country and 7 working days before stipulated latest date for presentation for claims which should be presented abroad.

7. Loans		
7.1.	Commission for negotiating of credit and for renegotiation / renewal of loans for next one year period	0.15% of the amount of the credit, min. BGN 100
7.2.	Changes of the credit agreement	By arrangement min EUR 150
7.3.	Registration or release of pledge in CRRP	BGN 50
7.4.	Release of mortgage	BGN 100

## Chapter Two: Services in Foreign Currency

### 1. Current Accounts, Term Deposits and Special Accounts

1.1. Opening		
1.1.1.	Current accounts/ Current account with Debit Card	EUR 10
1.1.2.	Term deposits	Free of charge
1.1.3.	Capital accounts	EUR 10
1.1.4.	Special accounts and Escrow accounts	By arrangement
1.2. Minimum Balance required		
1.2.1.	Current accounts	EUR 75
1.2.2.	Term deposits	As per the official interest rates bulletin of RBBG, currently in force
1.2.3.	Special accounts	By arrangement
1.3. Maintenance of current accounts (monthly fee)		
1.3.1.	Current accounts/ Current accounts with debit cards	
	<ul style="list-style-type: none"> <li>if using "Raiffeisen e-statements", irrespective of frequency and requested refusal of paper statements</li> </ul>	EUR 8
	<ul style="list-style-type: none"> <li>account statements monthly, quarterly and less frequently</li> </ul>	EUR 15
	<ul style="list-style-type: none"> <li>account statements daily, weekly, up to monthly</li> </ul>	EUR 20
1.3.2.	Term deposits	Free of charge
1.3.3.	Capital accounts	Free of charge
1.3.4.	Special and escrow accounts	By arrangement
1.3.5.	For each additional account connected to Debit Card Visa Electron/Visa Classic/Mastercard Standart – which are not contactless cards (monthly fee)	EUR 1 per account (in addition to the fee in item 1.3.1.)

**Note:** The Current accounts with Debit Cards cover all functionalities of current accounts.

1.4. Interest rates		
	<ul style="list-style-type: none"> <li>Term deposits</li> </ul>	As per the official interest rates bulletin of RBBG, currently in force
	<ul style="list-style-type: none"> <li>Current accounts and Special accounts</li> </ul>	As per the official interest rates bulletin of RBBG

**Note:**  
If the fixed deposit is terminated prior to maturity the BANK shall pay interest rate for current accounts in the respect currency as per the valid official "Newsletter Interest Rates Bulletin for Legal Entities and Sole Traders" of the BANK

1.6. Closure of current account		
1.6.1	Closure of current account with Debit Card	EUR 30
1.7. Closure of capital account		
		EUR 30
1.8. Account balance fee		
		Up to EUR 2.5 Mio (equivalent of BGN 5 Mio in other foreign currency) or other lower agreed threshold – free of charge Over EUR 2.5 Mio (equivalent in of BGN 5 Mio in other foreign currency) or other lower agreed threshold – 0.4% annually based, applicable on average daily balance on currency level, payable monthly
1.9. Account balance fee for Financial Institutions		
		0.4% annually, applicable on the whole amount on account level, payable monthly

**Note:**

In case with account closure purpose the balance is transferred into another bank with a foreign payment with charges different than BEN (borne by the beneficiary), an additional charge of EUR 5 applies. The same is apply regarding of special and capital accounts.

**Fee for closure of capital account is not applicable if the customer opens a current account with RBBG.**



**2. Cash Transactions**

<b>2.1.</b>	<b>Cash withdrawals of banknotes</b>	
2.1.1.	From current or special accounts	
	• Up to EUR 1,000 (daily limit)	EUR 0.50 on transaction
	• Over EUR 1,000	0.55% on the amount exceeding the daily limit, min. EUR 3, max. EUR 400
2.1.2.	From Term deposits at maturity	Free of charge*
2.1.3.	From Term deposits prior to maturity, for partial withdrawal or final termination	
	• Up to EUR 1,000 (daily limit)	EUR 0.50 on transaction
	• Over EUR 1,000	0.55% on the amount exceeding the daily limit, min. EUR 3, max EUR 400
2.1.4.	Of amounts on incoming transfers in favour of non-clients	2% on the amount of the transfer, min. EUR 40
2.1.5.	Of cash previously ordered but not withdrawn	0.55% on the non-withdrawn amount
2.1.6.	Of amounts with no pre-notice	
	• Up to EUR 3,000	as per Chapter II, art.2.1.1 and 2.1.3
	• Over EUR 3,000	0.6 % on the amount exceeding the amount of the pre-notice, min. EUR 10, max. EUR 400

**Note:**

A written pre-notice should be submitted not later than 12:00 two business days before the date of withdrawal for withdrawals of amounts over EUR 3,000 or their equivalent in foreign currency. The service as per art. 2.1.6. is provided in case the bank office could cover the necessary amount in cash. The commission under p.2.1.6. is due for the respective branch.

\* In condition of submitted written pre-notice for withdrawal of amounts over EUR 3 000.

<b>2.2.</b>	<b>Cash Deposit of banknotes</b>	
2.2.1.	To current or special accounts	
	• Up to EUR 1,000 (daily limit)	Free of charge
	• Over EUR 1,000	0.3% on the amount exceeding the daily limit, min. EUR 1, max. EUR 100
2.2.2.	To Term deposits at maturity	Free of charge
2.2.3.	To Term deposits prior to maturity, for deposit	Free of charge
2.2.4.	Of banknotes not sorted in wads of 100 pieces each, by denomination, face upwards, same side up	0.6% on the total amount amount in addition to the commissions in p. 2.2.1.
2.2.5.	Deposit of damaged banknotes	2% on the total amount of damaged banknotes, min. EUR 3
<b>2.3.</b>	<b>Cash payment by third parties (private individuals and corporates) in favour of RBBG's customers (corporates)</b>	0.35% on the whole amount, min. EUR 3
2.3.1.	• of not sorted banknotes	0.35% on the whole amount, min. EUR 3, in addition to the commissions in p. 2.2.4.
2.4.	<b>Cash deposit through collection of valuable shipment</b>	
2.4.1.	of banknotes	By arrangement
2.4.2.	of coins	By arrangement

**Note:**

The commissions in p. 2, including min and max, are calculated for each cash operation for the day, separately for deposits and withdrawals, according to the currency of the operation (NOT according the currency of the account from which the operations are made)

### 3. Payments

<b>3.1.</b>	<b>Incoming payments from other banks for RBBG's clients</b>	0.07%, min. EUR 5, max. EUR 100
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**Note:**

1. Value date on the beneficiary's account: the date of the receipt of the funds in RBBG's nostro account.

2. Cut-off time for processing payments on the same business day – as per Chapter VI, art. 6.1.1.

<b>3.2.</b>	<b>Outgoing payments to beneficiaries at other banks</b>	
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<b>3.2.1.</b>	<b>Outgoing payments to countries inside the European Economic Area</b>	
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3.2.1.1.	Outgoing payments in EUR	
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	Outgoing payments ordered electronically	
--	--	--

	• Next-day value date	0.1%, min. EUR 10, max. EUR 200; + EUR 10
--	-----------------------	---

	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 10
--	-----------------------	---

	Outgoing payments ordered in paper form	
--	---	--

	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 300; + EUR 10
--	--	--

	• Next-day value date	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	-----------------------	---

	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 10
--	-----------------------	---

3.2.1.2.	Outgoing payments in USD	
----------	--------------------------	--

	Outgoing payments ordered electronically	
--	--	--

	• Value date – 2 business days forward (spot value date)	0.1%, min. EUR 10, max. EUR 200; + EUR 10
--	--	---

	• Next-day value date	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	-----------------------	---

	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 10
--	-----------------------	---

	Outgoing payments ordered in paper form	
--	---	--

	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 300; + EUR 10
--	--	--

	• Next-day value date	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	-----------------------	---

	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 10
--	-----------------------	---

3.2.1.3.	Outgoing payments in currencies different from EUR and USD	
----------	--	--

	Outgoing payments ordered electronically	
--	--	--

	• Value date – 2 business days forward (spot value date)	0.1%, min. EUR 10, max. EUR 200; + EUR 10
--	--	---

	• Next-day value date (after confirmation by the Bank)	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	---	---

	Outgoing payments ordered in paper form	
--	---	--

	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 300; + EUR 10
--	--	--

	• Next-day value date (after confirmation by the Bank)	0.3%, min. EUR 25, max. EUR 500; + EUR 10
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<b>3.2.2.</b>	<b>Outgoing payments to countries outside the European Economic Area</b>	
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3.2.2.1.	Outgoing payments in EUR and USD	
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	Outgoing payments ordered electronically	
--	--	--

	• Value date – 2 business days forward (spot value date)	0.1%, min. EUR 10, max. EUR 200; + EUR 10
--	--	---

	• Next-day value date	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	-----------------------	---

	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 10
--	-----------------------	---

	Outgoing payments ordered in paper form	
--	---	--

	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 300; + EUR 10
--	--	--

	• Next-day value date	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	-----------------------	---

	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 10
--	-----------------------	---

3.2.2.2.	Outgoing payments in currencies different from EUR and USD	
----------	--	--

	Outgoing payments ordered electronically	
--	--	--

	• Value date – 2 business days forward (spot value date)	0.1%, min. EUR 10, max. EUR 200; + EUR 10
--	--	---

	• Next-day value date (after confirmation by the Bank)	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	---	---

	Outgoing payments ordered in paper form	
--	---	--

	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 300; + EUR 10
--	--	--

	• Next-day value date (after confirmation by the Bank)	0.3%, min. EUR 25, max. EUR 500; + EUR 10
--	---	---

**Notes:**

1. For payments with charges option "OUR"-correspondent/receivable bank fees are charged, in addition to the commissions under art. 3.2. For payments ordered with charges option OUR, in currencies different from EUR, USD, TRY, GBP, SEK, NOK, CHF, BGN, DKK, JPY, RUB, RON and PLN an additional fee of EUR 7 is collected.

2. For payments in USD ordered with charging option OUR and to an USD correspondent bank of RBBG, an additional fee "OUR guaranteed" is collected, as follows:

For amounts up to USD 30 000.00 - USD 20

For amounts from USD 30 000.01 to USD 60 000.00 - USD 25

For amounts above USD 60 000.01 - USD 30

In such cases there are no additional costs for the transfer, including also the correspondent bank charges.

The "OUR guaranteed" service is applied to ensure the transferred amount against payment of additional fees of other correspondent banks and guarantees that the payment in USD will be processed by the correspondent bank of Raiffeisenbank /Bulgaria/ EAD in USA without collecting any charges in order the "OUR" clause to be kept. Due to the specific banking practices of US banks, it is possible the beneficiary's bank or his intermediary bank to deduct charges from the amount of the transfer, notwithstanding the ordering party has declared by option "OUR" to bear all charges for the transfer.

3. Value date of the remitter's account: the day of payment processing.

4. Cut-off time for acceptance of orders for processing on the same business day –as per Chapter VI, art. 5.2.1.

5. For payment orders in foreign currency, deposited with RBBG by budget institutions, the actual payment expenses are collected.

6. RBBG offers outgoing payments to other banks in AUD, CAD, CZK, CNY, INR and more than 100 other currencies, also incoming payments from other banks in AUD, CAD, CZK, HUF and more than 35 other currencies, which will be processed and exchanged in the currency of the account hold with RBBG at the exchange rate valid at the time of confirmation by the correspondent bank, at which the currency exchange is executed

<b>3.3.</b>	<b>Intrabank transfers</b>	
3.3.1.	• ordered in paper form	EUR 3
3.3.2.	• ordered electronically	EUR 1.50
3.3.3.	• if the account holder of both accounts is the same company	Free of charge
<b>3.4.</b>	<b>Request for details' changing or cancellation of payment upon client's request</b>	
	• intrabank payments	EUR 5
	• for executed outbound payments	EUR 45
<b>3.5.</b>	<b>Investigation for outgoing/ incoming payment</b>	EUR 20
<b>3.6.</b>	<b>Conditional payments</b>	Commission as per Chapter II, art. 5 (treated as documentary letters of credit)

**Note:**

1. In the case of payment between a joint account and an account, whose holder is also a co-holder of the joint account, the fees in art. 3.3.1./3.3.2. apply.

2. Charges for intrabank payments are borne by the ordering customer. Receipts of intrabank payments are not charged.

3. Value date of the remitter's and beneficiary's accounts – the date of acceptance of the payment order subject to availability of sufficient funds on the remitter's account and on adherence to the cut-off time for processing on the same business day – as per Chapter VI, art. 5.2.2 and 6.2.

**4. Cheques in Foreign Currency**

<b>4.1.</b>	<b>Collection of cheques</b>	
4.1.1.	Drawn on RBBG	0.1% min. EUR 10
4.1.2.	Drawn on other banks	0.3%, min. EUR 25*
4.2.	Cheques returned unpaid	EUR 15 per cheque
4.3.	Issuing of cheques / bank drafts	0.2%, min. EUR 15, max. EUR 450
4.4.	Cancellation of cheque/bank draft, issued by RBBG	EUR 15 per cheque

**Note:**

For processing of cheques, bank fees of other banks are charged in addition to commissions as per art. 4. RBBG reserves its right to block EUR 50 from the current account balance of the client for satisfying expense payment claims of correspondent banks in case of a returned unpaid cheques.

\*According to the requirements of the foreign Banks and the rules for collection of cheques of RBBG the bank collects additional commission for courier fees in case the processing of the cheque requires courier's service.

**5. Documentary Letters of Credit**

<b>5.1.</b>	<b>Import Letter of credit, issued by RBBG</b>	
5.1.1.	Pre-advice	EUR 40
5.1.2.	Issuing a Letter of Credit	
5.1.2.1.	With cash collateral	0.5%, min. EUR 50, per quarter or part of it; + EUR 10 one-off charge
5.1.2.2.	With other collateral	
	• Issuing	By arrangement, min EUR 50, per quarter or part of it; + EUR 10 one-off charge
	• Risk fee	By arrangement

5.1.3.	Payment/Drawing (per each set of presented documents)	EUR 30
5.1.4.	Deffered payment or acceptance	0.1%, min. EUR 20, per month or part of it
5.1.5.	Amendments (excluding increase of the amount/extension of validity)	EUR 60
5.1.6.	Increase of the amount/extension of validity	See the notes below
5.1.7.	Cancellation of application for issuing of letters of credit	EUR 50
5.1.8.	Cancellation before expiry date	EUR 60
5.1.9.	Urgent processing, within the same working day when the application is received (applied for applications received up to 12:00 a.m.)	EUR 50
5.1.10.	Discrepant documents received (commission for account of the beneficiary of the letter of credit)	EUR 100
<b>5.2.</b>	<b>Export Letters of Credit, advised by RBBG</b>	
5.2.1.	Pre-advice	EUR 40
5.2.2.	Advising without adding confirmation of RBBG	0.15%, min. EUR 50, max. EUR 300; + EUR 10 one-off charge
5.2.3.	Confirmation fee	By arrangement, min. EUR 90
5.2.4.	Amendments (excluding increase of the amount/extension of validity)	EUR 60
5.2.5.	Handling /negotiation	0.25% min. EUR 50
5.2.6.	Payment/Drawing (per each set of presented documents)	EUR 20
5.2.7.	Deferred payment commission	
	Confirmed Letters of credit	By arrangement, min EUR 100
	Unconfirmed Letters of credit	EUR 45
5.2.8.	Transfer of Letters of credit	0.2%, min. EUR 70, max. EUR 600
5.2.9.	Assignment of proceeds	0.15%, min. EUR 50, max. EUR 300
5.2.10.	Advising of assignment of proceeds without obligations on the part of our bank	0.15%, min. EUR 50, max. EUR 300
5.2.11.	Pre-checking/second examination of documents	EUR 50
5.2.12.	Cancelling before the expiry date	EUR 60
5.2.13.	Urgent processing, within the same working day when the application is received (applied for applications received up to 12:00 a.m.)	EUR 35
5.2.14.	Tracers	EUR 20

**Notes:**

1. Issuing of Letters of credit as per item Chapter II, 5.1.2.2. is allowed only in presence of explicit prior arrangement with Raiffeisenbank (Bulgaria) EAD.
2. The issuance commission is collected at once, upon issuance of a letter of credit for the whole period of validity. Commissions collected are not subject to refund upon decrease of the amount of the letter of credit or upon its cancellation before expiry.
3. An amendment fee according to Chapter II, art. 5.1.5. is charged when the extension of validity of a letter of credit is within the quarter period for which an issuing commission according Chapter I, art. 5.1.2.1. or 5.1.2.2. has already been collected. If the extension refers to another quarter or part thereof, the respective commission according to Chapter II, art.5.1.2.1. or 5.1.2.2. is charged as if on a new letter of credit upon the amount on the unutilized balance.
4. In case of tolerance in the amount of the Letter of credit, all commissions are calculated on the Letter of credit amount plus the tolerance stated.
5. Upon increase of the letter of credit amount a commission (or respective minimum) as if on a new letter of credit is charged on the amount of the increase.
6. Upon issuing of revolving letter of credit the issuing commission is charged on the maximum engagement of the Bank under the letter of credit, including all revolvings, for the whole validity period.
7. Commissions according to Chapter II, articles 5.1.1., 5.1.2., 5.1.5., 5.2.1., 5.2.2., 5.2.3., 5.2.4., 5.2.8., 5.2.9, 5.2.10 and 5.2.13 are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.
8. Documentary letters of credit are subject to the Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce, Paris, the edition currently in force.

**6. Letters of Guarantee**

<b>6.1.</b>	<b>Letters of guarantees issued by the Bank</b>	
6.1.1.	Issuing letters of guarantee	
6.1.1.1.	With cash cover	0.3%, min. EUR 50, per quarter or part of it; + EUR 10 one-off charge
6.1.1.2.	Secured by a counter-guarantee	0.5%, min. EUR 50, per quarter or part of it; + EUR 10 one-off charge

6.1.1.3.	With other type of collateral	
	Issuing	By arrangement, min EUR 50, per quarter or part of it; + EUR 10 one-off charge
	Risk fee	By arrangement
6.1.2.	Amendments (excluding increase of the amount/extension of validity)	EUR 60
6.1.3.	Changing of collateral	EUR 15
6.1.4.	Increase of the amount/extension of validity	See the Notes below
6.1.5.	Cancellation of application for issuing	EUR 50
6.1.6.	Handling a request for payment	0.1%, min EUR 100, max EUR 500
6.1.7.	Urgent processing upon customer's request within the working day in which a correctly filled application is received (applied for applications received up to 12:00 p.m.)	EUR 100
<b>6.2.</b>	<b>Letters of guarantees received in the Bank</b>	
6.2.1.	Pre-advice	EUR 50
6.2.2.	Advising of guarantees	0.1%, min. EUR 50, max. EUR 300; + EUR 10 one-off charge
6.2.3.	Administration and processing of Direct Guarantees	0.1%, min. EUR 50, max. EUR 300; + EUR 10 one-off charge
6.2.4.	Handling a request for payment	EUR 70
6.2.5.	Cancelling a request for payment	EUR 40
6.2.6.	Amendments (without increasing the amount)	EUR 60
6.2.7.	Examination of guarantee texts which are expected to be received in favour of customers (by request of the customer)	EUR 50
6.2.8.	Documentary guarantees	To be treated as Documentary Letter of credits

**Notes:**

- Issuing of letters of guarantee as per Chapter II, art.6.1.1.3 is allowed only in presence of explicit prior arrangement with RBBG.
- The issuance commission is collected at once, upon issuance of a bank guarantee for the whole period of validity. Commissions collected are not subject to refund upon amount decrease of the amount of the bank guarantee or upon its cancellation before expiry.
- An amendment fee according Chapter II, art. 6.1.2. is charged when the extension of validity of a bank guarantee is within the quarter period for which an issuing commission according to Chapter II, art.6.1.1.1. or 6.1.1.2. or 6.1.1.3. has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee as per Chapter II, art.6.1.1.1, 6.1.1.2. or 6.1.1.3.
- Upon increase of the letter of guarantee amount a commission as if on a new letter of guarantee according is charged on the amount of the increase as per Chapter II, art.6.1.1.1. , 6.1.1.2. or 6.1.1.3.
- The Bank is liable for processing claims according to Chapter II, art. 6.2.4 if these claims are presented at least 5 working days before stipulated latest date for presentation for claims which should be presented in the country and 7 working days before stipulated latest date for presentation for claims which should be presented abroad

**7. Collections**

<b>7.1.</b>	<b>Documents sent for collection to other banks</b>	
7.1.1.	Documents sent for collection against payment and/or acceptance	0.2%, min. EUR 40
7.1.2.	Documents sent "Free of Payment"	0.15%, min. EUR 40
7.1.3.	Clean collection (Drafts, promissory notes, accepted bills of exchange, etc, sent for collection)	0.2%, min. EUR 40
7.1.4.	Amendments	EUR 40
7.1.5.	Tracers	EUR 40
<b>7.2.</b>	<b>Collection of documents, received from other banks</b>	
7.2.1.	Collection of documents against payment and/or acceptance	0.2%, min. EUR 40; + EUR 20 one-off charge
7.2.2.	Clean collection (Drafts, promissory notes, accepted bills of exchange, etc, received for collection)	0.25%, min. EUR 40; + EUR 20 one-off charge
7.2.3.	Delivery of documents "Free of Payment"	0.2%, min. EUR 40; + EUR 20 one-off charge
7.2.4.	Return of unpaid documents	EUR 50
7.2.5.	Avalizing of Drafts and/or Promissory notes	
7.2.5.1.	With cash collateral	0.3%, min. EUR 60, per quarter or part of it; + EUR 10 one-off charge
7.2.5.2.	With other collateral	By arrangement, min EUR 50, per quarter or part of it; + EUR 10 one-off charge
7.2.6.	Amendments	EUR 40
7.2.7.	Tracers	EUR 40

**Note:**

Documentary collections are subject to the Uniform Rules for Collections issued by the International Chamber of Commerce, Paris, the edition currently in force.

**8. Loans**

8.1.	Commission for negotiating of credit and for renegotiation / renewal of loans for next one year period	0.15% of the amount of the credit min. EUR 50
8.2.	Changes of the credit agreement	By arrangement, min EUR 150
8.3.	Registration or release of pledge in CRRP	BGN 50
8.4.	Release of mortgage	BGN 100

**9. Currency Exchange**

9.1.	<b>Currency Exchange</b>	According to the Bank's officially announced FX rates
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**Note:**

1. Currency exchange is performed without commission. RBBG offers "spot", "forward" and "swap" deals and options.

2. For currency operations over EUR 10,000 or their equivalent in other currency, clients may negotiate individual exchange rates with Capital Markets Department.

3. All phone calls with the Capital Markets Department are recorded

**Chapter Three: Bank Cards Services****1. Contactless Debit MasterCard Business**

<b>1.1.</b>	<b>Card issuance, renewal</b>	Free of charge
1.1.1.	Card re-issuance before expiry	BGN 10 / EUR 5 / USD 6.67 / GBP 4
1.1.2.	Express card issuance/ re-issuance before expiry	BGN 20 / EUR 10 / USD 13.34/ GBP 8
1.1.3.	Annual card fee	BGN 5 / EUR 2.50 / USD 3.34/ GBP 2
<b>1.2.</b>	<b>Payment services within the country</b>	
1.2.1.	Payment of goods and services	Free of charge
1.2.2.	Withdrawal through ATM of RBBG	BGN 0.30 / EUR 0.15/ USD 0.20 / GBP 0.12
1.2.3.	Withdrawal through ATM of other banks	BGN 1.20 / EUR 0.60 / USD 0.80/ GBP 0.48
1.2.4.	Withdrawal through POS of RBBG	BGN 5 +1% / EUR 2.50+1% / USD 3.34 +1% / GBP 2+1%
1.2.5.	Withdrawal through POS of other bank	BGN 5 +1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
1.2.6.	Balance enquiry through ATM/POS	BGN 0.30 / EUR 0.15 / USD 0.20/ GBP 0.12
1.2.7.	Cash withdrawal through POS terminal at merchants*	BGN 0.20 / EUR 0.10/ USD 0.14 / GBP 0.08
1.2.8.	Cash deposits through ATM of RBBG	0.05% min. BGN 0.20
<b>1.3.</b>	<b>Payment services abroad</b>	
1.3.1.	Payment of goods and services	Free of charge
1.3.2.	Withdrawal through ATM/POS	BGN 5 +1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
1.3.3.	Receipt of funds on card through POS (credit refund)	1%
1.3.4.	Balance enquiry through ATM	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
<b>1.4.</b>	<b>Other services within the country</b>	
1.4.1.	Card activation	Free of charge
1.4.2.	Change of PIN	Free of charge
1.4.3.	Card delivery at another office of RBBG	BGN 5 / EUR 2.50/ USD 3.34 / GBP 2
1.4.4.	Card account statement upon request at an office of RBB	Free of charge
1.4.5.	Change of cardholder's details/card parameters	Free of charge
1.4.6.	Change of card operational limits	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
1.4.7.	Card blocking	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
1.4.8.	Card activation after entering 3 wrong PINs	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
1.4.9.	Issuance/Generation of new PIN code	BGN 3 / EUR 1.50 / USD 2 / GBP 1.20
1.4.10.	Registration for the SMS/e-mail service	BGN 3 / EUR 1.50 / USD 2/ GBP 1.20
1.4.11.	SMS notification monthly fee	BGN 0.30 / EUR 0.15 / USD 0.20 / GBP 0.21
1.4.12.	Unreasonable claims on transaction	BGN 10 / EUR 5 / USD 6.67 / GBP 4

\* The service is offered only combined with payments of goods and services through POS terminal at merchants marked with logo VISA CASH BACK. Maximum amount to be withdrawn in cash at a merchant - BGN 50

<b>2. Contactless Credit MasterCard Business for Micro Customers</b>		
2.1.	Minimum payment (payable monthly by the client)	5%, min. BGN 10
2.2.	Interest rate	18.90%
2.3.	Card issuance, renewal	Free of charge
2.4.	Card re-issuing before expiry	BGN 20
2.5.	Express Card issuance	BGN 20 (in addition to item 2.3. and/or 2.4.)
2.6.	Monthly fee	BGN 6.30 (for the first card)
		BGN 4.30 (for the next cards)
2.7.	Payment services within the country	
2.7.1.	Payment of goods and services	Free of charge
2.7.2.	Withdrawal through ATM of RBBG	1.5%+BGN 3
2.7.3.	Withdrawal through ATM of other bank	1.5%+BGN 5
2.7.4.	Withdrawal through POS of RBBG	1.5%+BGN 3
2.7.5.	Withdrawal through POS of other bank	1.5%+BGN 5
2.7.6.	Cash withdrawal through POS terminal at merchants	1%
<b>2.8.</b>	<b>Payment services abroad</b>	
2.8.1.	Payment of goods and services	Free of charge
2.8.2.	Withdrawal through ATM/POS	3% + BGN 7
2.8.3.	Receipt of funds on card through POS (credit refund)*	1%
<b>2.9.</b>	<b>Other services</b>	
2.9.1.	Balance enquiry through ATM/POS	BGN 1
2.9.2.	Generation of a new PIN code	BGN 5
2.9.3.	PIN change	Free of charge
2.9.4.	Monthly statement	Free of charge
2.9.5.	Monthly statement upon request at an office of RBBG	BGN 1
2.9.6.	Change of credit limit/operational limits	BGN 10
2.9.7.	Card blocking	BGN 10
2.9.8.	Unblocking after past due repayment	BGN 5
2.9.9.	Card activation after entering 3 wrong PINs	BGN 5
2.9.10.	Unreasonable claim on transaction	BGN 10
2.9.11.	Card delivery at another office of RBBG	BGN 10
2.10.	Extra upon past due (at annual base)	10%
2.11.	Overlimit on credit card	BGN 10
2.12.	Fee for examination and analysis of documentation in connection with the provision of card credit limit	BGN 50
2.13.	Direct Debit (at annual base)**	BGN 15

\* The service is offered only combined with payments of goods and services through POS terminal at merchants marked with logo VISA CASH BACK. Maximum amount to be withdrawn in cash at a merchant - BGN 50

\*\*Note: Additional possibility of the service item 2.13.: As of individual agreement with the Client, the outstanding balance of the credit limit could be covered, as follows: whole amount; 50% of the outstanding balance or Minimum required instalment

<b>3. Contactless Credit VISA Card Business for Corporate clients</b>		
3.1.	Minimum required instalment (payable monthly by the client)	5%, min. BGN 10/ EUR 5
3.2.	Interest rate	As of the Agreement signed with the Client

<b>3.3.</b>	<b>Card issuance</b>	<b>As of the Agreement</b>
3.3.1.	Card re-issuance before expiry	BGN 40
3.3.2.	Card renewal	Free of charge
<b>3.4.</b>	<b>Yearly/ Monthly fee</b>	
3.4.1.	For the first two cards	BGN 105/ BGN 10.50
3.4.2.	For every next card - from third to fifteenth	BGN 55/ BGN 5.50
3.4.3.	For every next card above fifteenth	BGN 45/ BGN 4.50
<b>3.5.</b>	<b>Payment services within the country</b>	
3.5.1.	Payment of goods and services	Free of charge
3.5.2.	Withdrawal through ATM of RBBG	1.5%+BGN 3
3.5.3.	Withdrawal through ATM of other bank	1.5%+BGN 5
3.5.4.	Withdrawal through POS of RBBG	1.5%+BGN 3
3.5.5.	Withdrawal through POS of other bank	1.5%+BGN 5
<b>3.6.</b>	<b>Payment services abroad</b>	
3.6.1.	Payment of goods and services	Free of charge
3.6.2.	Withdrawal through ATM/POS	3%+BGN 7
3.6.3.	Receipt of funds on card through POS (credit refund)	1%
<b>3.7</b>	<b>Other services</b>	
3.7.1.	Balance enquiry through ATM	BGN 1
3.7.2.	Generation of a new PIN code	BGN 5
3.7.3.	PIN change	Free of charge
3.7.4.	Monthly statement	Free of charge
3.7.5.	Monthly statement upon request at an office of RBBG	BGN 10
3.7.6.	Change of credit limit/operational limits	BGN 20
3.7.7.	Card blocking	BGN 10
3.7.8.	Unblocking after past due repayment	BGN 5
3.7.9.	Card activation after entering 3 wrong PINs	BGN 5
3.7.10.	Unreasonable claim on transaction	BGN 10
<b>3.8.</b>	<b>Extra upon past due</b>	<b>As of an Agreement signed with the Client</b>
3.9.	Overlimit on credit card	BGN 20
3.10.	Fee for examination and analysis of documentation in connection with the provision of card credit limit	By arrangement
3.11.	Automatically covering the outstanding balance of the credit limit via Direct Debit *	BGN 30 per account, per year

**\*Note:**

*Additional possibility of the service as of item 3.11.: on a base of individual agreement with the Client, the outstanding balance of the credit limit could be covered, as follows: whole amount; 50% of the outstanding balance or Minimum required instalment*

<b>4.</b>	<b>MasterCard Business for Micro Customers</b>	
4.1.	Minimum payment	5%, min. BGN 10
4.2.	Interest rate	17.80%
4.3.	Discount for purchase/payment within the country	1% of the amount
4.4.	Card issuance, renewal	Free of charge
4.5.	Card re-issuing before expiry	BGN 20
4.6.	Monthly fee	BGN 6.30 (for the first card)



		BGN 4.30 (for the next cards)
<b>4.7.</b>	<b>Payment services within the country</b>	
4.7.1.	Payment of goods and services	Free of charge
4.7.2.	Withdrawal through ATM of RBBG	1.5%+BGN 3
4.7.3.	Withdrawal through ATM of other bank	1.5%+BGN 5
4.7.4.	Withdrawal through POS of RBBG	1.5%+BGN 3
4.7.5.	Withdrawal through POS of other bank	1.5%+BGN 5
<b>4.8.</b>	<b>Payment services abroad</b>	
4.8.1.	Payment of goods and services	Free of charge
4.8.2.	Withdrawal through ATM/POS	3%+BGN 7
4.8.3.	Receipt of funds on card through POS (credit refund)	1%
4.8.4.	Currency conversion fee	2%*
<b>4.9.</b>	<b>Other services</b>	
4.9.1.	Balance enquiry through ATM/POS	BGN 1
4.9.2.	Generation of a new PIN code	BGN 5
4.9.3.	PIN change	Free of charge
4.9.4.	Monthly statement	Free of charge
4.9.5.	Monthly statement upon request at an office of RBBG	BGN 1
4.9.6.	Change of credit limit/operational limits	BGN 10
4.9.7.	Card blocking	BGN 10
4.9.8.	Unblocking after past due repayment	BGN 5
4.9.9.	Card activation after entering 3 wrong PINs	BGN 5
4.9.10.	Unreasonable claim on transaction	BGN 10
<b>4.10.</b>	<b>Extra upon past due (at annual base)</b>	<b>7%</b>
<b>4.11.</b>	<b>Overlimit on credit card</b>	<b>BGN 10</b>
<b>4.12.</b>	<b>For processing and analysis of the credit documentation a fee is collected</b>	<b>BGN 50</b>

\* For transactions different from BGN and EUR

## 5. Terminal device services

<b>5.1.</b>	<b>POS payment processing</b>	By arrangement
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## Chapter Four: Securities Transactions

### 1. Securities deals and Maintenance of securities subaccounts

<b>1.1.</b>	<b>Transfer Fees</b>	
1.1.1.	Incoming transfer of Bulgarian securities to a subaccount at Raiffeisenbank (Bulgaria) EAD	EUR 5 per transfer per item
1.1.2.	Outgoing transfer for Bulgarian securities	EUR 25 per transfer per item
1.1.3.	Deal-related transfers of Bulgarian securities to a third party custodian bank in Bulgaria	EUR 5 per transfer per item
1.1.4.	Maintenance of subaccounts for Bulgarian securities – for non-professional investors	0.07 % p.a., charged monthly, min EUR 5 monthly (per asset class), applied on the securities market value
1.1.5.	Issuing of Depository Receipt for ownership of securities	EUR 5 per receipt
<b>1.2.</b>	<b>Operations with foreign securities*</b>	
1.2.1	Incoming and outgoing delivery and receive-free-of-payment transfers of foreign securities	EUR 30 per transfer per item
1.2.2.	Incoming and outgoing delivery-and-receive-versus-payment transfers of securities abroad (incl. deal-related transfers)	
1.2.2.1.	Ukraine, Russia, Kazakhstan, India, Indonesia, South Korea, Philippines, Azerbaijan, Egypt, Montenegro	EUR 100 per transfer per item
1.2.2.2.	Australia, Brazil, Iceland, Israel, Malaysia, Mexico, New Zealand, Portugal, Singapore, Taiwan, Thailand	EUR 65 per transfer per item
1.2.2.3.	Eurobonds, USA, Austria	EUR 40 per transfer per item
1.2.2.4.	Czech Republic, Serbia, Slovakia, Slovenia	Negotiable

1.2.2.5.	Other Markets	EUR 50 per transfer per item
1.2.3.	Maintenance of subaccounts for foreign securities – for non-professional investors	
1.2.3.1.	Bosnia & Herzegovina, Egypt, Israel, Kazakhstan, Montenegro	0.45 % p.a., charged monthly, min EUR 5 monthly (per asset class), applied on the securities market value
1.2.3.2.	Other Markets	0.20 % p.a., charged monthly, min EUR 5 monthly (per asset class), applied on the securities market value

## 2. Securities Investment Service

<b>2.1.</b>	<b>Deals with shares and compensatory instruments on regulated domestic market</b>	<b>In EUR, as a percentage of the deal value</b>
	<i>Value of the order</i>	<i>Commission (including fees to the Bulgarian Stock Exchange and to the Central Depository)</i>
2.1.1.	Up to 100 000 BGN	0.80%, min EUR 8
2.1.2.	From 100 000 BGN to 250 000 BGN	0.65%
2.1.3.	Over 250 000 BGN	Negotiable
<b>2.2.</b>	<b>Deals with shares and compensatory instruments on regulated domestic market made via COBOS</b>	<b>In EUR as a percentage of the deal value</b>
	<i>Value of the order or reached turnover</i>	<i>Commission, (including fees to the Bulgarian Stock Exchange and to the Central Depository)</i>
2.2.1	Up to 100 000 BGN	0.50%, min EUR 1
2.2.2	From 100 000 BGN to 250 000 BGN	0.45%, min EUR 1
2.2.3	Over 250 000 BGN	Negotiable
2.2.4.	Yearly fee for COBOS certificate	BGN 72 incl. VAT
<b>2.3.</b>	<b>Deals with domestic shares and compensatory instruments on OTC market</b>	<b>Negotiable</b>
<b>2.4.</b>	<b>Deals with debt securities on regulated domestic market (value of the order or reached turnover)</b>	<b>In EUR as a percentage of the deal value, all included</b>
		<i>Commission, (including fees to the Bulgarian Stock Exchange and to the Central Depository)</i>
2.4.1.	up to 100 000 BGN	0.10%, min 30 EUR
2.4.2.	between 100 000 BGN and 250 000 BGN	0.08%
2.4.3.	above 250 000 BGN	Negotiable
<b>2.5.</b>	<b>Deals with Bulgarian Government Securities</b>	
2.5.1.	Deals on a primary market	In EUR as a percentage of the deal value
2.5.1.1.	For approved orders	0.05%, min EUR 50 per order
2.5.1.2.	For non-approved orders	EUR 3.5 per order
2.5.2.	Deals on a secondary market	In EUR as a percentage of the deal value
2.5.2.1.	For deals with Raiffeisenbank (Bulgaria) EAD	Free of charge
2.5.2.2.	For deals where Raiffeisenbank (Bulgaria) EAD acts as intermediary	Negotiable
2.5.3.	Payment of Bulgarian Government Securities at maturity	0.02% of the nominal value
<b>2.6.</b>	<b>Deals with foreign Government Securities and other bonds on OTC market</b>	<b>In EUR as a percentage of the deal value</b>
2.6.1.	For deals with Raiffeisenbank (Bulgaria) EAD	Free of charge
2.6.2.	For deals where Raiffeisenbank (Bulgaria) EAD acts as intermediary	Negotiable
<b>2.7.</b>	<b>Deals with securities on foreign regulated markets</b>	<b>In EUR as a percentage of the deal value *</b>
	<i>Market, for deals with equities, ETFs, etc. up to 100 000 EUR</i>	<i>Commission</i>
2.7.1	Austria	0.30%, min EUR 10
2.7.2.	Germany - XETRA	0.30%, min EUR 20
2.7.3.	Germany – Frankfurt, Parkett, etc.	0.60%, min EUR 40
2.7.4.	France, Italy, Belgium, Denmark, Finland, Netherlands, Norway, Spain, Sweden, Portugal	0.40%, min EUR 40
2.7.5.	Switzerland	Buy – 0.37%, min EUR 40 Sell – 0.30%, min EUR 40

2.7.6.	Great Britain	Buy - 0,90%, EUR 40 (+ 0.5% stamp duty tax) Sell - 0.40%, min EUR 40
2.7.7.	Great Britain (IOB, GDR's)	0.40%, min EUR 40
2.7.8.	Ireland	Buy – 1.50%, min EUR 40 Sell – 0.60%, min EUR 40
2.7.9.	USA (Bloomberg Order Routing)	8 cents per share (USD), min USD 10**
2.7.10.	Canada (Bloomberg Order Routing)	14 cents per share (CAD), min CAD 50***
2.7.11.	Japan, Singapore	1.50%, min EUR 60
2.7.12.	Australia, Hong Kong	Australia - 0,90%, min EUR 60 Hong Kong – 0,90%, min EUR 40
2.7.13.	Russia	0,50%, min USD 50
2.7.14.	Greece	Buy – 0.60%, min EUR 60 Sell – 0.90%, min EUR 60
2.7.15.	Croatia, Estonia, Latvia, Lithuania, Slovakia, Slovenia	0.90%, min EUR 45
2.7.16.	Poland	0.40%, min EUR 45
2.7.17.	Czech Republic	0.63%, min EUR 45
2.7.18.	Romania	1.26%, min EUR 60
2.7.19.	Turkey	0.70%, min EUR 45
2.7.20.	Other regulated markets	Negotiable
2.7.21.	Deals with equities, ETFs, etc. above EUR 100 000	Negotiable
2.7.22.	Deals with bonds on foreign regulated markets	Negotiable
<b>2.8.</b>	<b>Deals with exchange-traded options on equities, ETFs, etc.</b>	Negotiable
<b>2.9.</b>	<b>Deals with certificated issued by Raiffeisen Centrobank AG</b>	<b>In EUR as a percentage of the deal value</b>
2.9.1.	For subscriptions on primary market	As per certificate term sheet
2.9.2.	For deals on secondary market	0.65 %, min EUR 40
<b>2.10.</b>	<b>Initial Public offerings and capital increases for Bulgaria and abroad (within the scope of investment intermediary service contracts)</b>	Negotiable
<b>2.11.</b>	<b>Participation in tender offers for Bulgaria and abroad (within the scope of investment intermediary service contracts)</b>	Negotiable
<b>2.12.</b>	<b>Privatization deals</b> where the payment is made in compensation vouchers	Negotiable

\* Other fees and out-of-pocket expenses (e.g. government transaction taxes and other fees applicable upon transacting) will be passed on to the client as incurred.

\*\* Via g.Brokerage internet based trading platform – 0.40%, min USD 60 (only upon exact client's specification).

\*\*\* Via g.Brokerage internet based trading platform – 0.90%, min EUR 60 (only upon exact client's specification).

## Chapter Five: Miscellaneous

<b>1.</b>	<b>Processing of enquiries and issuing duplicates of documents pertaining to bank transactions and services</b>	
1.1.	For the current year	EUR 3 per enquiry/duplicate
1.2.	For the previous year	EUR 10 per enquiry/duplicate
1.3.	For previous periods	EUR 25 per enquiry/duplicate
<b>2.</b>	<b>Issuing of certificates and verification of information related to accounts at RBBG</b>	
2.1.	Bulgarian language	BGN 20
2.2.	English language	BGN 40
<b>3.</b>	<b>Issuing of bank references, letters of intent and letters of tender participation</b>	
3.1.	Bulgarian language	BGN 35
3.2.	English language	BGN 70
<b>4.</b>	<b>Issuing of bank information in form under customer's requirement</b>	
4.1.	Bulgarian language	BGN 60
4.2.	English language	BGN 80
<b>5.</b>	<b>Confirmation of account balances to auditors</b>	
5.1.	Bulgarian language	BGN 100
5.2.	English language	BGN 150

6.	<b>Confirmation and verification the authenticity of bank documents and authorized signatures</b>	BGN 60
7.	<b>Additional fee for express issuing of Documents as per art. 1, 2, 3, and 4</b>	BGN 20
8.	<b>Subscription to the automatic bank information system</b>	EUR 1 per month
9.	<b>Raiffeisen Online</b>	
9.1.	Setting of specific rights for Raiffeisen Online	BGN 20
9.2.	Re-issue of PIN	BGN 5
9.3.	Activation of TOKEN device	BGN 30
10.	<b>Electronic banking services</b>	
10.1.	Implementation	EUR 30 (one-time fee)
10.2.	Monthly fee	EUR 15 (per client)
11.	<b>Statements via SWIFT</b>	
11.1.	Implementation/ Change of the beneficiary (SWIFT)	EUR 50 (one-time fee)
11.2.	Monthly fee	
11.2.1.	Format MT 940	EUR 30 (per account)
11.2.2.	Format MT 940 with structure field 86	By arrangement
11.2.3.	Format MT941	By arrangement
11.2.4.	Format MT942	By arrangement
11.3.	Termination	EUR 20
12.	<b>Payments in format MT 101-Incoming*</b>	
12.1.	Implementation	EUR 50 (one - time fee)
12.2.	Monthly fee	EUR 25 (per account)
12.3.	Termination or changes	EUR 20

**Note:**

\*For transfers initiated via incoming MT101 the prices for paper based payment orders are applied as of:

- Chapter One "Services in local currency, item 3.2. "Outgoing payments to beneficiaries to other banks-for payments in BGN;
- For payments in EUR-as of Chapter Two "Services in foreign currency, item 3.2 "Outgoing payments to beneficiaries to other banks".

13.	<b>For the fees below in foreign currency, other than EUR, are according applied table:</b>						
	<ul style="list-style-type: none"> <li>Opening of a current account</li> <li>Maintenance of Current accounts (monthly fee)</li> <li>Maintenance fee for accounts, included in the electronic settlement system (monthly fee)</li> <li>Minimum Balance required on current accounts</li> </ul>						
				<b>Maintenance of Current Accounts (monthly fee)</b>			<b>Maintenance of Current Accounts included in the electronic settlement system (monthly fee)</b>
	<b>Currency</b>	<b>Opening current account</b>	<b>Minimum balance</b>	Using e-statements	Account statements printing every 1 month, 3 months or less frequently	Account statements printing every day, every week, or up to every month frequency	(Monthly fee)
	CHF	15	92	10	17	22	17
	DKK	75	560	60	112	150	112
	GBP	8	61	6	11	15	11
	JPY	1384	10377	1040	1950	2600	1950
	NOK	81	611	70	130	174	130
	SEK	91	681	75	140	186	140
USD	15	102	10	17	22	17	
RUB	473	3548	500	940	1260	940	
RON	44	330	36	66	88	66	
PLN	42	311	34	63	83	34	

## Chapter Six: General Provisions

- The Bank's tariffs for payments in BGN and foreign currency are applied according to the currency of the payment operation. Payments in BGN to foreign banks are charged according to the tariff of the Bank for payments in foreign currency.
- Commissions, fees, and charges to foreign currency transactions are given in EUR for convenience purposes, but shall be collected in the currency of the account, calculated as per The Bulgarian National Bank reference exchange rates stated in the bulletin for the respective currency on the day of settlement.
- Expenses of correspondent banks, involved in outgoing currency payments or documentary operations, are calculated and collected in foreign currency or the BGN equivalent at ask and bid rate for the respective currencies on the day of settlement.
- RBBG reserves its right to claim its commissions and charges for documentary operations from the remitter when in their order it is indicated that these fees are at the expense of the beneficiary, but Raiffeisenbank is unable to collect them from the latter.

5. All orders deposited at RBBG are processed on the same day and are stamped with current date, if ordered as follows:

<b>5.1. For payments in BGN</b>	
<b>5.1.1. In paper form</b>	<ul style="list-style-type: none"> <li>• For payments through RINGS – until 15:00 for processing with same-day value date for the beneficiary's bank</li> <li>• For payments through BISERA – until 11:00 for processing with same-day value date for the beneficiary's bank and until 15:30 for processing with next-day value date for the beneficiary's bank</li> <li>• For payments through SEBRA – until 13:45 for processing on the same business day</li> <li>• For intrabank payments – until 17:00</li> </ul>
<b>5.1.2. In electronic form</b>	<ul style="list-style-type: none"> <li>• For payments through RINGS – until 15.30 h. for processing with same day value date for the beneficiary's bank</li> <li>• For payments through BISERA <ul style="list-style-type: none"> <li>– Until 15:00 for processing with same-day value date for the beneficiary's bank</li> <li>– Until 17:00 for processing with next- day value date for payments in BGN with currency conversion except BGN/EUR for the beneficiary's bank</li> <li>– Until 22:00 for processing with next- day value date for the beneficiary's bank for transfers in BGN without conversion or with currency conversion BGN/EUR for payments through Raiffeisen online and payments up to BGN 30,000 through Multicash</li> </ul> </li> <li>• For payments through SEBRA <ul style="list-style-type: none"> <li>– until 14:15 for processing on the same business day</li> </ul> </li> <li>• Intrabank transfers <ul style="list-style-type: none"> <li>- Until 17:00 for payments in BGN with currency conversion except BGN/EUR</li> <li>- Until 22:00 for payments in BGN without conversion or currency conversion BGN/EUR for processing with same-day value date</li> <li>- After 22:00 for processing with next-day value date * through Raiffeisen online and payments up to BGN 30,000 through Multicash</li> </ul> </li> </ul> <p>* Intrabank transfer in BGN without conversion or with currency conversion BGN/EUR are processed and are available to the beneficiary in real time, except the time, required for technical completion of the work day.</p>
<b>5.2. For payments in foreign currency</b>	
<b>5.2.1. To other banks</b>	<ul style="list-style-type: none"> <li>• With value date – two business days forward /spot/ - 15:30</li> <li>• With next-day value date – 15:30</li> <li>• With same-day value date for payments in USD and EUR – 15:00</li> </ul>
<b>5.2.2. Intrabank payments – until 17:00</b>	
<p><b>Note:</b> Payment orders, deposited at RBBG after the above hours, are processed on the next day and are registered with the respective date. Value date of the beneficiary's accounts depends on the official working days in Bulgaria and the working days of the payment currency</p>	
6. All payments received with RBBG are processed on the same day, if received as follows:	
<b>6.1. Payment orders from other banks</b>	<ul style="list-style-type: none"> <li>• In foreign currency, received until 17:00</li> <li>• In BGN, received through BISERA until 16:00</li> <li>• In BGN, received through RINGS until 16:00</li> </ul>
<b>6.2. Intrabank payments - until 17:00</b>	

7. Commissions, charges and expenses listed in this Tariff refer only to the customary bank services. The provision of special and complex services is to be negotiated individually in terms of fees and commissions.

8. Banking services not quoted in this Tariff are charged by arrangement.

9. For all transactions performed by RBBG, the Bank's General Business Conditions and General Terms and Conditions for the providing of payment services to Legar Entities shall apply in their current edition.

10. The prices of all services are subject to taxation under the Law on Value Added Tax and are quoted with VAT included.

11. RBBG executes only orders in proper form and content that comply with the legislation currently in force.

12. RBBG reserves the right, to amend the current Tariff with 1 (one) week pre-notice for the client on the webpage of the Bank [www.rbb.bg](http://www.rbb.bg).

13. Advices for outgoing payments in foreign currency are provided to customers by the next business day.

14. The present Tariff has been approved by the Management Board of Raiffeisenbank (Bulgaria) EAD.