

Raiffeisen



BANK

Fee Information Document



Name of the account provider: Raiffeisenbank (Bulgaria) EAD

Account name: Account "For students and youngsters"

Date: 01.06.2021

- 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	
Account "For students and youngsters"	
includes a package of services consisting of: <ul style="list-style-type: none">- Opening and maintenance of current account with debit card- Secure payments on the Internet (3-D Secure)- Opening and maintenance of current account for service of student loan (if available)- Payment of goods and services with debit card- Withdrawal/cash deposit through ATM of RBBG- Intrabank payments in BGN via Raiffeisen Online- Outgoing payments in BGN, ordered electronically, initiated through the Interbank Settlement System "BISERA"	
Opening of current account (Bundle of payment services):	
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 foreign currency with a debit card issued in office	Free of charge
In foreign currency without a debit card issued in office	Free of charge
Maintenance of current account (Bundle of payment services):	
In local currency with a debit card issued in office	Monthly 1.50 BGN / 0.80 EUR/0.80 USD/0.80 GBP
Total annual fee	18 BGN/ 9.60 EUR/ 9.60 USD/ 9.60 GBP
* For high school students and university students	Monthly 0.50 BGN / 0.30 EUR/0.30 USD/0.30 GBP

* Total annual fee	6.00 BGN / 3.60 EUR/3.60 USD/3.60 GBP
In local currency without a debit card issued in office (current account for service of student loan)	Free of charge
Closure of current account (Bundle of payment services):	
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 foreign currency 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	5.00 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	20.00 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	3.00 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	5.00 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	20.00 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 is not available since 10.10.2017</i>	0.20BGN*
From a payment account through online / mobile banking	Free of charge
Credit transfer in foreign currency to a payment account with another PSP	
Outgoing payments in EUR to countries inside the European Economic Area	
Outgoing payments ordered electronically with next-day value date (SEPA transfers):	

up to equivalent of BGN 100 000	EUR 0.41
equal or greater than the equivalent of BGN 100 000	EUR 6.65
Outgoing payments ordered electronically with Same-day value date	EUR 6.65
Outgoing payments ordered in paper form with value date – 2 business days forward (spot value date) (SEPA transfers)	
up to equivalent of BGN 100 000	EUR 2.56
equal or greater than the equivalent of BGN 100 000	EUR 10.23
Outgoing payments ordered in paper form with next-day value date (SEPA transfers)	
up to equivalent of BGN 100 000	EUR 2.56
equal or greater than the equivalent of BGN 100 000	EUR 10.23
Outgoing payments ordered in paper form with same-day value date	EUR 10.23
Payments different than the mentioned above:	
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
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% + 6.00 EUR, max. 90 EUR
Cards and cash	
Debit card maintenance fee in local currency	
Main card <i>Debit Mastercard</i>	Free of charge

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)	5.00 BGN per transaction
of amounts in local currency in an office without pre-notice from BGN 2,000 to BGN 5,000	0.6% on the amount exceeding the daily limit
of amounts in local currency in an office without pre-notice over BGN 5,000	0.7% 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)	5.00 BGN per transaction
of amounts in local currency in an office with pre-notice over BGN 2,000	0.6% 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 EUR 1,000 to EUR 3,000	0.6% on the amount exceeding the 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>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	Service not available
through POS of other PSP with debit card <i>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	Service not available
through ATM of PSP with debit card <i>Debit Mastercard</i>	Free of charge
through ATM of PSP with credit card	Service not available
through ATM of other PSP with debit card <i>Debit Mastercard</i>	1.30 BGN/ 0.65 EUR/ 0.87 USD/ 0.52 GBP
through ATM of other PSP with credit card	Service not available
Cash withdrawal with debit card through ATM abroad	
With debit card <i>Debit Mastercard</i> in countries from the EEA	1.30 BGN/ 0.65 EUR/ 0.87 USD/ 0.52 GBP
With debit card <i>Debit Mastercard</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>Debit Mastercard</i> within the country	Free of charge
<i>Debit Mastercard</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 on payment account through ATM	
through ATM of PSP with debit card <i>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>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 - request for overdraft changes (including limit cut)	BGN 20.00 50.00 BGN
Other services	
Package of services	Fee
<i>[brand name]</i>	
Services beyond these quantities will be charged separately.	

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