



TARIFF

for Fees and Commissions of
Raiffeisenbank (Bulgaria) EAD
for Individual clients

In force as of
20.04.2020

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Notice:

Raiffeisenbank (Bulgaria) EAD hereinafter referred to as the "Bank"

I. SERVICES IN LOCAL AND FOREIGN CURRENCY
1. Current Accounts, Term Deposits and Special Accounts

		Local currency/BGN/	Foreign currency
1.1.	Opening		
1.1.1.	Current accounts	BGN 5	EUR 2
1.1.2.	Current accounts with debit cards	BGN 2	EUR 1
1.1.3.	Term deposits/Deposit with account	Free of charge	Free of charge
1.1.4.	Special accounts	By arrangement	By arrangement
1.1.5.	Saving account "Perspective"	Free of charge	Free of charge
1.1.6.	Saving account "Premium"	Free of charge	Free of charge
1.1.7.	Account servicing investment in collective investment schemes offered or distributed by the bank	Free of charge	Free of charge
1.2.	Minimum balance required		
1.2.1.	Current accounts (incl. current accounts with debit cards and account, servicing investment in collective investment schemes offered or distributed by the bank)	None	None
1.2.2.	Term deposits/Deposit with account / Saving account "Perspective" / Saving Account "No limitations" / Saving account "Premium"	As per the current interest rates bulletin of RBBG in force at the time	As per the current interest rates bulletin of RBBG in force at the time
1.2.3.	Special accounts	By arrangement	By arrangement
1.2.4.	Deposit account on Saving program	BGN 5, not obligatory at the time of account opening	-
1.3.	Maintenance of current accounts	BGN 3.50 per month	EUR 2.50 per month
1.4.	Maintenance of current accounts with debit card	BGN 2.50 per month	EUR 1.20 per month
1.5.	Maintenance of current accounts "Premium Gold"	BGN 10 per month	EUR 5 per month
1.6.	Maintenance of Saving account "Perspective"		
1.6.1.	for salary clients/clients who receive regular monthly income over BGN 145 in RBBG	BGN 6 per year	EUR 3 per year
1.6.2.	for non-salary clients/clients who don't receive regular monthly income over BGN 145 in RBBG	BGN 18 per year	EUR 9 per year
1.6.3.	automatic transfers to Saving account "Perspective"	Free of charge	Free of charge
1.7.	Maintenance of Saving account "No limitations"	Free of charge	Free of charge
1.8.	Monthly / Annual fee for maintenance of Saving account "Premium"	BGN 10 / BGN 100	EUR 5 / EUR 50
1.9.	Maintenance of Account servicing investment in collective investment schemes offered or distributed by the bank	Free of charge	Free of charge
1.10.	One – off fee for distraint processing*	BGN 20	EUR 10
1.11.	Interest rates		
1.11.1.	Credit interest	As per the current interest rates bulletin of RBBG in force at the time	As per the current interest rates bulletin of RBBG in force at the time
1.11.2.	Debit interest	By arrangement	By arrangement

Notes:

1. The Product Saving account "No limitations" is closed for sales from 20.04.2015. The product "Saving program" is closed for sales from 01.08.2015. The product Current accounts "Premium Gold" is closed for sales from 15.12.2019

All fees and commissions in the Tariff are applicable only for saving accounts "No limitations" opened before 20.04.2015 and Deposit accounts on "Saving program" opened before 01.08.2015.

2. Overdraft is allowed only subject to prior arrangement with Raiffeisenbank (Bulgaria).

3. The fee under p. 1.6.2. applies to existing customers and comes into force after deduction of the first annual fee.

4. The fee under p.1.10. is not applicable for accounts for service of credit card

*A separate one – off processing fee is due on the receipt of each distraint notice by the bank

1.12.	Closure of current accounts/ Accounts, servicing investment in collective investment schemes offered or distributed by the bank		
1.12.1.	Current accounts opened up to 6 months before the account closure date	BGN 10	EUR 5
1.12.2.	Current accounts opened over 6 months before the account closure date	Free of charge	Free of charge
1.13.	Closure of current accounts with debit card		
		Free of charge	Free of charge
1.14.	Closure of Saving account "Perspective"/ Saving account "No limitations" / Saving account "Premium"		
1.14.1.	Accounts opened up to 6 months before the account closure date	BGN 15	EUR 10
1.14.2.	Accounts opened over 6 months before the account closure date	Free of charge	Free of charge
1.15.	Closure of Saving program		
		Free of charge	-

Note:

The account maintenance fee is not applicable for the account closing month.

2. Cash Transactions

2.1.	Cash withdrawals of bank notes and coins	Local currency/BGN/	Foreign currency
2.1.1.	Cash withdrawals of bank notes		
2.1.1.1.	From Current or Special Accounts* / Deposit account on the Saving program / Term Deposits and Deposit with account prior to maturity, for withdrawal or final termination		
	• Up to BGN 2,000 / EUR 1,000 incl. (daily limit per client)	BGN 4 per transaction	EUR 3 per transaction
	• Over BGN 2,000 / EUR 1,000	0.5% on the amount exceeding the daily limit	0.6% on the amount exceeding the daily limit
2.1.1.2.	From Saving account "Perspective"	0.5% on the total amount, min. BGN 6	0.6% on the total amount, min. EUR 4
	• In the "open" period for cash withdrawals	Free of charge	Free of charge
2.1.1.3.	From Saving account "No limitations" / Saving account "Premium"	0.5% on the total amount, min. BGN 4	0.6% on the total amount, min. EUR 3
2.1.1.4.	From Term Deposits and Deposit with account at maturity	Free of charge **	Free of charge **
2.1.1.5.	Of amounts with no pre – notice over BGN 5,000 / EUR 3,000	0.6% on the amount exceeding the amount of the pre-notice, min. BGN 15	0.7 % on the amount exceeding the amount of the pre-notice, min. EUR 10
2.1.2.	Of cash previously ordered and not withdrawn	0.5% on the non-withdrawn amount	0.6% on the non-withdrawn amount

Notes:

1. In case of withdrawals of amounts over:

- BGN 5,000 – a written pre-notice should be submitted not later than 12:00 h. on the previous business day;

- EUR 3,000 (or their equivalent in foreign currency) – a written pre-notice should be submitted not later than 12:00 h. two business days before the date of withdrawal.

2. The commission under art. 2.1.1.5. is due for amounts with no pre- notice in the respective branch.

3. "Open" periods are defined according General conditions for keeping and servicing Saving account "Perspective".

4. The commission for cash withdraw of amounts with no pre- notice over BGN 5,000 / EUR 3,000 is valid for withdrawals from Saving account "Perspective" in the "open" periods.

5. For cash withdrawals from Deposit with account after maturity date the commission under art. 2.1.1.1 is applicable.

6. For cash withdrawals from current account with debit card and/or current account included in Premium Platinum Program the commissions under p. 4.3.12., 4.3.13., 4.3.14. and 4.3.15., Chapter III are applicable. For amounts over those indicated in Chapter III the commissions under p. 2.1.1.1. and p. 2.1.1.5. are applicable.

7. At closing of an account, the commissions under p. 2.1.1.1., p. 2.1.1.2, p. 2.1.1.3. and on account serving a credit card are not due if the amount available is less than the amount of the withdrawal fee due.

* The fee is not applicable for Account servicing investment in collective investment schemes offered or distributed by the Bank where more than 12 months from the date of initial investment, conducted in the account have passed.

** In condition of submitted written pre-notice for withdrawal of amounts over BGN 5,000 / EUR 3,000.

2.2.	Cash deposits of banknotes and coins	Local currency/BGN/	Foreign currency
2.2.1.	Cash deposits of banknotes		
2.2.1.1.	To Current or Special accounts *		
	• Up to BGN 2,000 / EUR 1,000 incl. (daily limit per client)**	BGN 1 per transaction	EUR 0.50 per transaction
	• Over BGN 2,000 / EUR 1,000	0.1% on the amount exceeding the daily limit, max. BGN 200	0.3% on the amount exceeding the daily limit, max. EUR 100
2.2.1.2.	To Saving account "Perspective" / Saving account "No limitations" / Saving account "Premium" / Deposit account On Saving program / Deposit with account / Child deposit / To Term Deposits for creation / To Term Deposits terminated prior to maturity with aim increasing the deposit amount	Free of charge	Free of charge
2.2.2.	Cash deposits of coins		
	• Up to BGN 10 incl. (daily limit per client)	Free of charge	-
	• Over BGN 10	5% on the amount exceeding BGN 10, min. BGN 10	-
2.3.	Cash payment by third parties in favour of RBBG's clients private individuals		
2.3.1.	Cash deposits of banknotes		
2.3.1.1.	To Current or Special accounts	0.2% on the total amount, min. BGN 3	0.35% on the total amount, min. EUR 3
2.3.1.2.	To Saving account "Perspective" / Saving account "No limitations" / Saving account "Premium" / Deposit account On Saving program	0.2% on the total amount, min. BGN 3	0.35% on the total amount, min. EUR 3
2.3.1.3.	To Child deposit	Free of charge	Free of charge
2.3.2.	Cash payments (cash deposits) with details of the payment "loan/credit card installment" into an account, servicing the loan or into the account of credit card		
	• Up to BGN 2,000 / EUR 1,000 incl.	Free of charge	Free of charge
	• Over BGN 2,000 / EUR 1,000	0.1% on the amount exceeding the daily limit, max. BGN 200	0.3% on the amount exceeding the daily limit, max. EUR 100
2.3.3.	Cash deposits of coins		
	• Up to BGN 10 incl.	Free of charge	-
	• Over BGN 10	5% on the amount exceeding BGN 10, min. BGN 10	-
2.4.	Deposit of banknotes not sorted	0.4% on the total amount in addition to the commission in art. 2.2.1., art. 2.3.1. and art. 2.3.2.	0.6% on the total amount in addition to the commission in art. 2.2.1., art. 2.3.1. and art. 2.3.2.
2.5.	Deposit of banknotes in bad condition	-	2% on the total amount of the damaged banknotes, min. EUR 3

Notes:

1. On exceeding the daily cash deposit/withdrawal limit, the Bank collects the due commissions for amounts exceeding the limit automatically.
2. The commissions in art. 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. The commission under art. 2.2.2 /art.2.3.3. Cash deposits of coins is due when withdrawing over BGN 10 in coins and is collected in addition to the commission as per art. 2.2.1./art. 2.3.1.
4. Commission under art. 2.2.2. and art. 2.3.3. is not due for cash deposits of coins in Child Deposit.
5. For cash deposit under current account with debit card and/or current account included in Premium Platinum Program the

commissions under p. 4.3.12., 4.3.13., 4.3.14. and 4.3.15., Chapter III are applicable. For amounts over those indicated in Chapter III the commission under p. 2.2.1.1. is applicable.

* The fee does not apply to Account servicing investment in collective investment schemes offered or distributed by the Bank for cash deposits of funds for buying stocks and shares from collective investment schemes offered or distributed by the Bank.

** The commission is not due for cash deposit for repayment of credit (on a credit servicing account) or credit card (on a credit card servicing account).

3. Payments in local currency /BGN/

3.1.	Incoming payments from other banks	Free of charge
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Notes:

1. Value date on the beneficiary's account: the value date of the 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. 8.

3.2.	Outgoing payments to beneficiaries at other banks	
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3.2.1.	Through BISERA	
	<ul style="list-style-type: none"> • in paper form • electronically 	BGN 4 BGN 0.80

3.2.2.	Through BISERA from Saving account "Perspective"	
	<ul style="list-style-type: none"> • in paper form • electronically 	BGN 5 BGN 2

3.2.3.	Through RINGS	
	<ul style="list-style-type: none"> • in paper form • electronically 	BGN 20 BGN 13

3.2.4.	Cash payments, ordered by third parties - Private individuals	
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3.2.4.1.	Through BISERA	0.7 %, min. BGN 6
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3.2.4.2.	Payment order to the budget (multiple entries) through BISERA	BGN 4 per each concequtive payment entry in a payment order in the addition to the commission in art. 3.2.4.1
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3.2.4.3.	Through RINGS	0.8 %, min. BGN 20
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3.2.4.4.	Payment order to the budget (multiple entries) through RINGS	BGN 20 per each concequtive payment entry in a payment order in the addition to the commission in art. 3.2.4.3.
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3.3.	Intrabank transfers	
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3.3.1.	in paper form	BGN 2
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3.3.2.	electronically	BGN 0.40
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3.3.3.	in paper form from Saving account "Perspective"	BGN 3
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3.3.4.	electronically from Saving account "Perspective"	BGN 1
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3.3.5.	for payments between own accounts (ordered electronically or in paper form)	Free of charge
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Notes:

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

2. Cut-off time for acceptance of orders for processing on the same business day –as per Chapter VI, art. 7.1.1 and art. 7.1.2.

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

4. For payments between joint account and single account when the account holder of the single account is one of the account holders of the joint account or vice versa, the fee under art. 3.3.1, art. 3.3.2.

5. Payment order to the budget (multiple entries) to beneficiaries at other banks and Intrabank transfers - Every payment in the payment order is charged separately.

6. Value date for remitter's and beneficiary's accounts – the date of accepting 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. 7.1. and art. 8.2

3.4.	Bill payments in Raiffeisen ONLINE	
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3.4.1.	create, change and delete a subscription	Free of charge
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3.4.2.	payment of obligation	Free of charge
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Value date for remitter's and beneficiary's accounts – the date of accepting 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. 7.1.2.

3.5.	Regular payments in Raiffeisen ONLINE	
3.5.1	Regular payments to beneficiaries at other banks	
	• Through BISERA	BGN 0.80
	• Through BISERA from Saving account "Perspective"	BGN 2
	• Through RINGS	BGN 13
3.5.2.	Intrabank regular payments	BGN 0.40
3.5.3.	Intrabank regular payments from Saving account "Perspective"	BGN 1
3.5.4.	Regular payments between own accounts	Free of charge
3.6.	Details' changing or cancellation of already ordered payments upon customer's request	
	• for internal payments	BGN 5
	• for outgoing payments to other banks	BGN 15
3.7.	Investigation for outgoing/ incoming payment	BGN 15
3.8.	Direct Debit	
3.8.1.	Receiving Direct debit Consent	BGN 1
3.8.2.	Direct debit request, initiated by RBBG through BISERA on demand of the bank's customer	
3.8.2.1.	in paper form	BGN 4
3.8.2.2.	electronically	BGN 1
3.8.3.	Received rejection for direct debit request, initiated by RBBG through BISERA	BGN 2
3.8.4.	Payment performed by RBBG on direct debit request, initiated by another bank through BISERA	
3.8.4.1.	Up to BGN 100 000, performed through BISERA	BGN 4
3.8.4.2.	BGN 100 000 or over, performed through RINGS	BGN 20
3.8.5.	Rejection sent by RBBG on direct debit request, initiated by another bank through BISERA	BGN 2
3.8.6	Direct debit requests between clients of RBBG	
3.8.6.1.	Requests initiated by RBBG's customer (to RBBG's customer) ordered in paper form	BGN 2
3.8.6.2.	Requests initiated by RBBG's customer (to RBBG's customer) ordered electronically	BGN 0.50
3.8.6.3.	Payment performed by RBBG's customer (on demand of RBBG's customer)	BGN 2
3.8.7.	Rejection of Direct debit request *	BGN 2
Note:	Raiffeisenbank (Bulgaria) EAD 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 not enough coverage of the amount specified in the direct debit order on the payer's account.	
	* Rejection of Direct debit request - the fee is booked: From the payee's account in case of, under any of the following conditions – absence of deposited Direct Debit Consent / request for cancellation / failure to comply with the Consent's conditions; From the payer's account in case of, under any of the following conditions – insufficient funds / request for rejection.	
3.9.	Utility Payments	
3.9.1.	Single payment	BGN 0.20 per payment
3.9.2.	5 payments bundle	BGN 2 per month
3.9.3.	10 payments bundle	BGN 3 per month
Notes:	1. The service Utility payments is closed for sales from 10.10.2017 with exception of utility payments to Uniqqa and Uniqqa Life insurances. 2. The fees in art. 3.9.2. and art. 3.9.3. are valid only for bundles opened before 01.11.2013.	
4. Payments in Foreign currency		
4.1.	Incoming Payments from other banks	
4.1.1.	Incoming payments in euro from EEA countries	Free of charge
4.1.2.	All other Incoming payments	
4.1.2.1.	Up to EUR 100 incl.	Free of charge

4.1.2.2.	Over EUR 100	0.1% + EUR 6, max. EUR 90
Notes:		
1. Value date on the beneficiary's account: the value date of crediting the funds in RBBG's nostro account.		
2. Cut-off time for processing payments received on the same business day –as per Chapter VI, art. 8.1.		
4.2.	Outgoing payments to beneficiaries at other banks	
4.2.1.	Outgoing payments to countries from the European Economic Area	
4.2.1.1.	Outgoing payments in euro	
	Outgoing payments ordered electronically	
	• Next-day value date (SEPA transfers)	EUR 0.41
	• Same-day value date	EUR 6.65
	Outgoing payments ordered in paper form	
	• Value date – 2 business days forward (spot value date) (SEPA transfers)	EUR 2.05
	• Next-day value date (SEPA transfers)	EUR 2.05
	• Same-day value date	EUR 10.23
4.2.1.2.	Outgoing payments in currencies of EEA countries other than the euro	
	Outgoing payments ordered electronically	
	• Next-day value date	0.15%, min. EUR 15, max. EUR 200; + EUR 9
	Outgoing payments ordered in paper form	
	• Value date – 2 business days forward (spot value date)	0.2%, min. EUR 17, max. EUR 300; + EUR 9
	• Next-day value date	0.3%, min. EUR 30, max. EUR 500; + EUR 9
4.2.1.3.	Outgoing payments in US dollars	
	Outgoing payments ordered electronically	
	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 200; + EUR 9
	• Next-day value date	0.3%, min. EUR 30, max. EUR 500; + EUR 9
	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 9
	Outgoing payments ordered in paper form	
	• Value date – 2 business days forward (spot value date)	0.2%, min. EUR 17, max. EUR 300; + EUR 9
	• Next-day value date	0.3%, min. EUR 30, max. EUR 500; + EUR 9
	• Same-day value date	0.4%, min. EUR 50, max. EUR 500; + EUR 9
4.2.1.4.	Outgoing payments in currencies different from euro and US dollars	
	Outgoing payments ordered electronically	
	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 200; + EUR 9
	• Next-day value date (upon agreement with the Bank)	0.3%, min. EUR 30, max. EUR 500; + EUR 9
	Outgoing payments ordered in paper form	
	• Value date – 2 business days forward (spot value date)	0.2%, min. EUR 17, max. EUR 300; + EUR 9
	• Next-day value date (upon agreement with the Bank)	0.3%, min. EUR 30, max. EUR 500; + EUR 9
4.2.2.	Outgoing payments to countries outside the European Economic Area	
	Outgoing payments ordered electronically	
	• Value date – 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 200; + EUR 9
	• Next-day value date (for transfers in currencies other than euro and US dollars - upon agreement with the Bank)	0.3%, min. EUR 30, max. EUR 500; + EUR 9
	• Same-day value date (US dollars and euro only)	0.4%, min. EUR 50, max. EUR 500; + EUR 9
	Outgoing payments ordered in paper form	
	• Value date – 2 business days forward (spot value date)	0.2%, min. EUR 17, max. EUR 300; + EUR 9
	• Next-day value date (for transfers in currencies other than euro and US dollars - upon agreement with the Bank)	0.3%, min. EUR 30, max. EUR 500; + EUR 9
	• Same-day value date (US dollars and euro only)	0.4%, min. EUR 50, max. EUR 500; + EUR 9
4.2.3.	Additional fee for the ordering party for payments with commission option OUR	
	• For amounts up to EUR 5,000 (or equivalent in another currency)	EUR 10
	• For amounts from EUR 5,000.01 to EUR 10,000 (or equivalent in another currency)	EUR 20

	• For amounts from EUR 10,000.01 to EUR 25,000 (or equivalent in another currency)	EUR 30
	• For amounts above EUR 25,000.01 (or equivalent in another currency)	EUR 50

Notes:

1. Value date for the remitter's account: the day of transfer processing.
2. Cut-off time for acceptance of orders for processing on the same business day – as per Chapter VI, art. 7.2.
3. Raiffeisenbank (Bulgaria) EAD offers outgoing payments to other banks in more than 100 other currencies, also incoming payments from other banks in more than 35 other currencies, which will be processed and exchanged in the currency of the account hold with The Bank at the exchange rate valid at the time of confirmation by the correspondent bank, at which the currency exchange is executed.
4. SEPA credit transfer is a payment in EUR within EEA with details of charges "SHA" and the value date of the transfer other than the same-date value date. The fees under item art. 4.2.1.1. are applied.
5. The fee under art. 4.2.3. is applied in addition to the commissions under art. 4.2.2. and covers the correspondent bank charges and beneficiary's bank fees, which would have arisen for the ordering party in case of a payment with charging option OUR.
6. Due to specific banking practices of US banks it is possible that the beneficiary's bank in USA deducts charges from the amount of the transfer, notwithstanding the ordering party has chosen charges option OUR. In the case of outgoing payment in USD ordered to USA with charges option OUR under art. 4.2.3, Raiffeisenbank Bulgaria EAD guarantees that upon request by the beneficiary will cover the correspondent charges without collecting them from the ordering party.

4.3.	Intrabank transfers	
4.3.1.	in paper form	EUR 3
4.3.2.	electronically	EUR 1.50
4.3.3.	in paper form from Saving account "Perspective"	EUR 4
4.3.4.	electronically from Saving account "Perspective"	EUR 2.50
4.3.5.	For payments between own accounts	Free of charge

Notes:

1. Charges for intrabank payments are borne by the ordering customer. Receipts of intrabank payments are not charged.
 2. For payments between joint account and single account when the account holder of the single account is one of the account holders of the joint account or vice versa, the fee under art. 4.3.1 or art. 4.3.2. is applied.
- Value date for the remitter's and beneficiary's accounts – the date of acceptance of the payment order, subject to availability of sufficient funds on remitter's account and adherence to the cut-off time for same-day processing – as per Chapter VI, art. 7.2.2 and art. 8.2.

4.4.	Details' changing or cancellation of payments upon customer's request	
	• for internal payments	EUR 5
	• for outgoing payments to other banks	EUR 45
4.5.	Investigation for outgoing/ incoming payment	EUR 20
4.6.	Collection of cheques	
4.6.1.	Drawn on RBBG	0.1%, min. EUR 10
4.6.2.	Drawn on other banks	0.3%, min. EUR 25
4.7.	Cheques returned unpaid	EUR 15 per cheque
4.8.	Issue of cheques/drafts	0.2%, min. EUR 15, max. EUR 450
4.9.	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. 4.6, 4.7, 4.8 and 4.9. 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. This note applies to art. 4.6.2. Drawn on other banks.

4.10.	Currency Exchange	According to the officially announced FX rates of RBBG
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Notes:

1. RBBG proposes "spot", "forward" and "swap" deals and options. In currency operations over EUR 5,000 for currency pair EUR/BGN and over BGN 10,000 or the equivalent in other currency in all other currency pairs, the client may negotiate individual rates with the Capital Markets Sales Department. No commission is collected for currency exchange.

2. All phone calls with the Capital Markets Sales Department are recorded.

5. Loans

The conditions on loans, interest and fees are published in the following documents - "Terms and conditions concerning loan products of individual clients" and "Terms and conditions concerning loan products of individual clients - Company owners".

II. CARDS		
1. Debit cards		Visa Classic, Debit Mastercard and Visa Electron*
1.1.	Card issuance, renewal	Free of charge
1.2.	Card re-issuing before expiry	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
1.3.	Annual card maintenance fee	
1.3.1.	Annual card maintenance fee -main card	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40 for Debit Mastercard and Visa Electron BGN 20 / EUR 10 / USD 13.34 / GBP 8 for Visa Classic
1.3.2.	Annual card maintenance fee - additional card plastic	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
1.3.3.	Annual card maintenance fee - additional card microcard	BGN 2 / EUR 1 / USD 1.34 / GBP 0.80
1.3.4.	Annual card maintenance fee - additional card sticker	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
1.4.	Operations	
1.4.1.	Payment of goods and services	Free of charge
1.4.2.	Withdrawal / cash deposit through ATM of RBBG	BGN 0.30 / EUR 0.15 / USD 0.20 / GBP 0.12
1.4.3.	Withdrawal through ATM of other banks within the country and within the countries from the European Economic Area	BGN 1.30 / EUR 0.65 / USD 0.87 / GBP 0.52
1.4.4.	Withdrawal through ATM in countries outside the European Economic Area	BGN 5+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
1.4.5.	Withdrawal through POS	BGN 5+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
1.4.6.	Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	BGN 0.20 / EUR 0.10 / USD 0.14 / GBP 0.08
1.4.7.	Receipt of funds on card through POS (credit refund)	1%
1.4.8.	Balance enquiry	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
1.5.	Other operations and services	
1.5.1.	Choice and change of PIN	Free of charge
1.5.2.	Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Telenor users
1.5.3.	Card activation after entering 3 wrong PINs	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
1.5.4.	Card delivery to another RBBG branch	Free of charge
1.5.5.	Card account statement upon request at an office of RBBG	Free of charge
1.5.6.	Change of cardholder's details/card parameters	Free of charge

1.5.7.	Change of card operational limits	BGN 2 / EUR 1 / USD 1.34 / GBP 0.80
1.5.8.	Card blocking	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
1.5.9.	Card activation	Free of charge
1.5.10.	Notification - monthly fee for receiving text messages for operations	BGN 0.60 / EUR 0.30 / USD 0.40 / GBP 0.24
1.5.11.	Unreasonable claims on transaction	BGN 10 / EUR 5 / USD 6.67 / GBP 4

* Visa Electron debit card is closed for sales from 15.04.2019.

2. Credit cards		Visa Classic/BILLA Visa Classic*	RaiCARD Fix	Mastercard Gold	Visa Platinum
2.1.	Cash withdrawal limit	100% of the credit limit	100% of the credit limit	100% of the credit limit	100% of the credit limit
2.2.	Minimum payment	5%, min. BGN 10 / EUR 5	Depending on the credit limit (CL): • BGN 20 (BGN 500 - 1000 CL) • BGN 30 (BGN 1001 – 1500 CL) • BGN 40 (BGN 1501 – 2000 CL) • BGN 60 (BGN 2001 - 3000 CL) • BGN 80 (BGN 3001 – 4000 CL) • BGN 100 (BGN 4001 – 5000 CL)	5%, min. BGN 10 / EUR 5	5%, min BGN 10 / EUR 5
2.3.	Interest rate upon purchase/payment (yearly)	Visa Classic - 18.90% BILLA Visa Classic - 18.90% Purchases with BILLA Visa Classic in BILLA in the country - 14.90%	18.90%	17.90%	16.80%
2.4.	Interest rate upon cash withdrawal (yearly)	18.90%	18.90%	17.90%	16.80%

2.5.	Discount for purchase/payment within the country for Billa-Visa Classic	2% for purchases with BILLA Visa Classic in BILLA in the country, without discount at other merchants	-	-	-
2.6.	Card issuance	Free of charge	BGN 45	Free of charge	BGN 260 / EUR 130
2.7.	Additional card issuance	Free of charge	BGN 15	Free of charge	BGN 130 / EUR 65
2.8.	Card renewal	Free of charge	Free of charge	Free of charge	Free of charge
2.9.	Card re-issuing before expiry	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.10.	Monthly/Annual card maintenance fee	Visa Classic - BGN 4.40 / BGN 44 Visa Classic - EUR 2.20 / EUR 22 BILLA Visa Classic - BGN 4.40 monthly fee	Annual fee - BGN 45	BGN 9.40 / BGN 94 / EUR 4.70 / EUR 47	Annual card maintenance fee – BGN 260 / EUR 130
2.11.	Monthly/Annual card maintenance fee for additional card	Visa Classic - BGN 2.60 / BGN 26 Visa Classic - EUR 1.30 / EUR 13 BILLA Visa Classic- BGN 2.60 monthly fee	Annual fee - BGN 15	BGN 5.60 / BGN 56 EUR 2.80 / EUR 28	Annual card maintenance fee – BGN 130 / EUR 65
2.12.	Operations				
2.12.1.	Payment of goods and services	Free of charge	Free of charge	Free of charge	Free of charge
2.12.2.	Withdrawal through ATM/POS of RBBG	BGN 3 + 1.5% / EUR 1.50 + 1.5%	BGN 5	BGN 3 + 1.5% / EUR 1.50 + 1.5%	BGN 3 + 1.5% / EUR 1.50 + 1.5%
2.12.3.	Cash deposits through ATM of RBBG	Free of charge	Free of charge	Free of charge	Free of charge
2.12.4.	Withdrawal through POS of RBBG and repayment in 12 equal monthly installments	0% interest, 4% fee	10% annual interest, free of charge	0% interest, 4% fee	0% interest, 4% fee
2.12.5.	Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 5 + 1.5% / EUR 2.50 + 1.5%	BGN 7	BGN 5 + 1.5% / EUR 2.50 + 1.5%	BGN 5 + 1.5% / EUR 2.50 + 1.5%

2.12.6.	Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 7 + 3% / EUR 3.50 + 3%	BGN 15	BGN 7 + 3% / EUR 3.50 + 3%	BGN 10 + 3% / EUR 5 + 3%
2.12.7.	Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%	1%	1%	1%
2.12.8.	Receipt of funds on card through POS (credit refund)	1%	1%	1%	1%
2.12.9.	Balance enquiry	BGN 1 / EUR 0.50	BGN 1	BGN 1 / EUR 0.50	BGN 1 / EUR 0.50
2.13.	Other operations and services				
2.13.1.	Choice and charge of PIN	Free of charge	Free of charge	Free of charge	Free of charge
2.13.2.	Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Telenor users	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Telenor users	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Telenor users	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Telenor users
2.13.3.	Monthly card statement	Free of charge	Free of charge	Free of charge	Free of charge
2.13.4.	Statement upon request at an office of RBBG	Free of charge	Free of charge	Free of charge	Free of charge
2.13.5.	Change of credit/operational limit	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.13.6.	Card blocking	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.13.7.	Creditworthiness review fee	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.13.8.	Card activation after entering 3 wrong PINs	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.13.9.	Card delivery to another RBBG branch	Free of charge	Free of charge	Free of charge	Free of charge
2.13.10.	Unreasonable claim on transaction	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.14.	Compensation for delay (at annual base)	10%	10%	10%	10%
2.15.	Overlimit on credit card	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5
2.16.	Account closure	Free of charge	Free of charge	Free of charge	Free of charge
2.17.	Credit interest	Not applicable	Not applicable	Not applicable	Not applicable
2.18.	Annual fee for Automatic repayment via direct debit **	BGN 10 / EUR 5	BGN 10	BGN 10 / EUR 5	BGN 10 / EUR 5

2.19.	Priority Pass visit ***	-	-	-	-	EUR 33.60
<p>*BILLA Visa Classic credit cards is offered in BGN only. ** By using the service the fees appointed in Chapter I, art. 3.8.2.2., 3.8.3., 3.8.6.2., 3.8.7. are not applicable. *** The fee is charged by Priority Pass Limited – EUR 33.6 per person per visit (incl. VAT).</p>						
3. Terminal device services						
3.1.	POS withdrawal at desk of RBBG with Visa/ Mastercard cards, Issued by other banks issued in the country and abroad	3.5%, min. BGN 10				
3.2.	POS withdrawal at desk of RBBG cards, issued by RBBG	Only card operation fee is applicable				
<p>Note: For withdrawals over BGN 5,000 without pre-notice, the commission per Chapter I, art. 2.1.1.5. is charged.</p>						
4. Other services						
4.1.	Delivery of an issued card abroad by special courier upon customer's request	BGN 100				
<p>Note: The fee is applicable to countries in Europe</p>						
5. Wearables						
5.1.	Key fob Goldy	BGN 15				
5.2.	Mini purse key fob	BGN 10				
5.3.	Silicon wristband	BGN 5				

III. BUNDLES OF PAYMENT SERVICES

1. Account "For salary"

1.1.	Account "For salary" opening	Free of charge
1.2.	Maintenance fee	BGN 3.50 per month
	• for non-salary clients/clients who don't receive regular monthly income over BGN 145 in RBBG	BGN 3.90 per month
1.3.	Included services	
1.3.1.	Issuance and maintenance of international debit card	Free of charge
1.3.2.	Card maintenance fee	Free of charge
1.3.3.	Payment of goods and services with debit card	Free of charge
1.3.4.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
1.3.5.	Intrabank payments in BGN, ordered electronically	Free of charge
1.3.6.	Bill payments in Raiffeisen ONLINE	Free of charge
1.3.7.	Registration and maintenance for Notification service	Free of charge
1.4.	Terminating using Account "For salary"	BGN 5

Notes:

1. The account terminating fee is applicable only for accounts, opened less than 6 months before the closure date.
2. The account maintenance fee is not applicable for the closing month.
3. The fees of all other services used with Account "For salary" are in accordance with the preceding chapters in the Tariff.

2. Account "For every day"

2.1.	Opening of Account "For every day"	Free of charge
2.2.	Maintenance fee	BGN 4.90 per month
	• for non-salary clients/clients who don't receive regular monthly income over BGN 145 in RBBG	BGN 5.90 per month
2.3.	Included services:	
2.3.1.	Current account with international debit card	
	• opening fee	Free of charge
	• maintenance fee	Free of charge
2.3.2.	International debit cards	
	• card issuance, renewal	Free of charge
	• annual card maintenance fee	Free of charge
2.3.3.	Current account for service of loan in the currency of the loan	
	• opening fee	Free of charge
	• maintenance fee	Free of charge
2.3.4.	Payment of goods and services with debit card	Free of charge
2.3.5.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
2.3.6.	Withdrawal through ATM of other banks within the country (3 *per month)	Free of charge
2.3.7.	Intrabank payments in BGN, ordered electronically	Free of charge
2.3.8.	Outgoing payments in BGN, ordered electronically, initiated through BISERA	Free of charge
2.3.9.	Bill payments in Raiffeisen ONLINE	Free of charge
2.3.10.	Registration and maintenance for Notification service	Free of charge
2.4.	Terminating using the bundle	BGN 10

Notes:

1. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
 2. The package maintenance fee is not applicable for the package closing month.
 3. The fees of all other services used with Account "For every day" are in accordance with preceding chapters in the Tariff.
- *Every consecutive withdrawal through ATM of other bank will be charged according Chapter II, art. 1.4.3

3. Premium GOLD Program		
3.1.	Opening of the program	Free of charge
3.2.	Premium Gold Program Maintenance	BGN 15.00 / EUR 8 per month
	• for salary clients who receive regular monthly income over BGN 3 000 and usage of 2 of the following products: credit card and / or suitable insurance / investment product	Free of charge
3.3.	Service Included in the Premium Gold Program:	
3.3.1.	Opening and maintenance of current account with international debit card	Free of charge
3.3.2.	Opening and maintenance of current account in BGN	Free of charge
3.3.3.	Opening and maintenance of current account in EUR or USD	Free of charge
3.3.4.	Issuance and maintenance of international debit card – main and additional	Free of charge
3.3.5.	Issuance of international credit card – main and additional (or 2 main cards)	Free of charge
3.3.6.	Payment of goods and services with debit card	Free of charge
3.3.7.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
3.3.8.	Withdrawal through ATM of other banks within the country	Free of charge
3.3.9.	Intrabank payments in BGN, ordered electronically	Free of charge
3.3.10.	Outgoing payments in BGN, ordered electronically, initiated through BISERA	Free of charge
3.3.11.	Bill payments in Raiffeisen ONLINE	Free of charge
3.3.12.	Registration and maintenance for Notification service	Free of charge
3.4.	Terminating using Premium Gold Program	BGN 10

Notes:

1. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
2. The package maintenance fee is not applicable for the package closing month.
3. Intrabank payments in BGN ordered electronically are free of charge when ordered from current accounts or current account with debit card, included in the bundle

4 Premium PLATINUM Program		
4.1.	Opening of the program	Free of charge
4.2.	Premium Platinum Program Maintenance	BGN 30.00 / EUR 15 per month
	• for clients with availability at the end of each month over BGN 100 000 and usage of 2 of the following products: credit card Visa Platinum / Mastercard Gold and / or suitable insurance / investment product	Free of charge
4.3.	Service Included in the Premium Platinum Program:	
4.3.1.	Opening and maintenance of current account with international debit card	Free of charge
4.3.2.	Opening and maintenance of current account in BGN	Free of charge
4.3.3.	Opening and maintenance of current account in EUR or USD	Free of charge
4.3.4.	Issuance and maintenance of international debit card – main and additional	Free of charge
4.3.5.	Issuance of international credit card – main and additional (or 2 main cards)	Free of charge
4.3.6.	Payment of goods and services with debit card	Free of charge
4.3.7.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
4.3.8.	Withdrawal through ATM of other banks within the country	Free of charge
4.3.9.	Intrabank payments in BGN, ordered electronically	Free of charge
4.3.10.	Outgoing payments in BGN, ordered electronically, initiated through BISERA	Free of charge
4.3.11.	Bill payments in Raiffeisen ONLINE	Free of charge
4.3.12.	Cash preferences – withdrawals up to BGN 10 000 / daily limit	Free of charge
4.3.13.	Cash preferences – withdrawals up to EUR 6 000 / daily limit	Free of charge
4.3.14.	Cash preferences – deposits up to EUR 10 000 / daily limit	Free of charge

4.3.15.	Cahs preferences – deposits up to EUR 5 000 / daily limit	Free of charge
4.3.16.	Registration and maintenance for Notification service	Free of charge
4.4.	Terminating using Premium Platinum Program	BGN 10

Notes:

1. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
2. The package maintenance fee is not applicable for the package closing month.
3. Intrabank payments in BGN ordered electronically are free of charge when ordered from current accounts or current account with debit card, included in the bundle

5. . Account "For pension"

5.1.	Opening of Account "For pension"	Free of charge
5.2.	Maintenance fee of Account "For pension"	
	• for clients, received transfer over BGN 145 in RBBG during the current month	Free of charge
	• for clients, who have not received transfer over BGN 145 in RBBG during the current month	BGN 0.90
5.3.	Included services:	
5.3.1.	Current account with international debit card	
	• Opening fee	Free of charge
	• Maintenance fee	Free of charge
5.3.2.	International debit cards	
	• Card issuance, renewal	Free of charge
	• Annual card maintenance fee	Free of charge
5.3.3.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
5.3.4.	Intrabank payments in BGN, ordered electronically	Free of charge
5.3.5.	Outgoing payments in BGN, ordered electronically, initiated through the BISERA	Free of charge
5.4.	Terminating Account "For pension"	Free of charge

Note:

All the services, not mentioned in this Chapter are charged according to the other chapters in the Tariff.

6. Account "For Students" between 14 -18 years old

6.1.	Opening of Account "For Students" between 14 -18 years old	Free of charge
6.2.	Maintenance fee of Account "For Students" between 14 -18 years old	Free of charge
6.3.	Included services:	
6.3.1.	Current account with international debit card	Free of charge
	• Opening fee	Free of charge
	• Maintenance fee	Free of charge
6.3.2.	International debit cards	
	• Card issuance, renewal	Free of charge
	• Annual card maintenance fee	Free of charge
6.3.3.	Payment of goods and services with debit card	Free of charge
6.3.4.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
6.3.5.	Registration and maintenance for Notification service (e-mail)	Free of charge
6.3.6.	Registration for Raiffeisen ONLINE service	Free of charge
6.4.	Terminating Account "For Students" between 14-18 years old	Free of charge

Notes:

1. Account "For Students" between 14-18 years old is intended for minors between 14 and 18 years of age, to receive scholarships, cash benefits, wages or money from a parent. The account is opened with the consent of a parent.
2. Preferences for current account with debit card are valid only for persons under age of 21, after that a standard tariff will be applied.

All the services, not mentioned in this Chapter are charged according to the other chapters in the Tariff.

7. Account "For Students"		
7.1.	Opening of Account "For Students"	Free of charge
7.2.	Maintenance fee of Account "For Students"	
	• when performing at least 2 transactions per month with the debit card	Free of charge
	• when performing less than 2 transactions per month with the debit card	BGN 0.90 / EUR 0.50 / USD 0.50 / GBP 0.50
7.3.	Included services:	
7.3.1.	Current account with international debit card	Free of charge
	• Opening fee	Free of charge
	• Maintenance fee	Free of charge
7.3.2.	International debit cards	
	• Card issuance, renewal	Free of charge
	• Annual card maintenance fee	Free of charge
7.3.3.	Current account for service of student loan	
	• Opening fee	Free of charge
	• Maintenance fee	Free of charge
7.3.4.	Withdrawal/cash deposit through ATM of RBBG	Free of charge
7.3.5.	Intrabank payments in BGN, ordered electronically	Free of charge
7.3.6.	Outgoing payments in BGN, ordered electronically, initiated through the BISERA	Free of charge
7.4.	Terminating Account "For Students"	Free of charge
Notes:		
1. Preference for current account is valid only for students under age of 26 or for the whole term of the student loan (in case the student has a student loan in RBBG), after that a standard tariff for current accounts will be applied.		
2. Preferences for current account with debit card are valid only for students under age of 26, after that a standard tariff will be applied.		
All the services, not mentioned in this Chapter are charged according to the other chapters in the Tariff.		
8. "Student banking" bundle		
8.1.	Opening of the bundle	Free of charge
8.2.	Bundle maintenance	Free of charge
8.3.	Services included in the bundle	
8.3.1.	Opening and maintenance of current account with debit card	Free of charge
8.3.2.	Opening and maintenance of current account in BGN	Free of charge
8.3.3.	Issuance and maintenance of international debit card	Free of charge
8.3.4.	Payment of goods and services with debit card	Free of charge
8.3.5.	Withdrawal through ATM of RBBG	Free of charge
8.4.	Terminating "Student" Bundle	Free of charge
Notes:		
1. Preference for current account is valid only for students under age of 26 or for the whole term of the student loan in case the student has a student loan in RBBG.		
2. Preferences for current account with debit card and debit card are valid only for students under age of 26.		
3. The package maintenance fee is not applicable for the package closing month.		
4. The bundle "Student banking" is closed for sales from 18.09.2017.		
All the services, not mentioned in this Chapter are charged according to the other chapters in the Tariff.		

9. "Premium" bundle		
9.1.	Opening of the bundle	Free of charge
9.2.	Bundle Maintenance	BGN 11.60 / EUR 5.93 per month or BGN 127.60 / EUR 65.24 per year
9.3.	Services included in the bundle	
9.3.1.	Opening and maintenance of current account with debit card	Free of charge
9.3.2.	Opening and maintenance of current account Premium Gold in BGN	Free of charge
9.3.3.	Opening and maintenance of current account Premium Gold in euro	Free of charge
9.3.4.	Issuance and maintenance of international debit card	Free of charge
9.3.5.	Payment of goods and services with debit card	Free of charge
9.3.6.	Withdrawal through ATM of RBBG	Free of charge
9.3.7.	Intrabank payments in BGN ordered electronically	Free of charge
9.3.8.	Outgoing payments in BGN, ordered electronically, initiated through the BISERA	Free of charge
9.3.9.	Bill Payments in Raiffeisen ONLINE/ Utility payments (3 payments per month)	Free of charge
9.3.10.	Registration for the Notification service on debit card transactions and 5 SMS monthly	Free of charge
9.3.11.	Authomatic transfer (SWEEP) from current account "Premium Gold" in BGN/EUR to debit card, Deposit + or another account in BGN/EUR in RBBG	Free of charge
9.4.	Terminating "Premium" Bundle	BGN 10
Notes:		
1. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.		
2. The package maintenance fee is not applicable for the package closing month.		
3. New subscriptions to the service Utility payments can be registered to "Premium" bundles, opened till 10.10.2017 and to Uniqa and Uniqa Life insurances.		
4. "Premium" bundle is closed for sales from 15.12.2019.		
Intrabank payments in BGN ordered electronically are free of charge when ordered from current accounts or current account with debit card, included in the bundle.		
10. "Comfort" bundle		
10.1.	Opening of the bundle	Free of charge
10.2.	Bundle Maintenance	BGN 4.95 per month
10.3.	Services included in the bundle	
10.3.1.	Opening and maintenance of current account with debit card	Free of charge
10.3.2.	Opening and maintenance of current account in BGN	Free of charge
10.3.3.	Opening and maintenance of current account in foreign currency	Free of charge
10.3.4.	Issuance and maintenance of international debit card	Free of charge
10.3.5.	Payment of goods and services with debit card	Free of charge
10.3.6.	Withdrawal through ATM of RBBG	Free of charge
10.3.7.	Intrabank payments in BGN, ordered electronically	Free of charge
10.3.8.	Bill Payments in Raiffeisen ONLINE/Utility payments (3 payments per month)	Free of charge
10.3.9.	Authomatic transfers to Saving account "No limitations"	Free of charge

10.4.	Terminating using the bundle	BGN 10
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Notes:

1. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
2. The package maintenance fee is not applicable for the package closing month.
3. New subscriptions to the service Utility payments can be registered to "Comfort" bundles, opened till 10.10.2017 and to Uniqa and Uniqa Life insurances.
4. "Comfort" bundle is closed for sales from 15.11.2018.
5. The fees in art. 10 are valid only for existing bundles.

11. Current account with debit card "Plus"

11.1.	Account opening	Free of charge
11.2.	Maintenance	BGN 3.20 per month
11.3.	Services included in the bundle	
11.3.1.	Issuance and maintenance of international debit card	Free of charge
11.3.2.	Payment of goods and services with debit card	Free of charge
11.3.3.	Withdrawal through ATM of RBBG	Free of charge
11.3.4.	Intrabank payments in BGN, ordered electronically	Free of charge
11.3.5.	Authomatic transfers to Saving account "No limitations"	Free of charge
11.4.	Terminating using Current account with debit card "Plus"	BGN 5

Notes:

1. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
2. The package maintenance fee is not applicable for the package closing month.
3. Current account with debit card "Plus" is closed for sales from 10.10.2016.
4. The fees in art.11 are valid only for existing bundles.

12. "Current account" / "Current account +" bundle

12.1.	Maintenance of "Current account" bundle	BGN 3.20 per month
12.2.	Maintenance of "Current account +" bundle	BGN 3.80 / EUR 1.94 per month
12.3.	Terminating using "Current account"/ "Current account +" bundle	BGN 10

Notes:

1. The fees in art. 12 are valid only for existing bundles.
2. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
3. The package maintenance fee is not applicable for the package closing month.

13. "Raiffeisen Exclusive Silver" / "Raiffeisen Exclusive Silver +" Bundle

13.1.	Maintenance of "Raiffeisen Exclusive Silver" bundle	BGN 4.20 per month
13.2.	Maintenance of "Raiffeisen Exclusive Silver+" bundle	BGN 4.80 / EUR 2.45 per month
13.3.	Terminating using "Raiffeisen Exclusive Silver" / "Raiffeisen Exclusive Silver+" bundle	BGN 15

Notes:

1. The fees in art. 13 are valid only for existing bundles.
2. The bundle terminating fee is applicable only for bundles, opened less than 6 months before the closure date.
3. The package maintenance fee is not applicable for the package closing month.

IV. PAYMENT ACCOUNT WITH BASIC FEATURES

1. Opening, minimum balance and maintenance

1.1.	Opening of payment account with basic features	BGN 1.20
1.2.	Minimum balance of payment account with basic features	None
1.3.	Maintenance of payment account with basic features	BGN 1.95 per month

Note:

Overdraft is allowed only subject to prior arrangement with Raiffeisenbank (Bulgaria).

2. Closure of payment account with basic features

2.1.	Accounts opened up to 6 months before the account closure date	Free of charge
2.2.	Accounts opened over 6 months before the account closure date	Free of charge

Note:

The account maintenance fee is not applicable for the account closing month.

3. Cash transactions

3.1.	Cash withdrawals from Payment account with basic features	
	• Up to BGN 1 000 incl. (daily limit)	BGN 1.35 per transaction
3.2.	Cash deposits to Payment account with basic features	
	• Up to BGN 3,890 incl. (daily limit)	Free of charge

Notes:

- For cash withdrawal of an amount over BGN 1, 000, the commission is according Chapter I, art. 2.
- On exceeding the daily cash deposit or withdrawal limit, the Bank collects the due commissions for amounts exceeding the limit automatically.
- The commissions in art. 3, 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).
- For other payment services with payment account with basic features, not present in this point, the commissions in accordance with Chapter I, art. 2 shall apply.

4. Payments in local currency

4.1.	Incoming payments from other banks	Free of charge
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Notes:

- Value date on the beneficiary's account: the value date of the crediting the funds to the settlement account of RBBG at the Central Bank/nostro account.
- Cut-off time for processing payments on the same business day – as per Chapter VI, art. 8

4.2.	Outgoing payments to beneficiaries at other banks	
4.2.1.	Through the BISERA	
	• in paper form	BGN 2.30
	• electronically	BGN 0.79
4.2.2.	Payment order to the budget (multiple entries) initiated through BISERA, ordered in paper form or electronically	Every payment in the payment order is charged separately, according item art. 4.2.1 from current Tariff

Notes:

- Value date for remitter's account: the day of payment processing.
- Cut-off time for acceptance of orders for processing on the same business day – as per Chapter VI, art.7.1.1 and art.7.1.2.
- For other payment services with payment account with basic features, not present in this Chapter, the commissions in accordance with the preceding chapters in the Tariff shall apply.

4.3.	Intrabank transfers	
4.3.1.	in paper form	BGN 0.98
4.3.2.	electronically	BGN 0.39
4.3.3.	For Payment order to the budget (multiple entries) ordered in paper form or electronically	Every payment in the payment order is charged separately, according item art. 4.3.1 and art. 4.3.2. from current Tariff

Notes:

- Charges for intrabank payments are borne by the ordering customer. Receipts of intrabank payments are not charged.
- For payments between joint account and single account when the account holder of the single account is one of the account holders of the joint account (or vice versa), the fee under art. 4.3.1 or art. 4.3.2 is applied.
Value date for remitter's and beneficiary's accounts – the date of accepting 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. 7.1. and art. 8.2.
- For other payment services with payment account with basic features, not present in this point, the commissions in accordance with Chapter I, art. 3 shall apply.

5. Direct Debit

5.1.	Direct debit request, initiated by RBBG through the BISERA on demand of the bank's customer	
5.1.1.	in paper form	BGN 2.50
5.1.2.	electronically	BGN 1
5.2.	Payment performed by RBBG on direct debit request, initiated by another bank through BISERA	
5.2.1.	Up to BGN 100 000, performed through BISERA	BGN 2.15
5.3.	Direct debit requests between clients of RBBG	
5.3.1.	Requests initiated by RBBG's customer (to RBBG's customer) ordered in paper form	BGN 1
5.3.2.	Requests initiated by RBBG's customer (to RBBG's customer) ordered electronically	BGN 0.50
5.3.3.	Payment performed by RBBG's customer (on demand of RBBG's customer)	BGN 0.98

Note:

1. For other payment services with payment account with basic features, not present in this point, the commissions in accordance with Chapter I, art. 3.8. shall apply.

Raiffeisenbank (Bulgaria) EAD 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 not enough coverage of the amount specified in the direct debit order on the payer's account.

6. Regular payment in Raiffeisen ONLINE

6.1.	Intrabank regular payment	BGN 0.39
6.2.	To beneficiaries at other banks initiated through BISERA	BGN 0.79

7. International debit cards

7.1.	Payment services within the country	
7.1.1.	Payment of goods and services	Free of charge
7.1.2.	Withdrawal through ATM of RBBG	BGN 0.18
7.1.3.	Withdrawal through ATM of other banks	BGN 0.95

Note:

1. For other payment services with payment account with basic features, not present in this point, the commissions in accordance with Chapter II shall apply

V. MISCELLANEOUS

1.	Processing of enquiries and issuing duplicates of documents pertaining to bank transactions and services	
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
2.	Printing statements or written confirmations of account balances	EUR 2 per account statement
3.	Issuing bank certificates - for existence of account, number of account and amount as of certain date	
3.1	Bulgarian language	BGN 10
3.2.	English language	BGN 20
3.3.	Additional fee for express issuance /same working day/	BGN 20
4.	Issuing bank references - for debit and credit movements and others incl. Certificate under Art. 22 of Personal Income Tax Act (PITA)	
4.1.	Bulgarian language	BGN 30
4.2.	English language	BGN 60
4.3.	Additional fee for express issuance /same working day/	BGN 20

5.	Issuing of bank information in form under customer's requirement - incl. bank references in front of bulgarian and foreign institutions	
5.1.	Bulgarian language	BGN 60
5.2.	English language	BGN 80
5.3.	Additional fee for express issuance /same working day/	BGN 20
6.	Issuing of a bank reference for the existence or absence of credit obligations to the Bank, to serve another bank	
6.1.	Bulgarian language	BGN 60
6.2.	English language	BGN 80
6.3.	Additional fee for express issuance /same working day/	BGN 20
7.	Raiffeisen Online	
7.1.	Setting of specific rights for Raiffeisen Online	BGN 20
7.2.	Re-issue of PIN for Raiffeisen online	Free of charge
7.3.	Activation of Software Token	Free of charge
8.	Information related with executed payment services	
8.1.	Using Raiffeisen e-statements	Free of charge
8.2.	Paper statements, once per month	Free of charge
8.3.	Paper statements, more frequently than once per month	BGN 1 / EUR 0.50
9.	Confirmation and verification the authenticity of bank documents and authorized signatures	BGN 60
10.	For the account in foreign currency, other than EUR, the following fees applied	
10.1.	Maintenance of current accounts	GBP 2 / USD 3 / CHF 3
10.2.	Maintenance of current accounts with debit card	GBP 1 / USD 1.20
10.3.	Minimum Balance required on current account	None
10.4.	One – off fee for distraint processing	GBP 8 / USD 10 / CHF 10

Note:

Fee on art. 1 is not due for reports containing information in accordance with Consumer Loan Act article 11(1)(12).

VI. GENERAL PROVISIONS

1.	The applying of bank Tariffs for BGN and FCY depends on the currency of the operation. Outgoing payments in BGN to other banks abroad are charged according to the Tariff of the Bank for payments in foreign currency.
2.	Commissions, fees, and charges related to foreign currency transactions are provided in EUR for convenience, but are collected in the currency equivalent of the respective account as per the official exchange rates of The Bulgarian National Bank for the respective currency for the day of the transaction.
3.	The expenses of other banks related to outgoing foreign payments or documentary operations, are calculated as of "ask" / "bid" rate of Raiffeisenbank for the respective currencies on the settlement day.
4.	If there is no sufficient balance on a Customer's account in the currency of the transaction for covering the bank's commissions and charges, the Bank shall be entitled to debit any other account of the Customer with the equivalent in the respective currency at the Bulgarian National Bank reference exchange rate for the day of settlement, up to the total amount of commissions and charges due.
5.	RBBG reserves its right to claim its commissions and charges from the remitter when in their order it is indicated that these fees are at the expense of the beneficiary, but RBBG is unable to collect them from the latter.
6.	Payment systems: <ul style="list-style-type: none"> • BISERA - Interbank Settlement System • RINGS – Real Time Gross Settlement System
7.	All orders deposited at RBBG are processed on the same day and are stamped with current date, if ordered as follows:
7.1.	For payments in BGN
7.1.1.	In paper form <ul style="list-style-type: none"> • For payments through RINGS – until 15.00 h. for processing with same-day value date for the beneficiary's bank

	<ul style="list-style-type: none"> • For payments through BISERA – until 11.00 h. for processing with same-day value date for the beneficiary's bank and until 15.30 h. for processing with next-day value date for the beneficiary's bank
	<ul style="list-style-type: none"> • For payments through SEBRA – until 13.45 h. for processing on the same business day
	<ul style="list-style-type: none"> • For intrabank payments – until 17.00 h.
7.1.2.	In electronic form
	<ul style="list-style-type: none"> • For transfers through RINGS <ul style="list-style-type: none"> - until 15.30 h. for processing with same day value date for the beneficiary's bank
	<ul style="list-style-type: none"> • For transfers through BISERA <ul style="list-style-type: none"> - Until 15.00 h. for processing with same-day value date for the beneficiary's bank - Until 17.00 h. for processing with next- day value date for transfers in BGN with currency conversion except BGN/EUR for the beneficiary's bank - Until 22.00 h. 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
	<ul style="list-style-type: none"> • For transfers through SEBRA <ul style="list-style-type: none"> - until 14.15 h. for processing on the same business day
	<ul style="list-style-type: none"> • Intrabank transfers <ul style="list-style-type: none"> - Until 17.00 h. for payments in BGN with currency conversion except BGN/EUR - Until 22.00 h. for payments in BGN without conversion or currency conversion BGN/EUR for processing with same-day value date - After 22.00 h. for processing with next-day value date * through Raiffeisen online
	* 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.
7.2.	For payments in foreign currency
7.2.1.	To other banks
	<ul style="list-style-type: none"> • With value date – two business days forward /spot/ - 15.30 h. • With next-day value date- 15.30 h. • With same-day value date for payments in US dollars and euro – 15.00 h
7.2.2.	Intrabank transfers – until 17.00 h.
Note:	<i>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.</i>
8.	All payments received with RBBG are processed on the same day, if received as follows:
8.1.	Payment orders from other banks
	<ul style="list-style-type: none"> • in foreign currency, received until 17.00 h. • in BGN, received through BISERA until 16.00 h. • in BGN, received through RINGS until 16.00 h.
8.2.	Intrabank payments - until 17.00 h.
9.	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.
10.	Banking services not quoted in this Tariff are charged by arrangement.
11.	For all transactions performed by RBBG, the Bank's General Business Conditions and the General conditions for payment services shall apply in their current edition.
12.	For the purposes of the Tariff, the term "corporate clients" includes sole proprietors, who will be excluded from the category "Individual clients".
13.	The prices of all services are subject to taxation under the Law on Value Added Tax and are quoted with VAT included.
14.	RBBG executes only orders in proper form and content that comply with the legislation currently in force.
15.	RBBG reserves the right, to amend the current Tariff with 2 /two/ months pre-notice for the client on the webpage of the Bank www.rbb.bg .
16.	Advices for outgoing payments in foreign currency are provided to customers by the next business day.
17.	The present Tariff has been approved by the Management Board of Raiffeisenbank (Bulgaria) EAD.