



Fee Information Document



Name of the account provider: Raiffeisenbank (Bulgaria) EAD

Account name: "Premium Platinum" Program

Date: 03.02.2021

- 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	
"Premium Platinum" Program	
Includes a package of services consisting of:	
<ul style="list-style-type: none"> - Opening of current account in BGN - Opening and maintenance of current account in EUR or USD - Opening of current account with a debit card in BGN or EUR - International debit card Visa Classic/Debit Mastercard without service charge - International credit card Visa Platinum without issue fee or Mastercard Gold without service fee for the first year - Secure online payments with a card (3-D Secure) - Cash withdrawals/cash deposit from all bank`s ATM with debit card - Cash withdrawals from ATMs of other banks in this country with debit card - Payments for goods and services with a card - Registration with Raiffeisen ONLINE - Intrabank payments in BGN, ordered electronically - Outgoing payments in BGN, ordered electronically, initiated through the Interbank Settlement System "BISERA" - Payment of utility bills through Raiffeisen ONLINE - Card transactions' notifications without registration and monthly fees - Preferences for cash deposit and withdrawal 	
Service beyond these quantities will be charged separately	
Opening of current account (accounts part of the program):	
In local currency with a debit card issued in office	Free of charge
In local currency without a debit card issued in office	Free of charge

In EUR without a debit card issued in office	Free of charge
In EUR with a debit card issued in office	Free of charge
Maintenance of current account (of the program):	
In local currency with issued debit card	Monthly 30 BGN
Total annual fee*	360 BGN
In EUR with a debit card	Monthly 15 EUR
Total annual fee*	180 EUR
*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
Closure of current account (of the program):	
In local currency with a debit card issued	
*current accounts opened up to 6 months before the account closure date	10 BGN
* current accounts opened over 6 months before the account closure date	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 BGN
Payments initiated through the Interbank Settlement System "BISERA" through online / mobile banking	Free of charge
Payments initiated through the Real Time Gross Settlement System "RINGS" in an office	20 BGN
Payments initiated through the Real Time Gross Settlement System "RINGS" through online / mobile banking	13 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 BGN
Between accounts of different clients through online / mobile banking	Free of charge
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 BGN
Payments initiated through the Interbank Settlement System "BISERA" through online / mobile banking	Free of charge
Payments initiated through the Real Time Gross Settlement System "RINGS" in an office	20 BGN
Payments initiated through the Real Time Gross Settlement System "RINGS" through online / mobile banking	13 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	10.23 EUR
in euro to EEA, value date SAME DAY, through online / mobile banking	6.65 EUR
in euro to the EEA, value date TOM, in an office	2.05 EUR
in euro to the EEA, value date TOM, through online/ mobile banking	0.41 EUR
In EUR to EEA, value date SPOT, in an office	2.05 EUR
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 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 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/ Debit Mastercard</i>	Free of charge
Credit card maintenance fee in local currency	
Main card <i>Mastercard Gold</i>	Monthly fee 9.40 BGN/ 4.70 EUR Annual fee 94 BGN/ 47 EUR
Main card <i>Visa Platinum</i>	Annual fee 260 BGN/ 130 EUR
Cash withdrawal within the country	
Cash preferences – withdrawals of amounts up to BGN 10 000 incl. (daily limit)	Free of charge
For amounts above the specified cash preference:	
of amounts in local currency in office with pre-notice over BGN 10,000 (daily limit)	0.5% on the amount exceeding the daily limit
of amounts in local currency in office without pre-notice over BGN 10,000 (daily limit)	0.6% on the amount exceeding the amount of the pre-notice, min. BGN 15
Cash preferences – withdrawals of amounts up to EUR 6 000 incl. (daily limit)	Free of charge
For amounts above the specified cash preference:	
of amounts in EUR in office with pre-notice over EUR 6 000 (daily limit)	0.6% on the amount exceeding the daily limit
of amounts in EUR in office without pre-notice over EUR 6 000 (daily limit)	0.7% on the amount exceeding the amount of the pre-notice, min. EUR 10
through POS of PSP with debit card <i>Visa Classic/ Debit Mastercard</i>	5.00 BGN +1% / 2.50 EUR+1% / 3.34 USD +1% / 2.00 GBP+1%
through POS of PSP with credit card <i>Visa Platinum/ Mastercard Gold</i>	3.00 BGN +1.50% / 1.50 EUR + 1.50%
through POS of other PSP with debit card <i>Visa Classic/ Debit Mastercard</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 <i>Visa Platinum/ Mastercard Gold</i>	5.00 BGN +1.50% / 2.50 EUR + 1.50%
through ATM of PSP with debit card <i>Visa Classic/ Debit Mastercard</i>	Free of charge
through ATM of PSP with credit card <i>Visa Platinum/ Mastercard Gold</i>	3.00 BGN +1.50% / 1.50 EUR + 1.50%
through ATM of other PSP with debit card <i>Visa Classic/ Debit Mastercard</i>	Free of charge
through ATM of other PSP with credit card <i>Visa Platinum/ Mastercard Gold</i>	5.00 BGN +1.50% / 2.50 EUR + 1.50%

Cash withdrawal with debit card through ATM abroad	
With debit card <i>Debit Mastercard</i> within the countries from the EEA	1.30 BGN / 0.65 EUR / 0.87 USD / 0.52 GBP
With debit card <i>Visa</i> within the countries from the EEA	1.30 BGN / 0.65 EUR / 0.87 USD / 0.52 GBP
With debit card <i>Visa Classic / Debit Mastercard</i> in countries outside the EEA	5.00 BGN +1% / 2.50 EUR +1% / 3.34 USD +1% / 2.00 GBP +1%
Payment with debit card	
within the country with <i>Visa Classic/ Debit Mastercard</i>	Free of charge
abroad with <i>Visa Classic/ Debit Mastercard</i>	Free of charge
Utility payment	Service not available
Payment with credit card	
within the country with <i>Visa Platinum/ Mastercard Gold</i>	Free of charge
abroad with <i>Visa Platinum/ Mastercard Gold</i>	Free of charge
Utility payment	Service not available
Balance enquiry on payment account through ATM	
through ATM of PSP with debit card <i>Visa Classic/ Debit Mastercard</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/ Debit Mastercard</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	
Package of services	Fee
<i>[brand name]</i>	
Services beyond these quantities will be charged separately.	

<i>Information on additional services</i>	
Service	Fee
<i>[brand name]</i>	