

**Raiffeisen**



**BANK**

## Fee Information Document



Name of the account provider: Raiffeisenbank (Bulgaria) EAD

Account name: Saving account "Premium"

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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Saving account "Premium"	
<b>Opening of saving account:</b>	
In local currency without a debit card issued in office	Free of charge
In local currency with a debit card issued in office	Service not available
In EUR without a debit card issued in office	Free of charge
In EUR with a debit card issued in office	Service not available
<b>Maintenance of saving account:</b>	
In local currency without a debit card issued in office	Monthly 15.00 BGN
* With the option of selecting an annual maintenance fee	Annual fee 150.00 BGN
In EUR without a debit card issued in office	Monthly 8.00 EUR
* With the option of selecting an annual maintenance fee	Annual fee 75.00 EUR
<b>Closure of saving account:</b>	
In local currency without a debit card issued in office	
*current accounts opened up to 6 months before the account closure date	15.00 BGN
* current accounts opened over 6 months before the account closure date	Free of charge
In foreign currency without a debit card issued in office	
* current accounts opened up to 6 months before the account closure date	10.00 EUR
* current accounts opened over 6 months before the account closure date	Free of charge

<b>Payments (excluding cards)</b>	
<b>Credit transfer in local currency to a payment account with another PSP</b>	
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
<b>Credit transfer in local currency to a payment account at the same PSP</b>	
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
<b>Credit transfer in local currency to a payment account of the budget with another PSP</b>	
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
<b>Utility payments</b>	
From a payment account in an office	Service not available
From a payment account through online / mobile banking	Service not available
<b>Credit transfer in foreign currency to a payment account with another PSP</b>	
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 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
<b>Credit transfer in foreign currency to a payment account at the same PSP</b>	
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
<b>Incoming credit transfer in foreign currency</b>	
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% + 6.00 EUR, max. 90 EUR
<b>Cards and cash</b>	
<b>Debit card maintenance fee in local currency</b>	
Main card	Service not available
<b>Credit card maintenance fee in local currency</b>	
Main card	Service not available
<b>Cash withdrawal within the country</b>	
of amounts in local currency in an office without pre-notice up to BGN 5,000	0.5% on the total amount, min 4.00 BGN

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	0.5% on the total amount, min 4.00 BGN
of amounts in EUR in an office without pre-notice up to EUR 3,000	0.6% on the total amount, min 3.00 EUR
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	0.6% on the total amount, min 3.00 EUR
through POS of PSP with debit card	Service not available
through POS of PSP with credit card	Service not available
through POS of other PSP with debit card	Service not available
through POS of other PSP with credit card	Service not available
through ATM of PSP with debit card	Service not available
through ATM of PSP with credit card	Service not available
through ATM of other PSP with debit card	Service not available
through ATM of other PSP with credit card	Service not available
<b>Cash withdrawal with debit card through ATM abroad</b>	
With debit card	Service not available
<b>Payment with debit card</b>	
within the country	Service not available
abroad	Service not available
Utility payment	Service not available
<b>Payment with credit card</b>	
within the country	Service not available
abroad	Service not available
Utility payment	Service not available
<b>Balance enquiry through ATM</b>	
through ATM of RBBG with debit card	Service not available
through ATM of other bank within the country with debit card	Service not available
<b>Overdrafts and related services</b>	
<b>Overdraft</b>	Service not available
Offer	Service not available
Limit	Service not available
processing a request for an office application	Service not available
processing a request for online application	Service not available

Renewal	Service not available
changing parameters	Service not available
<b>Other services</b>	

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