

Chapter One: Individual clients

I. Services in local currency

1. Current Accounts, Term Deposits and Special Accounts

1.1. Opening	
1.1.1. Current accounts	BGN 5
1.1.2. Term deposits	Free of charge
1.1.3. Special accounts	By arrangement
1.1.4. Saving account "No limits"	Free of charge
1.1.5. Deposit account on Saving program	Free of charge
1.2. Minimum Balance required	
1.2.1. Current accounts	BGN 20
1.2.2. Term deposits	As per the official interest rates bulletin of RBBG, currently in force.
1.2.3. Special accounts	By arrangement
1.2.4. Saving Account "No limits"	BGN 100
1.2.5. Deposit account on Saving program	BGN 5 , not obligatory at the time of account opening
1.3. Maintenance of current accounts	BGN 1.50 per month
1.4. Maintenance of current accounts "Raiffeisen Exclusive Gold "	BGN 10.00 per month
1.5. Maintenance of "Current account" bundle	BGN 3.20 per month
1.6. Maintenance of "Current account +" bundle	BGN 3.80 per month
1.7. Maintenance of "Raiffeisen Exclusive Silver" bundle	BGN 4.20 per month
1.8. Maintenance of "Raiffeisen Exclusive Silver +" bundle	BGN 4.80 per month
1.9. Maintenance of "Raiffeisen Exclusive Gold" bundle	BGN 11.60 per month or 127.60 per year
1.10. Maintenance of Saving account "No limits"	Free of charge
1.11. Maintenance of Saving program (booked from the debit card account)	BGN 0.50 per month
1.12. Interest rates	
1.12.1. Credit interest	As per the official interest rates bulletin of RBBG, currently in force
1.12.2. Debit interest	By arrangement
Note: Overdraft is allowed only subject to prior arrangement with RBBG.	
1.13. Closure of current accounts	BGN 10
1.13.1. Current accounts opened up to 12 months before the account closure date	BGN 10
1.13.2. Current accounts opened over 12 months before the account closure date	Free of charge
Note: The account maintenance fee is not applicable for the account closing month	
1.14. Terminating using of "Current account" / "Current account +" bundle	BGN 10
1.15 Terminating using of "Raiffeisen Exclusive Silver" / "Raiffeisen Exclusive Silver +" bundle	BGN 15
1.16. Terminating using of "Raiffeisen Exclusive Gold" bundle	BGN 20
1.17. Closure of Saving account "No limits"	

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1.17.1. Accounts opened up to 12 months before the account closure date	BGN 15
1.17.2. Accounts opened over 12 months before the account closure date	Free of charge

Note: The account maintenance fee is not applicable for the account closing month

1.18. Closure of Saving program	
1.18.1. Accounts opened up to 12 months before the account closure date	BGN 2
1.18.2. Accounts opened over 12 months before the account closure date	Free of charge

Note: The account maintenance fee is not applicable for the account closing month

1.19. Information related with executed payment services	
1.19.1. Using Raiffeisen e-statements	Free of charge
1.19.2. Paper statements, once per month	Free of charge
1.19.3. Paper statements, printed more frequently than once per month	BGN 1

2. Cash Transactions

2.1. Cash withdrawals of bank notes and coins	
2.1.1. From Current or Special Accounts	Up to BGN 2,000 free of charge (daily limit) Over BGN 2,000 - 0.4% on the amount exceeding the daily limit, min. BGN 5, max BGN 800
2.1.2. From Saving account "No limits"	0.4% on the total amount, max BGN 800 ;
2.1.3. From the deposit account on the Saving program	Up to BGN 2,000 free of charge (daily limit); - Over BGN 2,000 – 0.4% on the amount exceeding the daily limit max. BGN 800
2.1.4. From Term Deposits at maturity	Free of charge (In condition of submitted written pre-notice for withdrawal of amounts over BGN 5,000)
2.1.5. From Term Deposits prior to maturity, for withdrawal or final termination	Up to BGN 2,000 free of charge (daily limit) 0.4% on the amount exceeding the daily limit, min. BGN 5, max BGN 800
2.1.6. Of amount under Incoming payments in favour of non-clients of RBBG	2% on the amount of transfer, min BGN 80
2.1.7. Of cash previously ordered and not withdrawn	0.4% on the non-withdrawn amount
2.1.8. Of amounts with no pre-notice	Up to BGN 5,000 – as per Chapter I, Section I, art.2.1.1 and 2.1.5; Over BGN 5,000 – 0.4% on the amount exceeding the amount of the pre-notice, min. BGN 15, max. BGN 800

Notes:

1. A written pre-notice should be submitted not later than 12:00 o'clock on the previous business day for withdrawals over BGN 5,000. The service as per art.2.1.8. is provided in case the bank office could cover the necessary amount in cash.
2. On cash disbursement of loans, the commission as per Chapter I, Section I, art. 2.1.1 is not due.

2.2. Cash deposits of bank notes and coins	
2.2.1. Of bank notes	
2.2.1.1. To Current or Special accounts	Free of charge for deposits up to BGN 2,000 (daily limit); Over BGN 2,000 – 0.1% on the amount exceeding the daily limit, max BGN 200
2.2.1.2. To Saving account "No limits"	Free of charge
2.2.1.3. To Deposit account On Saving program	Free of charge
2.2.1.4. To Term Deposits at maturity	Free of charge
2.2.1.5. To Term Deposits terminated prior to maturity (to increase the deposit amount)	Free of charge
2.2.1.6. Of Bank notes not sorted in wads 100 pieces each, by denomination, face upwards, same side up	0.4% on the total amount
2.2.2. Of Coins	

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2.2.2.1. To Current and Special accounts	1% on the total amount, min. BGN 1
2.2.2.2. To Saving account "No limits"	Free of charge
2.2.2.3. To Deposit account On Saving program	Free of charge
2.2.2.4. To Term Deposits	Free of charge

Note: On exceeding the daily cash deposit/withdrawal limit, RBBG collects the due commissions.

3. Payments

3.1. Incoming payments from other banks Free of charge

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. 7

3.2. Outgoing payments to beneficiaries at other banks:

3.2.1. Payments initiated through the Interbank Settlement System "BISERA"	BGN 2.00 per payment ordered in paper form BGN 0.80 per payment ordered electronically
3.2.2. Payments initiated through the Real Time Gross Settlement System "RINGS"	BGN 15 per payment ordered in paper form BGN 9 per payment ordered electronically
3.2.3. Payment order to the budget (multiple entries) initiated through the Real Time Gross Settlement System "RINGS"	every payment in the payment order is charged separately, according item 3.2.2.
3.2.4 Payment order to the budget (multiple entries) initiated through the Interbank Settlement System "BISERA"	every payment in the payment order is charged separately, according item. 3.2.1.
3.2.5 Cash payments, ordered by non-clients:	0.7%, min. BGN 6 initiated through the Interbank Settlement System "BISERA" 0.8%, min. BGN 15 for payment initiated through the Real Time Gross Settlement System "RINGS" 0.7%, min. BGN 6 for the first payment + BGN 2 per each consecutive payment entry in a payment order to the budget (multiple entries) initiated through the Interbank Settlement System "BISERA" 0.8%, min. BGN 15 for the first payment + BGN 15 per each consecutive payment entry in a payment order to the budget (multiple entries) initiated through the Real Time Gross Settlement System "RINGS"

Notes:

1. Value date for remiter'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.6.1.1 and art.6.1.2.

3.3. Intra-bank transfers

BGN 1.00 per payment ordered in paper form
BGN 0.50 for payments ordered electronically
Free of charge (if the account holder of both accounts is the same person)

Every payment in the payment order is charged separately – for payment to budgetary institutions (multiple entries) ordered in paper form or electronically

Note: Charges for intra-bank payments are borne by the ordering customer. Receipts of intra-bank payments are not charged

3.4. Cash payment by third parties (private individuals and companies) in favour of RBBG's clients (private individuals) 0.2% min BGN 2

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Note: 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. 6.1 and art. 7.2

3.5. Cancellation of payment upon customer's order BGN 2

3.6. Request for details' changing for executed outbound payments BGN 5

4. Direct Debit

4.1. Receiving of Direct debit Consent BGN 1

4.2. Direct debit request, initiated by RBBG through the interbank settlement system BISERA on demand of RBBG's customer

4.2.1. Ordered in paper form BGN 2

4.2.2. Ordered electronically BGN 1

4.3. Received rejection for direct debit request, initiated by RBBG through the interbank settlement system BISERA BGN 2

4.4. Payment performed by RBBG on direct debit request, initiated by another bank through the interbank settlement system BISERA:

4.4.1. Up to BGN 100,000, performed through BISERA BGN 2

4.4.2. BGN 100,000 or over, performed through RINGS BGN 15.00

4.5. Rejection sent by RBBG on direct debit request, initiated by another bank through the inter bank settlement system BISERA BGN 2

4.6. Direct debit requests between clients of RBBG
4.6.1. Requests initiated by RBBG's customer (to RBBG's customer) BGN 1

4.6.2. Payment performed by RBBG's customer (on demand of RBBG's customer) BGN 1

4.6.3. Rejection of Direct debit request BGN 2

The fee is booked:
From the payee's account in case of:
- 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:
- insufficient funds
- request for rejection

Note: RBBG 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 on the payer's account.

5. Utility Payments

5.1. Single payment BGN 0.25 per payment

5.2. 5 payments bundle BGN 2 per month

5.3. 10 payments bundle BGN 3 per month

6. Loans

Note: Fee for review and processing of loan applications By arrangement

II. Services in Foreign Currency

1. Current Accounts, Term Deposits and Special Accounts

1.1. Opening	
1.1.1. Current accounts	EUR 2
1.1.2. Term Deposits	Free of charge
1.1.3. Special accounts	By arrangement
1.1.4. Saving account "No limits"	Free of charge
1.2. Minimum Balance required	
1.2.1. Current accounts	EUR 25
1.2.2. Term deposits	As per the official interest rates bulletin, of RBBG, currently in force
1.2.3. Special accounts	By arrangement
1.2.4. Saving Account "No limits"	EUR 100
1.3. Maintenance of Current accounts	EUR 1 per month
1.4. Maintenance of Current accounts "Raiffeisen Exclusive Gold "	EUR 5.00 per month
1.5. Maintenance of "Current account +" bundle	EUR 1.94 per month
1.6. Maintenance of "Raiffeisen Exclusive Silver +" bundle	EUR 2.45 per month
1.7. Maintenance of "Raiffeisen Exclusive Gold" bundle	EUR 5.93 per month or 65.24 per year
1.8. Maintenance of Saving account "No limits"	EUR 1,00 per month
1.9. Interest	
1.9.1. Credit interest	As per the official interest rates bulletin, of RBBG, currently in force
1.9.2. Debit interest	By arrangement

Note: Overdraft is allowed only subject to prior arrangement with RBBG.

1.10. Closure of Current account	
1.10.1. Current accounts opened up to 12 months before the account closure date	EUR 5
1.10.2. Current accounts opened over 12 months before the account closure date	Free of charge

Note: The account maintenance fee is not applicable for the account closing month

1.11. Closure of Saving account "No limits"	
1.11.1. Accounts opened up to 12 months before the account closure date	EUR 10
1.11.2. Accounts opened over 12 months before the account closure date	Free of charge

Note: The account maintenance fee is not applicable for the account closing month

1.12. Information related with executed payment services	
1.12.1. Using Raiffeisen e-statements	Free of charge
1.12.2. Paper statements, once per month	Free of charge
1.12.3. Paper statements, printed more frequently than once per month	EUR 0.50

2. Cash Transactions

2.1. Cash withdrawals of bank notes	
2.1.1. From Current or Special Accounts	Up to EUR 1,000 – free of charge (daily limit); Over EUR 1,000 – 0.55% on the amount exceeding the daily limit, min. EUR 3, max EUR 400
2.1.2. From Saving account "No limits"	0.55% on the total amount, max EUR 400;
2.1.3. From Term Deposits at maturity	Free of charge (In condition of submitted written pre-notice for withdrawal of amounts over EUR 3,000)

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2.1.4. From Term Deposits prior to maturity, for partial withdrawal or final termination	Up to EUR 1,000 – free of charge (daily limit) 0.55% on the amount exceeding the daily limit, min. EUR 3, max EUR 400
2.1.5. Of amount under Incoming payments in favour of non-customers	2% on the payment amount, min. EUR 40
2.1.6. Of cash previously ordered but not withdrawn	0.55% on the non-withdrawn amount
2.1.7. Of amounts with no pre-notice	Up to EUR 3,000 – as per Chapter I, Section I, art.2.1.1 and 2.1.4; Over EUR 3,000 – 0.55% on the amount exceeding the amount of the pre-notice, min. EUR 10, max. EUR 400

Notes:

1. A written pre-notice should be submitted not later than 12:00 o'clock two business days in advance for cash withdrawals exceeding EUR 3,000 or it's equivalent in other foreign currency. The service as per art.2.1.7. is provided in case the bank office could cover the necessary amount in cash.
2. On cash disbursement of loans, the commission as per Chapter I, Section II, art. 2.1.1 is not due.

2.2. Cash deposits of bank notes	
2.2.1. To Current or Special accounts	Free of charge up to EUR 1,000 (daily limit); Over EUR 1,000 – 0.3% on the amount exceeding the daily limit, max. EUR 100
2.2.2. To Saving account "No limits"	Free of charge
2.2.3. To Term Deposits at maturity	Free of charge
2.2.4. To Term Deposits prior to maturity, (to increase the deposit amount)	Free of charge
2.2.5. Of Bank notes not sorted in wads of 100 pieces each, by denomination, face upwards unidirectionally	0.6% on the total amount
2.2.6. Deposit of bank notes in bad condition	2% on the total amount of the damaged bank notes, min. EUR 3

Note: On exceeding the daily cash deposit/withdrawal limit, the Bank collects the due commissions.

3. Payments

3.1. Incoming Payments from other banks in favour of customers of RBBG	0,10%, min. EUR 10, max. EUR 100
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Notes:

1. Value date on the beneficiary's account: the value date of crediting the funds in the RBBG's nostro account.
2. Cut-off time for processing payments received on the same business day –as per Chapter VI, art. 7.1.1.

3.2. Outgoing payments to beneficiaries at other banks:

3.2.1. Value date – 2 business days forward (spot value date)	0.2%, min. EUR 17, max. EUR 300 (ordered in paper form) 0.15%, min. EUR 15, max. EUR 200 (ordered electronically)
3.2.2. Next-day value date (for currencies other than USD and EUR – upon agreement with RBBG)	0.3%, min. EUR 30, max. EUR 500
3.2.3. Same-day value date (USD and EUR only - upon agreement with RBBG)	0.4%, min. EUR 50, max. EUR 500
3.2.4. Cash payments ordered by by non-clients:	
3.2.4.1. Value date – 2 business days forward (spot value date)	0.35%, min. EUR 25, max. EUR 300
3.2.4.2. Next-day value date (for currencies other than USD and EUR – upon agreement with RBBG)	0.45%, min. EUR 35, max. EUR 500
3.2.4.3. Same-day value date (USD and EUR only – upon agreement with RBBG)	0.5%, min. EUR 60, max. EUR 500

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Note: Actual correspondent bank fees are charged in addition to the commissions under art.3.2

* For payments in USD ordered with charging option OUR an additional fee is collected for the observing of the OUR charging option – OUR guaranteed, as follows:

USD 20 - for amounts up to USD 30 000.00
USD 25 - for amounts from USD 30 000.01 to USD 60 000.00
USD 30 for amounts above USD 60 000.00.

No further charges are collected, like correspondent banks' charges.

Note: Applying the service "OUR guaranteed" has been implemented due to the specific practice of US banks, under which US banks charge their costs from the transferred amount, notwithstanding the ordering party has declared to bear all charges for the transfer. This ensures that the beneficiary receives the full amount of the ordered transfer

3.3. Cash payment by third parties (private individuals and companies) in favour of RBBG's customers (private individuals) 0.35% min EUR 2

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. 6.2.1

3.4. Cancellation of payment EUR 10 plus the actual costs

3.5. Intrabank transfers EUR 3 per payment ordered in paper form
EUR 1.50 per payment ordered electronically
Free of charge (if the account holder of both accounts is the same person)

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

Note: 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. 6.2.2 and art. 7.2.

3.6. Request for details' changing for executed outbound payments EUR 10 plus the actual costs

3.7. Amendments EUR 10 plus the actual costs

4. Cheques in Foreign Currency

4.1. Collection of cheques
4.1.1. Drawn on RBBG 0.1%, min. EUR 10
4.1.2. Drawn on RBBG correspondent banks 0.2%, min. EUR 10
4.1.3. Drawn on other banks 0.3%, min. EUR 10
4.1.4. Travellers Cheques 1% on the total amount of the cheques, min. EUR 10

4.2. Cheques returned unpaid EUR 15 per cheque

4.3. Issue of cheques/drafts 0.2%, min. EUR 10, max. EUR 450

4.4. Sale of Travellers cheques 1% on the total amount of cheques

4.5. Cancellation of cheque/bank draft, issued by RBBG EUR 15 per cheque

Notes: For processing of cheques as per art. 4, the client is charged as per Chapter VI, art. 8. 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.

5. Loans

Note: Fee for review and processing of loan applications By arrangement

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6. Currency Exchange

By arrangement

Note: RBBG proposes "spot", "forward" and "swap" deals and options. In currency operations over BGN 10,000 or the equivalent in other currency, the client may negotiate individual rates with the Treasury Department. No commission is collected for currency exchange.

Note: All phone calls with the Treasury Department are recorded.

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III. Others

1. Issuing of bank certificates	
1.1. Bulgarian language	10 BGN
1.2. English language	20 BGN
1.3. Additional fee for express issuance /same working day/	20 BGN
2. Issuing of bank references	
2.1. Bulgarian language	30 BGN
2.2. English language	60 BGN
2.3. Additional fee for express issuance /same working day/	20 BGN

Chapter Two: Corporate clients

I. Services in local currency

1. Current Accounts, Term Deposits and Special Accounts

1.1. Opening	
1.1.1. Current accounts	BGN 10
1.1.2. Term Deposits	Free of charge
1.1.3. Escrow accounts	BGN 10
1.1.4. Special accounts	By arrangement
1.2. Minimum Balance required	
1.2.1. Current accounts	BGN 50
1.2.2. Term deposits	As per the official interest rates bulletin, of RBBG, currently in force
1.2.3. Special accounts	By arrangement
1.3. Maintenance of Current accounts (monthly fee):	BGN 5, if using "Raiffeisen e-statements", irrespective of frequency BGN 10, incl. account statement printing every 1 month, 3 months or less frequently BGN 15 incl. account statement printing every day, every week, up to every month
1.4. Interest rates	
1.4.1. Credit interest	As per the official interest rates bulletin of RBBG, currently in force
1.4.2. Debit interest	By arrangement

Note: *Overdraft is allowed only subject to prior arrangement with RBBG.*

1.5. Closure of Current accounts	BGN 20
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*In case with account closure purpose the balance is transferred into another bank with a foreign payment with charges different than BEN (borne by the beneficiary), an additional charge of BGN10 applies.

2. Cash Transactions

2.1. Cash withdrawals of bank notes and coins	
2.1.1. From Current or Special accounts	- Up to BGN 2,000 (daily limit) - free of charge; - Over BGN 2,000 – 0.4% on the amount exceeding the daily limit, min. BGN 5, max. BGN 800
2.1.2. From Term deposits at maturity	Free of charge (In condition of submitted written pre-notice for withdrawal of amounts over BGN 5,000)
2.1.3. From Term deposits prior to maturity, for partial withdrawal or final termination	Up to BGN 2,000 (daily limit) - free of charge 0.4% on the amount exceeding the daily limit, min. BGN 5, max BGN 800
2.1.4. Of amounts from incoming payments in favour of RBBG non-clients	2% on the amount of the transfer, min. BGN 80
2.1.5. Of cash previously ordered but not withdrawn	0.4% on the non-withdrawn amount
2.1.6. Of amounts with no pre-notice	Up to BGN 5,000 – as per Chapter I, Section I, art.2.1.1 and 2.1.3; Over BGN 5,000 – 0.5% on the amount exceeding the amount of the pre-notice, min. BGN 10, max. BGN 800

Note: *A written pre-notice should be submitted not later than 12:00 o'clock on the previous business day for withdrawals over BGN 5,000. The service as per art. 2.1.6. is provided in case the bank office could cover the necessary amount in cash.*

2.2. Cash deposits of bank notes and coins	
2.2.1. Of bank notes	
2.2.1.1. To Current or Special accounts	Free of charge up to BGN 2,000 (daily limit); Over BGN 2,000 – 0.1% on the amount exceeding the daily limit, min. BGN 2, max. BGN 200
2.2.1.2. To Term deposits at maturity	Free of charge
2.2.1.3. To Term deposits terminated prior to maturity, (to increase the deposit amount)	Free of charge
2.2.1.4. Of Bank notes not sorted in wads of	

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Note: Value date for the 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. 6.1 and 7.2.

3.5. Cancellation of payment upon client's request	BGN 2
3.6. Request for details' changing for executed outbound payments	BGN 5
3.7. Transfer of remuneration to staff accounts by mass payment:	
3.7.1. ordered in paper form	0.2%
3.7.2. ordered electronically	0.1%

4. Direct Debit

4.1. Receiving of Direct debit Consent	BGN 1
4.2. Direct debit request, initiated by RBBG through the interbank settlement system BISERA on demand of RBBG's customer	
4.2.1. Ordered in paper form	BGN 2
4.2.2. Ordered electronically	BGN 1
4.3. Received rejection for direct debit request, initiated by RBBG through the interbank settlement system BISERA	BGN 2
4.4. Payment performed by RBBG on direct debit request, initiated by another bank through the interbank settlement system BISERA:	
4.4.1. Up to BGN 100,000, performed through BISERA	BGN 2
4.4.2. BGN 100,000 or over, performed through RINGS	BGN 15.00
4.5. Rejection sent by RBBG on direct debit request, initiated by another bank through the inter bank settlement system BISERA	BGN 2
4.6. Direct debit requests between clients of RBBG	
4.6.1. Requests initiated by RBBG's customer (to RBBG's customer)	BGN 1
4.6.2. Payment performed by RBBG's customer (on demand of RBBG's customer)	BGN 1
4.6.3. Rejection of Direct debit request	BGN 2
	The fee is booked:
	From the payee's account in case of:
	- 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:
	- insufficient funds
	- request for rejection

Note: RBBG 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 no enough coverage on the payer's account.

5. Documentary Letters of Credit

5.1. Import Letter of credit, issued by RBBG	
5.1.1. Pre-advising	BGN 30
5.1.2. Issuing a Letter of Credit	
5.1.2.1. With cash collateral	0,2% per quarter or part of it, min. BGN 60
5.1.2.2. with other collateral	
- issuing	By arrangement

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- Risk fee By arrangement

Note: Issuing of Letters of credit as per item. 5.1.2.2. is allowed only in presence of explicit prior arrangement with Raiffeisenbank(Bulgaria) EAD.

5.1.3. Deferred payment or acceptance 0,1% monthly or partially monthly, min. BGN 20

5.1.4. Amendments (excluding increase of the amount/extension of validity) BGN 50

5.1.5. Increase of the amount/extension of validity Commission as per Chapter II, Section I, art. 5.1.2 on the amount of the increase/for the extended period on the unutilized amount

Note: Validity extension commission is collected for the period beyond the last quarter, for which commission for opening/extending has been collected. Otherwise, commission is collected as per Chapter II, Section I, item. 5.1.4.

5.1.6. Cancelling before expiry date BGN 50

5.1.7. Urgent processing BGN 50

5.1.8. Irregular documents received BGN 50

5.2. Export Letters of Credit, advised by RBBG

5.2.1. Pre-advising with adding confirmation BGN 30

5.2.2. Pre-advising without adding confirmation of RBBG 0,1% min. BGN 30, max. BGN 150

5.2.3. Confirmation fee By arrangement, min. BGN 180

5.2.4. Amendments (excluding increase of the amount/extension of validity) BGN 30

5.2.5. Handling and payment/negotiating 0,1% min. BGN 50

5.2.6. Transfer of Letters of credit 0,2% min. BGN 50, max. BGN 250

5.2.7. Assignment of proceeds 0,15% min. BGN 50., max. BGN 250.

5.2.8. Deferred payment commission

- Confirmed Letters of credit By arrangement

- Unconfirmed Letters of credit BGN 35

5.2.9. Advising of assignment of proceeds without obligations on the part of our bank 0,1% min. BGN 30., max. BGN 150

5.2.10. Pre-checking/second examination of documents BGN 30

5.2.11. Cancelling before the expiry date BGN 30

5.2.12. Urgent processing BGN 30

5.2.13. Tracers BGN 10

Note: In case of tolerance in the amount of the Letter of credit, all commissions are calculated on the Letter of credit amount plus the tolerance stated.

Note: Documentary letters of credit are subject to the Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce, Paris, the edition currently in force.

6. Letters of Guarantee

6.1. Issuing letters of guarantee

6.1.1. With cash cover 0.5% per quarter or part of it, min. BGN 40

6.1.2. With other type of collateral

- Issuing By arrangement

- Risk fee By arrangement

Note: Issuing of letters of guarantee as per Chapter II, Section I, art.6.1.2 is allowed only in presence of explicit prior arrangement with RBBG.

6.2. Amendments (excluding increase of the amount/extension of validity) BGN 30

6.3. Changing of collateral BGN 20

6.4. Increase of the amount/ extension of validity Commission as per Chapter II, Section I, art. 6.1 on the amount of the increase/for the extended period of the unutilized amount

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Note: Validity extension commission is collected for the period beyond the last quarter, for which commission for opening/extending has been collected. Otherwise, commission is collected as per Chapter II, Section I, art. 6.2.

6.5. Advising of guarantees	0.1%, min. BGN 40, max. BGN 150
6.6. Pre-advising	BGN 30
6.7. Cancelling of claim for payment/cancellation of application for issuing	BGN 30
6.8. Administration and processing of Direct Guarantees	0,1%, min. BGN 40., max. BGN 150.
6.9. Handling of claim for payment	BGN 30
6.10. Documentary guarantees	To be treated as Documentary Letter of credits

7. Loans By arrangement

Note: For processing and analysis of credit documentation, a one-time fee is collected as follows:

0.15% from the amount of the credit, min.BGN 50, max. BGN 5000

II. Services in Foreign Currency

1. Current Accounts, Term Deposits and Special Accounts

1.1. Opening	
1.1.1. Current accounts	EUR 10
1.1.2. Term deposits	Free of charge
1.1.3. Escrow accounts	EUR 8
1.1.4. Special accounts	By arrangement
1.2. Minimum Balance required	
1.2.1. Current accounts	EUR 75
1.2.2. Term deposits	As per the official interest rates bulletin of RBBG, currently in force
1.2.3. Special accounts	By arrangement
1.3. Maintenance of current accounts (monthly fee)	EUR 5, if using "Raiffeisen e-statements", irrespective of frequency EUR 10 incl. account statements monthly, quarterly and less frequently EUR 15 incl. account statements daily, weekly, up to monthly
1.4. Interest rates	
1.4.1. Credit interest	As per the official interest rates bulletin of RBBG, currently in force
1.4.2. Debit interest	By arrangement
Note: Overdraft is allowed only subject to arrangement with RBBG.	
1.5. Closure of current account	EUR 10

*In case with account closure purpose the balance is transferred into another bank with a foreign payment with charges different than BEN (borne by the beneficiary), an additional charge of EUR 5 applies.

2. Cash Transactions

2.1. Cash withdrawals of bank notes	
2.1.1. From current or special accounts	- Up to EUR 1,000 – free of charge (daily limit); - Over EUR 1,000 – 0.55% on the amount exceeding the daily limit, min. EUR 3, max. EUR 400
2.1.2. From Term deposits at maturity	Free of charge (In condition of submitted written pre-notice for withdrawal of amounts over EUR 3,000)
2.1.3. From Term deposits prior to maturity, for partial withdrawal or final termination	Up to EUR 1,000 – free of charge (daily limit) 0.55% on the amount exceeding the daily limit, min. EUR 3, max EUR 400
2.1.4. Of amounts on incoming transfers in favour of non-clients	2% on the amount of the transfer, min. EUR 40
2.1.5. Of cash previously ordered but not withdrawn	0.55% on the non-withdrawn amount
2.1.6. Of amounts with no pre-notice	Up to EUR 3,000 – as per Chapter II, Section II, art.2.1.1 and 2.1.3; Over EUR 3,000 – 0.6 % on the amount exceeding the amount of the pre-notice, min. EUR 10, max. EUR 400

Note: A written pre-notice should be submitted not later than 12:00 o'clock two business days before the date of withdrawal for withdrawals of amounts over EUR 3,000 or their equivalent in foreign currency. The service as per art. 2.1.6. is provided in case the bank office could cover the necessary amount in cash.

2.2. Cash Deposit of bank notes	
2.2.1. To current or special accounts	- Up to EUR 1,000 (daily limit) - free of charge for deposits; - Over EUR 1,000 – 0.3% on the amount exceeding the daily limit, min. EUR 1, max. EUR 100
2.2.2. To Term deposits at maturity	Free of charge
2.2.3. To Term deposits prior to maturity, for deposit	Free of charge
2.2.4. Of Bank notes not sorted in wads of 100 pieces each, by denomination,	

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face upwards, same side up	0.6% on the total amount
2.2.5. Deposit of damaged bank notes	2% on the total amount of damaged bank notes, min. EUR 3

Note: On exceeding the daily cash deposit/withdrawal limit, the Bank reserves the right to collect the due commissions.

3. Payments

3.1. Incoming payments from other banks for RBBG clients	0,07%, min. EUR 5, max. EUR 100
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Notes:

1. Value date on the beneficiary's account: the date of the receipt of the funds in the RBBG's nostro account.
2. Cut-off time for processing payments on the same business day – as per Chapter VI, art. 7.1.1.

3.2. Outgoing payments to other banks:	
3.2.1. Value date– 2 business days forward (spot value date)	0.15%, min. EUR 15, max. EUR 300 (ordered in paper form) 0.1%, min. EUR 10, max. EUR 200 (ordered electronically)
3.2.2. Next-day value date (for currencies other than USD and EUR – upon agreement with RBBG)	0.3%, min. EUR 25, max. EUR 500
3.2.3. Same-day value date (USD and EUR only – upon agreement with RBBG)	0.4%, min. EUR 50, max. EUR 500.

Note: Actual correspondent bank fees are charged in addition to the commissions under art.3.2

* For payments in USD ordered with charging option OUR an additional fee is collected for the observing of the OUR charging option – OUR guaranteed, as follows:

USD 20 - for amounts up to USD 30 000.00
USD 25 - for amounts from USD 30 000.01 to USD 60 000.00
USD 30 for amounts above USD 60 000.00.

No further charges are collected, like correspondent banks' charges.

Note: Applying the service "OUR guaranteed" has been implemented due to the specific practice of US banks, under which US banks charge their costs from the transferred amount, notwithstanding the ordering party has declared to bear all charges for the transfer. This ensures that the beneficiary receives the full amount of the ordered transfer

3.3. Cancellation of payments	EUR 10 plus the actual expenses
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Notes:

1. Value date of the 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. 6.2.

3.4. Intra-bank transfers	EUR 3 per payment ordered in paper form EUR 1.50 per payment ordered electronically Free of charge (if the account holder of both accounts is the same company)
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Note: Charges for intra-bank payments are borne by the ordering customer. Receipts of intra-bank payments are not charged

3.5. Cash payment by third parties (private individuals and corporates) in favour of RBBG's customers (corporates)	0.35% min EUR 2
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Note: Value date of the remitter's and beneficiary's accounts – the date of acceptance of 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. 6.2.2 and 7.2.

3.6. Request for details' changing for executed outbound payments	EUR 10 plus the actual costs
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3.7. Amendments	EUR 10 plus the actual costs
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3.8 Conditional payments	Commission as per Chapter II, Section II, art. 5 (treated as documentary letters of credit)
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4. Cheques in Foreign Currency

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4.1. Collection of cheques	
4.1.1. Drawn on RBBG	0.1% min. EUR10
4.1.2. Drawn on RBBG correspondent banks	0.2%, min. EUR 10
4.1.3. Drawn on other banks	0.3%, min. EUR 10
4.1.4. Travellers cheques	1% on the total amount of the cheques, min. EUR 10
4.2. Cheques returned unpaid	EUR 15 per cheque
4.3. Issuing of cheques/bank drafts	0.2%, min. EUR 10, max. EUR 450
4.4. Sale of Travellers cheques	1% on the total amount of the cheques
4.5. Cancellation of cheque/bank draft, issued by RBBG	EUR 15 per cheque

Notes: For processing of cheques as per art. 4, the client is charged as per Chapter VI, art. 8. 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.

5. Documentary Letters of Credit

5.1. Import Letter of credit, issued by RBBG	
5.1.1. Pre-advising	EUR 30
5.1.2. Issuing a Letter of Credit	
5.1.2.1. With cash collateral	0,5% per quarter or part of it, min. EUR 50
5.1.2.2. with other collateral	
- issuing	By arrangement
- Risk fee	By arrangement

Note: Issuing of Letters of credit as per item. 5.1.2.2. is allowed only in presence of explicit prior arrangement with Raiffeisenbank(Bulgaria) EAD.

5.1.3. Deferred payment or acceptance	0,1% monthly or partially monthly, min. EUR 20
5.1.4. Amendments (excluding increase of the amount/extension of validity)	EUR 50
5.1.5. Increase of the amount/extension of validity	Commission as per Chapter II, Section I, art. 5.1.2 on the amount of the increase/for the extended period on the unutilized amount

Note: Validity extension commission is collected for the period beyond the last quarter, for which commission for opening/extending has been collected. Otherwise, commission is collected as per Chapter II, Section I, item. 5.1.4.

5.1.6. Cancelling before expiry date	EUR 50
5.1.7. Urgent processing	EUR 50
5.1.8. Irregular documents received	EUR 50

Note: Documentary letters of credit are subject to the Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce, Paris, the edition currently in force.

5.2. Export Letters of Credit, advised by RBBG	
5.2.1. Pre-advising with adding confirmation	EUR 30
5.2.2. Pre-advising without adding confirmation of RBBG	0,15% min. EUR 50, max. EUR 300
5.2.3. Confirmation fee	By arrangement, min. EUR 90
5.2.4. Amendments (excluding increase of the amount/extension of validity)	EUR 50
5.2.5. Handling and payment/negotiating	0,25% min. EUR 50
5.2.6. Transfer of Letters of credit	0,2% min. EUR 50, max. EUR 300
5.2.7. Assignment of proceeds	0,15% min. EUR 50., max. EUR 300.
5.2.8. Deferred payment commission	
- Confirmed Letters of credit	By arrangement
- Unconfirmed Letters of credit	EUR 35
5.2.9. Advising of assignment of proceeds without obligations on the part of our bank	0,15% min. EUR 50., max. EUR 300
5.2.10. Pre-checking/second examination of documents	EUR 30
5.2.11. Cancelling before the expiry date	EUR 50
5.2.12. Urgent processing	EUR 35
5.2.13. Tracers	EUR 10

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Note: In case of tolerance in the amount of the Letter of credit, all commissions are calculated on the Letter of credit amount plus the tolerance stated.

Note: Documentary letters of credit are subject to the Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce, Paris, the edition currently in force.

6. Letters of Guarantee

6.1. Issuing letters of guarantee	
6.1.1. With cash cover	0.5% per quarter or part of it, min. EUR 50
6.1.2. With other type of collateral	
- Issuing	By arrangement
- Risk fee	By arrangement

Note: Issuing of letters of guarantee as per Chapter II, Section I, art.6.1.2 is allowed only in presence of explicit prior arrangement with RBBG.

6.2. Amendments (excluding increase of the amount/extension of validity)	EUR 50
6.3. Changing of collateral	EUR 15
6.4. Increase of the amount/ extension of validity	Commission as per Chapter II, Section I, art. 6.1 on the amount of the increase/for the extended period of the unutilized amount

Note: Validity extension commission is collected for the period beyond the last quarter, for which commission for opening/extending has been collected. Otherwise, commission is collected as per Chapter II, Section I, art. 6.2.

6.5. Advising of guarantees	0.1%, min. EUR 50, max. EUR 300
6.6. Pre-advising	EUR 40
6.7. Cancelling of claim for payment/cancellation of application for issuing	EUR 30
6.8. Administration and processing of Direct Guarantees	0,1%, min. EUR 50., max. EUR 300.
6.9. Handling of claim for payment	EUR 30
6.10. Documentary guarantees	To be treated as Documentary Letter of credits

7. Collections

7.1. Documents sent for collection to other banks:	
7.1.1. Documents sent for collection against payment and/or acceptance	0.2%, min. EUR 40
7.1.2. Documents sent "Free of Payment"	0.15%, min. EUR 40
7.1.3. Clean collection (Drafts, promissory notes, accepted bills of exchange, etc, sent for collection)	0.2%, min. EUR 40
7.1.4. Amendments	EUR 30
7.1.5. Tracers	EUR 30
7.2. Collection of documents, received from other banks:	
7.2.1. Collection of documents against payment and/or acceptance	0.2%, min. EUR 40
7.2.2. Clean collection (Drafts, promissory notes, accepted bills of exchange, etc, received for collection)	0.25%, min. EUR 40
7.2.3. Delivery of documents "Free of Payment"	0.2%, min. EUR 40
7.2.4. Return of unpaid documents	EUR 40
7.2.5. Avalizing of Drafts and/or Promissory notes	0.3%, min.EUR 60
7.2.6. Ammendments	EUR 30
7.2.7. Tracers	EUR 30

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Note: Documentary collections are subject to the Uniform Rules for Collections issued by the International Chamber of Commerce, Paris, the edition currently in force.

8. Loans By arrangement

Note: For processing and analysis of the credit documentation and securities, a one-time fee is collected as follows:

0.15% from the amount of the credit, min.EUR 25, max. EUR 2500

9. Currency Exchange By arrangement

Note: RBBG proposes "spot", "forward" and "swap" deals and options. For currency operations over BGN 10,000 or their equivalent in other currency, clients may negotiate individual exchange rates with Treasury Department. Currency exchange is performed without commission.

Note: All phone calls with the Treasury Department are recorded.

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III. Others

1. Issuing of certificates and verification of information related to accounts at RBBG
 - 1.1. Bulgarian language BGN 20
 - 1.2. English language BGN 40

2. Issuing of bank references, letters of intent and letters of tender participation
 - 2.1. Bulgarian language BGN 35
 - 2.2. English language BGN 70

3. Issuing of bank information in form under customer's requirement
 - 3.1. Bulgarian language BGN 60
 - 3.2. English language BGN 80

4. Confirmation of account balances to auditors
 - 4.1. Bulgarian language BGN 80
 - 4.2. English language BGN 100

5. Confirmation and verification the authenticity of bank documents and authorized signatures BGN 60

6. Additional fee for express issuing of Documents as per art. 1, 2, 3, and 4 BGN 20

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The value of fees and commissions in USD and EUR can be calculated by dividing the BGN value in 2.

1. International debit cards Maestro/VISA Electron

1.1. Opening and maintenance of card account	Free of charge
1.2. Card issuance, renewal	Free of charge
1.3. Minimum balance required on card account	None
1.4. Express card issuance	BGN 10
1.5. Card re-issuing before expiry	BGN 10
1.6. Annual card maintenance fee	Free of charge
1.7. Payment services within the country	
• Payment of goods and services	BGN 0.20
• Withdrawal through ATM of RBBG	BGN 0.20
• Withdrawal through ATM of other banks	BGN 0.90
• Withdrawal through POS of RBBG	0.1% min. BGN 1
• Withdrawal through POS of other bank	BGN 5 +1%
• Withdrawal through POS terminal at merchants	BGN 0.20*
• ATM transfer between accounts with Raiffeisenbank	BGN 0.20 **
• ATM transfer to an account with other bank	BGN 0.80 **
1.8. Payment services abroad	
• Payment of goods and services	Free of charge
• Withdrawal through ATM/POS	BGN 5 +1%
• Receipt of funds on card through POS (credit refund)	1%***
• Currency conversion fee	1%****
1.9. Other services within the country	
• Balance enquiry through ATM/POS	BGN 0.20
• Balance enquiry through ATM for the last 5 transactions	BGN 0.20
• Change of PIN	BGN 0.20
1.10. Other services abroad	
• Balance enquiry through ATM	BGN 1***
1.11. Issuance/Generation of new PIN code	BGN 2***
1.12. Card delivery at another office of RBBG	BGN 5
1.13. Balance enquiry in BORICA upon withdrawal at bank desk/transfer from card account	BGN 1
1.14. Card account statement upon request at an office of RBBG	Free of charge
1.15. Change of cardholder's details/card parameters	Free of charge
1.16. Change of card operational limits	BGN 2
1.17. Card blocking	Free of charge
1.18. Card activation	BGN 1
1.19. Registration for the SMS service	BGN 3
1.20. Registration for the Automatic Bill Payment service	BGN 1**
1.21. Unreasonable claims on transaction	BGN 5
1.22. Card account closure	Free of charge
1.23. Credit interest	As per the official interest rates bulletin of RBBG, currently in force

Note: For clients with debit card Maestro issued, included in the Saving program, the fees as per Chapter I of the current Tariff apply.

* Offered for Maestro and Visa Electron only, combined with POS payments of goods and services in merchants with MAESTRO CASH BACK/VISA CASH BACK trade mark. Maximum amount to be withdrawn – BGN 50.

** Offered for Maestro only

*** Offered for VISA Electron only

**** For transactions different from BGN and EUR

2. International debit cards VISA Classic/MasterCard Standard

2.1. Opening and maintenance of card account	Free of charge
2.2. Card issuance, renewal	Free of charge
2.3. Minimum balance required on card account	BGN 10

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2.4. Express card issuance	BGN 10
2.5. Card re-issuing before expiry	BGN 10
2.6. Annual card maintenance fee	BGN 20
2.7. Payment services within the country	
• Payment of goods and services	0.50%
• Withdrawal through ATM of RBBG	BGN 0.80
• Withdrawal through ATM of other banks	BGN 1.20
• Withdrawal through POS of RBBG	0.1% min. BGN 2
• Withdrawal through POS of other banks	BGN 5 +1%
• Withdrawal through POS terminal at merchants	BGN 0.20*
2.8. Payment services abroad	
• Payment of goods and services	0.50%
• Withdrawal through ATM/POS	BGN 5 +1%
• Receipt of funds on card through POS (credit refund)	1%
• Currency conversion fee	1%**
2.9. Other services within the country	
• Balance enquiry through ATM	BGN 0.20
• Balance enquiry through ATM for the last 5 transactions	BGN 0.20
• Change of PIN	BGN 0.20
2.10. Other services abroad:	
• Balance enquiry through ATM	BGN 1
2.11. Issuance/Generation of new PIN code	BGN 5
2.12. Card delivery at another office of RBBG	BGN 5
2.13. Balance enquiry in BORICA upon withdrawal at bank desk/transfer from card account	BGN 1
2.14. Card account statement upon request at an office of RBBG	Free of charge
2.15. Change of cardholder's details/ card parameters	Free of charge
2.16. Change of card operational limits	BGN 5
2.17. Card blocking	Free of charge
2.18. Card activation	BGN 5
2.19. Registration for the SMS service	BGN 3
2.20. Unreasonable claims on transaction	BGN 10
2.21. Card account closure	Free of charge
2.22. Credit interest	As per the official interest rates bulletin of RBBG, currently in force

* Offered for Visa Classic only, combined with payments of goods and services in merchants with VISA CASH BACK trade mark. Maximum amount to be withdrawn – BGN 50.

** For transactions different from BGN and EUR

3. RaiCARD / RaiCARD + Dir.bg Credit Cards

3.1. Cash withdrawal limit	100% of the credit limit
3.2. Minimum payment	5%, min. BGN 25
3.3. Interest rate upon purchase	18.50% yearly
3.4. Interest rate upon withdrawal	18.50% yearly
3.5. Discount for purchase/payment within the country	1% of the amount
3.6. Account opening	Free of charge
3.7. Card issuance, renewal	Free of charge
3.8. Card re-issuing before expiry	BGN 5
3.9. Annual card maintenance fee	BGN 25
3.10. Payment services within the country	
• Payment of goods and services	Free of charge
• Withdrawal through ATM of RBBG	1%, min. BGN 3
• Withdrawal through ATM of other banks	1%, min. BGN 5
• Withdrawal through POS of RBBG	1%, min. BGN 3
• Withdrawal through POS of other banks	1%, min. BGN 3
3.11. Other services within the country	
• Balance enquiry through ATM/POS	BGN 0.10
• Balance enquiry through ATM for the last 5 transactions	BGN 0.10
• Change of PIN code	Free of charge
3.12. Card delivery at another office of RBBG	BGN 5
3.13. Monthly statement	Free of charge
3.14. Statement upon request at an office of RBBG	Free of charge

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3.15. Change of cardholder's details, card parameters	Free of charge
3.16. Change of card operational limits	BGN 5
3.17. Card blocking	BGN 1
3.18. Card activation	BGN 1
3.19. Registration for the SMS service	BGN 3
3.20. SMS notifications for minimum payment on credit card	Free of charge
3.21. Registration for the Automatic Bill Payment service	BGN 1
3.22. Unreasonable claim on transaction	BGN 5
3.23. Fee for non-revolving of the monthly payment within the contractual term	BGN 12
3.24. Overlimit on credit card	As per Chapter III, art.3.2 and art.3.3 on annual basis + 8% extra
3.25. Account closure	Free of charge
3.25. Credit interest	Not applicable

4. International credit cards VISA Classic/Billa-Visa Classic/MasterCard Standard

4.1. Cash withdrawal limit	100% of the credit limit
4.2. Minimum payment	5%, min. BGN 10
4.3. Interest rate upon purchase/payment (yearly)	
▪ Visa Classic/MasterCard Standard	17.80%
▪ Billa-Visa Classic	13.8% for purchase in Billa 17.80% for purchase out of Billa
4.4. Interest rate upon cash withdrawal (yearly)	17.80%
4.5. Discount for purchase/payment within the country	
▪ Visa Classic/MasterCard Standard	1% of the amount
▪ Billa-Visa Classic	2% for purchase in Billa, without discount at other merchants
4.6. Card issuance, renewal	Free of charge
4.7. Express card issuance	BGN 60
4.8. Card re-issuing before expiry	BGN 20
4.9. Monthly/Annual card maintenance fee	BGN 3.80/BGN 38*
4.10. Monthly/Annual card maintenance fee for additional card	BGN 2/BGN 20
4.11. Payment services within the country	
▪ Payment of goods and services	Free of charge
▪ Withdrawal through ATM/POS of RBBG	1.5%, min. BGN 3
▪ Withdrawal through ATM/POS of other banks	1.5%, min. BGN 5
4.12. Payment services abroad	
▪ Payment of goods and services	Free of charge
▪ Withdrawal through ATM/POS	3% min. BGN 10
▪ Receipt of funds on card through POS (credit refund)	1%
▪ Currency conversion fee	2%**
4.13. Other services	
- Balance enquiry through ATM/POS	BGN 1
4.14. Generation of a new PIN code	BGN 5
4.15. Monthly statement	Free of charge
4.16. Statement upon request at an office of RBBG	Free of charge
4.17. Change of credit/operational limit	BGN 10
4.18. Card blocking	BGN 10
4.19. Card activation after past due payment	BGN 5
4.20. Card activation after entering 3 wrong PINs	BGN 5
4.21. Unreasonable claim on transaction	BGN 10
4.22. Compensation for delay (at annual base)	13%
4.23. Overlimit on credit card	BGN 20
4.24. Account closure	Free of charge
4.25. Credit interest	Not applicable
4.26. "SMS/E-MAIL" notification annual fee	BGN 2.40
4.27. SMS notification for transaction/card authorization	BGN 0.12

* Only monthly maintenance fee is applicable on Billa-Visa Classic

** For transactions different from BGN and EUR

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4.28. E-MAIL notification on transaction/card authorization	Free of charge
4.29. SMS notification for deposited/inbound amounts on card	BGN 0.12
4.30. E-MAIL notification for deposited/inbound amounts on card	Free of charge
4.31. SMS/E-MAIL notification for the minimum payment on credit card	Free of charge

5. International credit cards VISA Gold/MasterCard Gold

5.1. Cash withdrawal limit	100% of the credit limit
5.2. Minimum payment	5%, min. BGN 10
5.3. Interest rate upon purchase/payment (yearly)	16.80%
5.4. Interest rate upon withdrawal (yearly)	16.80%
5.5. Discount for purchase/payment within the country	1% of the amount
5.6. Card issuance, renewal	Free of charge
5.7. Express card issuing	BGN 80
5.8. Card re-issuing before expiry	BGN 30
5.9. Monthly/Annual card maintenance fee	BGN 8.80/BGN 88
5.10. Monthly/Annual card maintenance fee for additional card	BGN 5 / BGN 50
5.11. Payment services within the country	Free of charge
▪ Payment of goods and services	1.5%, min. BGN 3
▪ Withdrawal through ATM/POS of RBBG	1.5%, min. BGN 5
▪ Withdrawal through ATM/POS of other banks	1.5%, min. BGN 5
5.12. Payment services abroad	Free of charge
▪ Payment of goods and services abroad	Free of charge
▪ Withdrawal through ATM/POS	3% min. BGN 10
▪ Receipt of funds on card through POS (credit refund)	1%
▪ Currency conversion fee	2%*
5.13. Other services	BGN 1
▪ Balance enquiry through ATM/POS	BGN 5
5.14. Generation of a new PIN code	Free of charge
5.15. Monthly statement	Free of charge
5.16. Statement upon request at an office of RBBG	Free of charge
5.17. Change of credit/operational limits	BGN 10
5.18. Card blocking	BGN 10
5.19. Card activation after past due payment	BGN 5
5.20. Card activation after entering 3 wrong PINs	BGN 5
5.21. Unreasonable claim on transaction	BGN 10
5.22. Compensation for delay (on annual base)	13 %
5.23. Overlimit on credit card	BGN 20
5.24. Account closure	Free of charge
5.25. Credit interest	Not applicable
5.26. "SMS/E-MAIL" notification annual fee	BGN 2.40
5.27. SMS notification for transaction/card authorization	BGN 0.12
5.28. E-MAIL notification on transaction/card authorization	Free of charge
5.29. SMS notification for deposited/inbound amounts on card	BGN 0.12
5.30. E-MAIL notification for deposited/inbound amounts on card	Free of charge
5.31. SMS/E-MAIL notification for the minimum payment on credit card	Free of charge

* For transactions different from BGN and EUR

6. MasterCard Business for SME

6.1. Minimum payment	5%, min. BGN 10
6.2. Interest rate	17.80%
6.3. Discount for purchase/payment within the country	1% of the amount
6.4. Card issuance ,renewal	Free of charge
6.5. Card re-issuing before expiry	BGN 20
6.6. Monthly fee	BGN 5.80 (for the first card) BGN 3.80 (for the next cards)

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6.7. Payment services within the country	
▪ Payment of goods and services	Free of charge
▪ Withdrawal through ATM of RBBG	1.5%, min. BGN 3
▪ Withdrawal through ATM of other bank	1.5%, min. BGN 5
▪ Withdrawal through POS of RBBG	1.5%, min. BGN 3
▪ Withdrawal through POS of other bank	1.5%, min. BGN 5
6.8. Payment services abroad	
▪ Payment of goods and services	Free of charge
▪ Withdrawal through ATM/POS	3%, min. BGN 7
▪ Receipt of funds on card from gambling through POS (credit refund)	1%
▪ Currency conversion fee	2%*
6.9. Non-financial operations	
▪ Card account balance enquiry through ATM/POS	BGN 1
6.10. Generation of a new PIN code	BGN 5
6.11. Monthly statement	Free of charge
6.12. Monthly statement upon request at an office of RBBG	BGN 1
6.13. Change of credit limit/operational limits	BGN 10
6.14. Card blocking	BGN 10
6.15. Unblocking after past due repayment	BGN 5
6.16. Card activation after entering 3 wrong PINs	BGN 5
6.17. Unreasonable claim on transaction	BGN 10
6.18. Extra upon past due (at annual base)	7%
6.22. Overlimit on credit card	BGN 10

* For transactions different from BGN and EUR

7. Terminal device services

7.1. POS withdrawal at desk of RBBG with BORICA/Maestro cards, issued by other banks	BGN 3 + commission, as per Chapter I and Chapter II, Section 1, art.2.1.1. and art.2.1.7.
7.2. POS withdrawal at desk of RBBG with VISA or MasterCard cards, issued by other banks	3%, min. BGN 10 + commission, as per Chapter I and Chapter II, Section 1, art.2.1.1 and art.2.1.5.
7.3. POS payment processing	By arrangement

Chapter Four: Securities Transactions

1. Securities deals and Maintenance of securities subaccounts

1.1. Transfer fees	
1.1.1. Under Regulation №5 of BNB (excluding the cases of art.1.1.2.3 and art.1.1.4.2)	EUR 5
1.1.2. Transfer to a subaccount at RBBG of securities held with:	
1.1.2.1. Clearstream/Euroclear without movement of funds (DFP)	EUR 20
1.1.2.2. Clearstream/Euroclear with movement of funds (DVP)	EUR 50
1.1.2.3. The Bulgarian National Bank	EUR 3
1.1.3. Transfer of securities from an own account at the Central Depository to an RBBG sub-account	EUR 5
1.1.4. To a subaccount at an other bank of securities held with:	
1.1.4.1. Clearstream/Euroclear	EUR 25
1.1.4.2. The Bulgarian National Bank and Central Depository	EUR 25
1.1.5. Delivery/transfer of securities under deals contracted through an other investment intermediary – versus payment through the Central Depository:	EUR 50
1.2. Maintenance fee for securities subaccount held with Clearstream/Euroclear	0.2% p.a., payable per quarter
1.3. Maintenance fee for subaccount of securities (government securities, shares, bonds) and compensatory instruments held with the Bulgarian National Bank and the Central Depository	The fee is calculated on the average weighed monthly value of the portfolio recalculated in EUR (market value at the end of the month); payable on a monthly basis in EUR at the ask rate of RBBG
1.3.1. up to EUR 100,000	0.45% p.a., min. EUR 5
1.3.2. from EUR 100,001 to EUR 300,000	0.35% p.a.
1.3.3. over EUR 300,001	By arrangement
1.4. Registration of client and opening of securities sub-account with the Central Depository:	
1.4.1. for corporate clients	EUR 10
1.4.2. for individual clients	EUR 5
1.5. Issuing of a depository receipt for securities ownership	EUR 5

2. Securities Investment Service

2.1. Stock and compensatory instruments deals on the regulated domestic market		In EUR, as percentage from the nominal value of the deal
Value of the order		Commission
2.1.1. up to EUR 10,000		1.5%, min. EUR 15
2.1.2. from EUR 10,001 to EUR 50,000		1.2%
2.1.3. from EUR 50,001 to EUR 200,000		1%
2.1.4. over EUR 200,001		By arrangement
2.2. Bonds deals on the regulated domestic market		In EUR, as percentage from the nominal value of securities
Nominal value		Commission
2.2.1. up to EUR 10,000		0.5%, min. EUR 15
2.2.2. from EUR 10,001 to EUR 50,000		0.3%
2.2.3. from EUR 50,001 to EUR 250,000	0.15%	
2.2.4. over EUR 250,001	By arrangement	

Fees and Commissions Tariff of RBBG

Chapter Four: Securities Transactions

2.3. Government Securities Deals	In EUR, as percentage from the nominal value of securities
2.3.1. deals on the primary market	
2.3.1.1. for approved orders:	
- up to EUR 500,000	0.05% of the nominal, min EUR 5 per order
- over EUR 500,001	0.045 % of the nominal value
2.3.1.2. for non-approved orders	EUR 5 per order
2.3.2. Deals on the secondary market	Free of charge
2.3.3. Payment of government securities at maturity	0.02% of the nominal
2.4. Security deals on foreign regulated market	In EUR at the bid rate of RBBG
Value of the order	Commission
2.4.1. up to EUR 50,000	0.5%,min. EUR 50
2.4.2. from EUR 50,001 to EUR 100,000	0.45%
2.4.3. from EUR 100,001 to EUR 500,000	0.4%
2.4.4. over EUR 500,001	By arrangement
2.5. Privatization deals, payment for which is settled with non-monetary instruments, and consultations on privatization deals	By arrangement

Note: For all cases, which are not explicitly indicated in the current Tariff and/or there are other arranged conditions with the client, the arranged conditions and clauses on the individual contract between the client and RBBG are applied.

Chapter Five: 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 of statements or written confirmations of account balances | EUR 2 per account statement |
| 3. SWIFT/other transfer system fee | EUR 8 |
| 4. Subscription to the automatic bank information system | EUR 1 per month |
| 5. Electronic banking services | |
| 5.1. Maintenance fee for accounts, included in the electronic settlement system | EUR 30 one-time fee; EUR 10 per month |
| 6. Delivering via SWIFT of account statements | EUR 25 per month per account |

Chapter Six: General Provisions

1. Commissions, fees, and charges to foreign currency transactions are given in EUR and USD for convenience purposes, but shall be collected in the currency of the account, calculated as per The Bulgarian National Bank reference exchange rates stated in the bulletin for the respective currency on the day of settlement.
2. All interests, commissions, charges or expenses for foreign currency operations are calculated and collected in foreign currency or the BGN equivalent as per the daily exchange rates stated in the bulletin of the Bulgarian National Bank, with the explicit agreement of RBBG for every single case. Expenses of correspondent banks are calculated and collected in foreign currency or the BGN equivalent at ask and bid rate for the respective currencies on the day of settlement.
3. The type of currency indicated in the payment order determines the due commission.
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. All orders deposited at RBBG are processed on the same day and are stamped with current date, if ordered as follows:
 - 6.1. for payments in BGN:
 - 6.1.1. In paper form:
 - For payments through RINGS – until 15.00 o'clock for processing with same-day value date for the beneficiary's bank;
 - For payments through BISERA – until 10.30 o'clock for processing with same-day value date for the beneficiary's bank and until 15.30 o'clock for processing with next-day value date for the beneficiary's bank;
 - For payments through SEBRA – until 13.45 o'clock for processing on the same business day
 - For payments to accounts of budgetary institutions at RBBG – until 16.00 o'clock
 - For intrabank payments – until 17.00 o'clock
 - 6.1.2. In electronic form:
 - For payments through RINGS – until 15.00 o'clock for processing with same day value date for the beneficiary's bank;
 - For payments through BISERA – until 11.30 o'clock for processing with same-day value date for the beneficiary's bank and until 15.30 o'clock for processing with next-day value date for the beneficiary's bank;
 - For payments through SEBRA – until 14.15 for processing on the same business day;
 - For payments to account of budgetary institutions at RBBG – until 16.00 o'clock
 - For intrabank payments – until 17.00 o'clock
 - 6.2. For payments in foreign currency:
 - 6.2.1. To other banks:
 - 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 USD and EUR – 15.00 h
 - 6.2.2. Intrabank transfers – until 17.00 h.

Payment orders, deposited at RBBG after the above hours, are processed on the next day and are registered with the respective date.

7. All payments received with RBBG are processed on the same day, if received as follows:
 - 7.1. payment orders from other banks:
 - 7.1.1. in foreign currency, received until 16.00 h.;
 - 7.1.2. in BGN, received through BISERA until 15.30 h.;
 - 7.1.3. in BGN, received through RINGS until 15.45 h.;
 - 7.1.4. in BGN, received in favour of budget institutions, served by RBBG, until 15.30 h.
 - 7.2. Intrabank payments - until 17.00 h.
8. For payment orders in foreign currency, deposited with RBBG by budget institutions, the SWIFT/other transfer systems commissions and correspondent banks' commission expenses are due.
9. Out-of-pocket expenses, such as telex, phone, SWIFT, fax, (including correspondent banks' expenses), etc. shall be charged additionally.

Fees and Commissions Tariff of RBBG

Chapter Six: General Provisions

10. 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.
11. Banking services not quoted in this Tariff are charged by arrangement.
12. For all transactions performed by RBBG, the Bank's General Business Conditions shall apply in their current edition.
13. For the purposes of the Tariff, the term "corporate clients" includes sole proprietors, who will be excluded from the category "Individual clients".
14. The prices of all services are subject to taxation under the Law on Value Added Tax and are quoted with VAT included.
15. RBBG executes only orders in proper form and content that comply with the legislation currently in force.
16. 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.
17. The present Tariff has been approved by the Management Board of Raiffeisenbank (Bulgaria) EAD and comes into force on 07.09.2010, as hereby cancelling the published Tariff on 01.08.2010.