



Fee Information Document



Name of the account provider: Raiffeisenbank (Bulgaria) EAD

Account name: Current account with debit card Visa Classic

Date: 20.04.2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Tariff for fees and commissions of Raiffeisenbank (Bulgaria) EAD for individual clients, Interest rates bulletin for retail clients, General terms and conditions for payment accounts and services, debit cards and Raiffeisen ONLINE for private individuals, Terms and conditions concerning loan products for private individuals.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Current account with debit card Visa Classic	
Opening of current account:	
In local currency with a debit card issued in office	2.00 BGN
In local currency without a debit card issued in office	Service not available
In EUR with a debit card issued in office	1.00 EUR
In EUR without a debit card issued in office	Service not available
Maintenance of current account	
In local currency with a debit card issued in office	Monthly 2.50 BGN
Total annual fee	30.00 BGN
In EUR with a debit card issued in office	Monthly 1.20 EUR
Total annual fee	14.40 EUR
Closure of current account	
In local currency with a debit card issued in office	Free of charge
In EUR with a debit card issued in office	Free of charge
Payments (excluding cards)	
Credit transfer in local currency to a payment account with another PSP	
Payments initiated through the Interbank Settlement System "BISERA" in an office	4.00 BGN
Payments initiated through the Interbank Settlement System "BISERA" through online / mobile banking	0.80 BGN
Payments initiated through the Real Time Gross Settlement System "RINGS" in an office	20.00 BGN

Payments initiated through the Real Time Gross Settlement System "RINGS" through online / mobile banking	13.00 BGN
Credit transfer in local currency to a payment account at the same PSP	
For payments when the account holder of both accounts is the same person in an office	Free of charge
For payments when the account holder of both accounts is the same person through online / mobile banking	Free of charge
Between accounts of different clients in an office	2.00 BGN
Between accounts of different clients through online / mobile banking	0.40 BGN
Credit transfer in local currency to a payment account of the budget with another PSP	
Payments initiated through the Interbank Settlement System "BISERA" in an office	4.00 BGN
Payments initiated through the Interbank Settlement System "BISERA" through online / mobile banking	0.80 BGN
Payments initiated through the Real Time Gross Settlement System "RINGS" in an office	20.00 BGN
Payments initiated through the Real Time Gross Settlement System "RINGS" through online / mobile banking	13.00 BGN
Utility payments	
From a payment account in an office <i>Note: * Service not available since 10.10.2017</i>	0.20 BGN*
From a payment account through online / mobile banking	Free of charge
Credit transfer in foreign currency to a payment account with another PSP	
in euro to EEA, value date SAME DAY, in an office	EUR 10.23
in euro to EEA, value date SAME DAY, through online / mobile banking	EUR 6.65
in euro to the EEA, value date TOM, in an office	EUR 2.05
in euro to the EEA, value date TOM, through online / mobile banking	EUR 0.41
In EUR to EEA, value date SPOT, in an office	EUR 2.05
in foreign currency outside the EEA and in a currency other than euro to EEA, value date SAME DAY, in an office (only for transfers in EUR and USD)	0.40%, min. 50 EUR, max. 500 EUR; + 9 EUR
in foreign currency outside the EEA and in a currency other than euro to EEA, value date SAME DAY, online / mobile banking (only for EUR and USD transfers)	0.40%, min. 50 EUR, max. 500 EUR; + 9 EUR
in foreign currency outside the EEA and in a currency other than EUR to EEA, Value TOM, in an office (only for transfers in EUR and USD for transfers in a currency other than EUR and USD only with the Bank's	0.30%, min. 30 EUR, max. 500 EUR; + 9 EUR

agreement)	
in foreign currency outside the EEA and in a currency other than euro to EEA, value date TOM, online / mobile banking (only for transfers in EUR and USD for transfers in currency other than EUR and USD only with the Bank's agreement)	0.30%, min. 30 EUR, max. 500 EUR; + 9 EUR
in foreign currency outside the EEA and in a currency other than euro to EEA, value date SPOT, in an office	0.20%, min. 17 EUR, max. 300 EUR; + 9 EUR
in foreign currency outside the EEA and in a currency other than euro to EEA, value date SPOT, online / mobile banking	0.15%, min. 15 EUR, max. 200 EUR; + 9 EUR
Credit transfer in foreign currency to a payment account at the same PSP	
For payments when the account holder of both accounts is the same person in an office	Free of charge
For payments when the account holder of both accounts is the same person through online / mobile banking	Free of charge
Between accounts of different clients in an office	3.00 EUR
Between accounts of different clients through online / mobile banking	1.50 EUR
Incoming credit transfer in foreign currency	
Incoming payments in euro from EEA countries	Free of charge
All other Incoming payments	
- of amounts up to EUR 100	Free of charge
- of amounts over EUR 100	0.10% + 6 EUR, max. 90 EUR
Cards and cash	
Debit card maintenance fee in local currency	
Main card <i>Visa Classic</i>	20.00 BGN/ 10.00 EUR/ 13.34 USD/ 8.00 GBP
Credit card maintenance fee in local currency	
Main card	Service not available
Cash withdrawal within the country	
of amounts in local currency in an office without pre-notice up to BGN 2,000 incl. (daily limit)	4.00 BGN per transaction
of amounts in local currency in an office without pre-notice from BGN 2,000 to BGN 5,000	0.5% on the amount exceeding the daily limit
of amounts in local currency in an office without pre-notice over BGN 5,000	0.6% on the amount exceeding the amount of the pre-notice, min 15.00 BGN
of amounts in local currency in an office with pre-notice up to BGN 2,000 incl. (daily limit)	4.00 BGN per transaction
of amounts in local currency in an office with pre-notice over BGN 2,000	0.5% on the amount exceeding the daily limit
of amounts in EUR in an office without pre-notice up to EUR 1,000 incl. (daily limit)	3.00 EUR per transaction
of amounts in EUR in an office without pre-notice from	0.6% on the amount exceeding the

EUR 1,000 to EUR 3,000	daily limit
of amounts in EUR in an office without pre-notice over EUR 3,000	0.7% on the amount exceeding the amount of the pre-notice, min 10.00 EUR
of amounts in EUR in an office with pre-notice up to EUR 1,000 incl. (daily limit)	3.00 EUR per transaction
of amounts in EUR in an office with pre-notice over EUR 1,000	0.6% on the amount exceeding the daily limit
through POS of PSP with debit card <i>Visa Classic</i>	5.00 BGN+1% / 2.50 EUR +1% / 3.34 USD +1% / 2.00 GBP+1%
through POS of PSP with credit card	Service not available
through POS of other PSP with debit card <i>Visa Classic</i>	5.00 BGN+1% / 2.50 EUR +1% / 3.34 USD +1% / 2.00 GBP+1%
through POS of other PSP with credit card	Service not available
through ATM of PSP with debit card <i>Visa Classic</i>	0.30 BGN/ 0.15 EUR/ 0.20 USD/ 0.12 GBP
through ATM of PSP with credit card	Service not available
through ATM of other PSP with debit card <i>Visa Classic</i>	1.30 BGN/ 0.65 EUR/ 0.87 USD/ 0.52 GBP
through ATM of other PSP bank with credit card	Service not available
Cash withdrawal with debit card through ATM abroad	
With debit card <i>Visa Classic</i> in countries from the EEA	1.30 BGN/ 0.65 EUR/ 0.87 USD/ 0.52 GBP
With debit card <i>Visa Classic</i> in countries outside EEA	5.00 BGN+1% / 2.50 EUR +1% / 3.34 USD +1% / 2.00 GBP +1%
Payment with debit card	
<i>Visa Classic</i> within the country	Free of charge
<i>Visa Classic</i> abroad	Free of charge
Utility payment	Service not available
Payment with credit card	
within the country	Service not available
abroad	Service not available
Utility payment	Service not available
Balance enquiry through ATM	
through ATM of PSP with debit card <i>Visa Classic</i>	1 BGN / 0.50 EUR / 0.67 USD / 0.40 GBP
through ATM of other PSP within the country with debit card <i>Visa Classic</i>	1 BGN / 0.50 EUR / 0.67 USD / 0.40 GBP
Overdrafts and related services	
Overdraft	

Offer Overdraft for individual clients	
1. Overdraft with collateral, pledge of future receivable - for clients receiving their salary on an account in RBBG with a Payroll contract	SIR (short-term IR according to BNB statistics) + 11.50%
2. Overdraft with collateral, pledge of future receivable - clients receiving their salary on an account with RBBG with a Three party contract agreement for salary transfer	SIR (short-term IR according to BNB statistics) + 13.50%
3. Overdraft with collateral, pledge of cash - with collateral of cash in BGN	3.00% added to the interest rate of the deposit used as a pledge
processing a request for an office application	20.00 BGN
processing a request for online application	Not applicable
Maintenance fee	Free of charge
Yearly maintenance fee	Free of charge
Renewal (extension fee of one year)	10.00 BGN
changing parameters	
- increase of the limit	20.00 BGN
- request for overdraft changes (including limit cut)	50.00 BGN
Other services	

Information on additional services	
Service	Fee
[brand name]	