



TERMS and CONDITIONS

**Interest Rates, Fees and Commissions
Applied to Legal Entities' Transactions**

Valid as of 01.09.2019

GENERAL PROVISIONS

1. The present Terms and Conditions regulate the interest rates, fees and commissions applied by the Bank to transactions of customers nominated in local and foreign currency.
2. The minimum balance for opening, maintenance and paying interest on various types of accounts in local and foreign currency and the specific level of the interest rates, applied under those accounts shall be set in a separate application to the present Terms and Conditions – the Interest Rates Bulletin.
3. The present Terms and Conditions shall be applied to customers of the Bank that have been registered as companies. To the group of companies belong:
 - sole traders;
 - legal entities, trade agents and intermediaries;
 - banks and other financial institutions;
 - non government organizations;
 - civil organizations;
 - agricultural producers
 - other legal entities.
4. In all cases not stipulated in the present Terms and Conditions, the Bank shall apply interest rates, fees and commissions as per agreement.
5. The Bank shall reserve the right to apply amendments and collect fees and commissions different from those set in the present Terms and Conditions for transactions that are exceptionally sophisticated and urgent.
6. Certain amendments may be applied to a customer through the assessment of a Branch Manager and after written notification to and respective approval by an Executive Member of the Managing Board.
7. The Bank shall charge the fees and commissions due at the time of executing the services.
8. The Bank shall charge the customers by the actually occurred expenses (including fees and commissions paid to other banks) regarding from the executed transactions.
9. The Bank shall reserve the right to charge the customer the fees and commissions due in case all the expenses are to be borne by their counteragent and the Bank has failed to receive respective credit.
10. The Bank shall solely execute those customer orders that are in perfect form and contain all the necessary details and are in compliance with the local legal regulations in force.
11. The interest rates applied by the Bank shall be determined by the Managing Board.
12. Interest rates.
 - 12.1. Interest rates under credit facilities shall be calculated on 365/360 days basis.
 - 12.2. Interest rates under the other accounts shall be calculated on 360/360 days basis, unless the Interest Rate Bulletin states otherwise.
13. The payment (current) accounts in BGN shall bear interest monthly on 30th day of the respective month. The payment (current) accounts in foreign currency shall accumulate at interest at the end of the year. Special accounts, and accumulating accounts shall not be interest bearing.
14. In case of breaking the terms under a term deposits the interest calculated shall be equal to the interest under the payment (current) accounts.
15. Value dates.
 - 15.1. In local currency transactions the date of execution shall be regarded as the value date.
 - 15.2. For transactions in foreign currency:
 - 15.2.1. The standard value date (SPOT) - two business days from the day of the receipt of the payment order is not applicable for transfers in EUR.
 - 15.2.2. Next business day (TOM).
 - 15.2.3. Value date the same day (EXPRESS).
 - 15.2.4. Payment order for foreign currency transfer will be processed with above value dates if it is deposited till 15:30 of the current day in the branch or it is executed via Asset online.
 - 15.2.5. Payment order for foreign currency transfer in EUR and USD with value date (EXPRESS) will be processed till 15:30 of the current day. For rest of the currencies which the Bank operates time limits applied set by banks correspondents.
 - 15.3. When receiving payments on documentary operations the account of the beneficiary is credited with value date, next working day.
 - 15.4. For corrective operations on interest accounts for value date is considered the day of the first operation. In case of missed benefit by the Bank the value date is set as current date.
 - 15.5 The value date is considered a day of interest at the day when the amount is deposited in the account and the day is not considered as day of interest when the amount is transferred or has been withdrawn.
- 16 International Asset Bank respects claims for payment of costs OUR if they are submitted within 6 (six) months of the date of ordering the transfer.
17. The date of closing an account shall not be regarded as interest day.
18. In order to define the counter-value in a currency different from that shown in the Terms and Conditions for limits, transactions and other values, the official rates of the Bulgarian National Bank shall be applied.
19. When customer:
 - 19.1 orders a currency transfer and currency of the transfer differs from currency of the receiving account the Bank applies "SELL" rate.
 - 19.2 receives currency transfer and currency of the transfer differs from currency of the receiving account the Bank applies "BUY" rate for the currency which is deposited and "SELL" rate for

the currency in which the customer has an account.

20. For corrective operations on interest accounts the accumulated interest amount because of wrong operations.

21. The Bank processes documentary transactions (Letters of Credit, Letters of Guarantee and Documentary Collections) in accordance with the regulations and publications of the International Chamber of Commerce, Paris in force.

22. Main card is the first card issued on the account from the respective card product. Additional card is each consecutive card issued on the account from the respective card product.

23. The Bank shall collect all the fees and commissions under operations in foreign currency at the time of granting the respective service in the currency of the operation - EUR or other currency and in compliance with the requirements related to the minimum and maximum. The fees and commissions under operations in foreign currency different from EUR, shall be calculated in EUR at the BNB exchange rate for the current day. In case of insufficiency of funds or at the explicit request of a customer, the fees and commissions shall be collected from the specified by the customer account in foreign currency or in BGN.

24. For fees and commissions marked "+VAT", additionally the legitimate value-added-tax rate shall be calculated on the collected fees and commissions by the Bank.

25. The following services shall be free of charge:

- verifications-certificates issued at the written request of governmental institutions;
- cash operations related to payment of fees and commissions in favor of the Bank.

| Section I. OPENING and MAINTENANCE of ACCOUNTS | | |
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| 1. | Opening of bank accounts in local and foreign currency | BGN 10 |
| 1.1. | Opening of payment accounts with Golden IBAN number | BGN 50 |
| 2. | Opening of cumulative accounts | BGN 20 |
| 3. | Opening of term deposits | Free of charge |
| 4. | Opening of special and other accounts | As per agreement, min BGN 50 |
| 5. | Account maintenance and operative servicing | |
| 5.1. | Current accounts | |
| 5.1.1. | Providing statements of account by e-mail irrespective of the periodicity | BGN 10 per month |
| 5.1.2. | Providing monthly statement on paper | |
| | - on a daily basis | BGN 30 per month |
| | - on a weekly basis | BGN 15 per month |
| | - on a monthly basis | BGN 10 per month |
| 5.2. | Current accounts with Golden IBAN number | |
| 5.2.1. | Providing statements of account by e-mail irrespective of the periodicity | BGN 15 per month |
| 5.2.2. | Providing monthly statement on paper | |
| | - on a daily basis | BGN 50 per month |
| | - on a weekly basis | BGN 30 per month |
| | - on a monthly basis | BGN 20 per month |
| 5.3. | Deposit and cumulative accounts | Free of charge |
| 5.4. | Other accounts | As per agreement |
| 6. | Closing of bank accounts with the exception of deposit accounts | BGN 20 |
| 6.1. | Closing of a cumulative account | BGN 20 |
| Note: | The fee under 6.1. is not due in case of opening a current account. | |
| 7. | Minimum balance required under payment account | 50 units |
| 8. | Opening, operative account services and closing of an account for repurchase agreement with securities | Free of charge |
| 9. | Minimum balance required under an account for repurchase agreement with securities | None |
| Section II. CASH OPERATIONS | | |
| 1. | Cash operations in local currency | |
| 1.1. | <i>Money deposits in cash - daily turnover</i> | |
| 1.1.1. | Depositing money at cash desk for amounts up to BGN 5 000 | Free of charge |
| 1.1.2. | Depositing money at cash desk for amounts exceeding BGN 5 000, for each transaction | 0.15%, max BGN 200 |
| 1.1.3. | Examination of banknotes | 1%, min BGN 5 |
| 1.1.4. | Changing at the teller desk damaged banknotes | 5%, min BGN 5 |
| 1.1.5. | Depositing coins under account/counting coins and/or exchanging coins into banknotes and vice versa (over 100 pieces) | 3%, min 15 BGN |

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| 1.2. | <i>Cash withdrawals – daily turnover</i> | |
| 1.2.1. | Amounts up to BGN 3 000 | 3 BGN |
| 1.2.2. | Amounts | |
| | - from BGN 3 000 to BGN 20 000, for each transaction | 0.20% |
| | - exceeding BGN 20 000 for each transaction | 0.30% |
| 1.3. | Requirements for withdrawing money in cash | |
| 1.3.1. | For amounts above BGN 5 000 up to BGN 50 000 a withdrawal request is required, which should be presented until 12:00 p.m. one business days before executing the transaction. For amounts above BGN 50 000 a withdrawal request is required, which should be presented until 14:00 p.m two business days before executing the transaction. | |
| 1.3.2. | For requested but not withdrawn amounts or for changing the amount on the day of withdrawal | 0.60% |
| 1.3.3. | Withdrawal without presenting an advance notification | 0.60% |
| 1.4. | Examination of banknotes | 1 % min BGN 5 + VAT |
| 1.5. | Using the safety vault at night | BGN 50.00 per month + VAT |
| 1.6. | Using the deposit box - depending on the time period | As per price list |
| 2. | <i>Cash operations in foreign currency</i> | |
| 2.1. | Cash deposits – daily turnover | |
| 2.1.1. | Accepting cash deposits for amounts up to EUR 2 500 (or equivalence in other currency) | Free of charge |
| 2.1.2. | Accepting cash deposits for amounts exceeding EUR 2 500, for each transaction (or equivalence in other currency) | 0.15 %, max EUR 200 |
| 2.2. | <i>Cash withdrawals</i> | |
| 2.2.1. | From payment (current) and other accounts, for each transaction | 0.50%, min EUR 5 |
| 2.2.2. | From accounts of banks or other financial institutions, for each transaction | 0.50%, min EUR 10 |
| 2.2.3. | For withdrawals of amounts exceeding EUR 2 500 (or equivalence in other currency) an advance notification is required which should be presented until 14:00 p.m. two business days before executing the transaction. | |
| 2.2.4. | For requested but not withdrawn amounts or for changing the amount on the day of withdrawal | 0.60% |
| 2.2.5. | Withdrawal without presenting an advance notification | 0.60% |
| 2.2.6. | Examination of banknotes | 1%, min EUR 5 |
| 2.2.7. | Changing at the teller desk damaged banknotes | 5%, min EUR 5 |
| Note: | - The commission under 1.1.2., 1.2.2., and 2.1.2. of the Tariff is collected on the entire amount. | |
| | - The commission under 1.3.2. and 2.2.4. is collected on the amount representing the difference between previously requested withdrawal amount and actually | |

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| | withdrawn and/or to wholly requested for withdrawal but not withdrawn amount. | |
| Section III. PAYMENTS | | |
| A. Payments in local currency | | |
| 1.1. | Customer Credit Transfers from an account held with International Asset Bank AD | |
| 1.1.1. | Via the national Real-time gross settlement system (RINGS) | |
| | - on paper | BGN 17 |
| | - e-banking | BGN 10 |
| 1.1.2. | Via the BISERA system | |
| | - on paper | BGN 2.80 |
| | - e-banking | BGN 1.20 |
| 1.1.3. | Internal | |
| | - on paper | BGN 1.20 |
| | - e-banking | BGN 0.50 |
| 1.1.4. | Internal between accounts of the same customer | |
| | - on paper | BGN 0.50 |
| | - e-banking | BGN 0.25 |
| 1.2. | Customer Credit Transfers in cash, with no account held with the Bank | |
| 1.2.1. | Via the national Real-time gross settlement system (RINGS) | 0.4%, min BGN 5 + RINGS fee – BGN 15 |
| 1.2.2. | Via the BISERA system | 0.4%, min BGN 5 |
| 1.2.3. | Internal | 0.2%, min BGN 2 max BGN 200 |
| 1.2.4. | Cancellation of a transfer in BGN at customer's request (on paper or via Asset online) | Fee equal to the cost of the transfer |
| 1.3. | Mass payments | |
| 1.3.1. | Initiating mass payments | BGN 5 |
| 1.3.2. | Changing the way of presenting the information | BGN 5 |
| 1.3.3. | Processing the file presented via Asset Online | BGN 10, for each file |
| 1.3.4. | Cancellation of mass payments | BGN 10 |
| 1.3.5. | Mass internal payments – per each payment | BGN 0.50 |
| 1.3.6. | Mass credit transfers via the BISERA system – per each transfer | BGN 0.90 |
| 1.3.7. | Mass credit transfers via the RINGS system – per each transfer | BGN 10 |
| 1.4. | Direct Debit | |
| 1.4.1. | Credit transfer order related to internal Direct Debit | BGN 1.20 |
| 1.4.2. | Credit transfer order related to Direct Debit via the BISERA system | BGN 2.80 |
| 1.4.3. | Credit transfer order related to Direct Debit via the RINGS system | BGN 17 |
| 1.4.4. | For denial of initiated payment for direct debit, when the refusal is triggered by the holder | Fee equal to the cost of the value initiated payment of the direct debit |
| 1.5. | Automatic periodic payments | |
| 1.5.1. | Subscription for the service | BGN 2 |
| 1.5.2. | Changing parameters | BGN 1 |

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| 1.5.3. | Internal bank transfer | BGN 0.50 |
| 1.5.4. | Via the BISERA system | BGN 1.20 |
| 1.6. | Received Customer Credit Transfers in BGN | Free of charge |
| 1.7. | All payments equivalent to or exceeding BGN 100 000 must be executed via RINGS | |
| B. | Payments in foreign currency | |
| 2. | Customer Credit Transfers | |
| 2.1. | Customer Credit Transfers sent to other banks | |
| 2.1.1. | Credit Transfers in EUR in countries part of European Economic Area (EEA) | |
| 2.1.1.1. | With value date next business day (TOM) | |
| | - on paper | 0,15%, min. EUR 14, max EUR 300, + EUR 10 |
| | - e-banking | 0,12%, min. EUR 12, max EUR 250, + EUR 10 |
| 2.1.1.2. | With value date same business day (EXPRESS) | |
| | - on paper | 0,30%, min. EUR 22, max EUR 500, + EUR 10 |
| | - e-banking | 0,25%, min. EUR 20, max EUR 450, + EUR 10 |
| 2.1.2. | Credit Transfers in different currencies than EUR and credit transfers in EUR for countries outside of European Economic Area | |
| 2.1.2.1. | Credit transfer with value date (SPOT). It is not applicable for EUR | |
| | - on paper | 0,10%, min. EUR 10, max EUR 300, + EUR 10 |
| | - e-banking | 0,08%, min. EUR 8, max EUR 250, + EUR 10 |
| 2.1.2.2. | With value date next business day (TOM) | |
| | - on paper | 0,15%, min. EUR 14, max EUR 300, + EUR 10 |
| | - e-banking | 0,12%, min. EUR 12, max EUR 250, + EUR 10 |
| 2.1.2.3. | With value date same business day (EXPRESS) | |
| | - on paper | 0,30%, min. EUR 22, max EUR 500, + EUR 10 |
| | - e-banking | 0,25%, min. EUR 20, max EUR 450, + EUR 10 |
| Note: | SEPA credit transfer is a transfer in EUR to countries in EEA with costs „SHA” and for the transfer, the costs are under 2.1.1. | |
| | Ordered money transfer in EUR or GBP at the expense of ordering party (OUR) is applying the corresponding fee for an ordered currency transfer + EUR 20. For ordered money transfers in other currencies at the expense of ordering party (OUR), the costs of other banks are charging additionally after execution of the transaction. In such cases, the Bank accepts requests for payment up to EUR 50. | |
| | Money transfers in USD ordered at expenses OUR is | |

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| | possible the American Banks to charge fees from the amount of the money transfer and as a result the beneficiary receives a reduced amount. | |
| 2.1.4. | Internal payments | |
| 2.1.4.1. | On paper | EUR 3 |
| 2.1.4.2. | E-banking | EUR 2 |
| 2.1.5. | Internal between accounts of the same customer | |
| 2.1.5.1. | On paper | EUR 2 |
| 2.1.5.2. | E-banking | EUR 1 |
| 2.1.6. | For Credit Transfer Orders by customers without account held with our Bank (by deposit in cash/ cash payment) | |
| | - internal | 0.20%, min EUR 5 |
| 2.1.7. | Amendment to the records of the original payment instructions, before the execution of the transfer | EUR 10 |
| 2.1.8. | Amendment to the records of the original payment instructions, after the execution of the transfer | EUR 30, including the expenses of the correspondent banks |
| 2.1.9. | For additional information required from the ordering party at the request of another bank because of incorrect or incomplete payment instructions | EUR 20, including the expenses of the correspondent banks |
| 2.1.10. | Cancellation of a Credit Transfer Order | EUR 40 |
| Note: | Conditional Credit Transfers are treated and charged as Letters of Credit. | |
| 2.2. | <i>Customer Credit Transfers – received from other banks</i> | |
| 2.2.1. | Customer Credit Transfers in favour of companies | 0.10%, min EUR 10 max EUR 100 |
| | - payments received in BGN from abroad shall be charged the same commissions under point 2.2.1 above | |
| 2.2.2. | For returning a received incoming credit transfer | 0.15%, min EUR 14 max EUR 300, + EUR 10 |
| 2.2.3. | Claims under credit transfers received and/or internal research | EUR 30 |
| 2.2.4. | Upon paying of proceeds under credit transfers that contain incomplete/incorrect data, including incorrect IBAN additional fee shall be charged | EUR 10 |
| 2.3. | In case of preliminary crediting the account of the beneficiary under credit transfers in foreign currency (before the value date) | Double amount of the commissions |
| 3. | <i>Documentary collections</i> | |
| 3.1. | Documentary collections sent to other banks | |
| 3.1.1. | Documentary collections | 0.15% per quarter or a part thereof min EUR 30, max EUR 500 |
| 3.1.2. | Amendment to instructions under Documentary collections | EUR 25 |
| 3.1.3. | Fees and commissions shall be charged | |
| | - for the period from sending the Documentary collection - until the settlement payment of the documents, while for unsettled documents – until the date of returning the | |

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| | documents | |
| | - for documents sent on collection basis and paid outside the Documentary collection – for the period from sending the documents until the date of the actual payment | |
| 3.2. | Documentary collections received from other banks | |
| 3.2.1. | For documents and valuables received from other banks on collection basis the fees and commissions shall be claimed from the drawer (ordering party) in case explicitly not mentioned that commissions are for the account of the drawee (payer) | |
| 3.2.2. | Documents and Bills of exchange (Drafts) presented for payment and/or acceptance | 0.15% per quarter or a part thereof min EUR 30 max EUR 200 |
| 3.2.3. | Delivery of documents free of payment | EUR 20 |
| 3.2.4. | Advising amendment to the collection instructions | EUR 25 |
| 3.2.5. | Returning of unpaid documents | EUR 25 |
| 3.2.6. | Claims for payment of documents received on collection basis | EUR 20 |
| 3.3. | Booked fees and commissions under Documentary collections shall not be reversed | |
| 3.4. | Postages | EUR 2 |
| 4. | <i>Handling of cheques</i> | |
| 4.1. | Collection of cheques | |
| 4.1.1. | Cheques drawn on other banks | |
| | - cheques in one and the same currency for amount to EUR 5000,00 | 0.20%, min EUR 5 |
| | - cheques in one and the same currency for amount exceeding EUR 5000,00 | 0.30% |
| | * In addition to the indicated commissions for collection of cheques, also the charges of the other banks participating in payment shall be collected | |
| | * In case of request on behalf of a regular customer to receive proceeds under a settled cheque in advance, but not earlier than the date of the credit to the account of the Bank, double amount of the commissions shall be applied | |
| 4.1.2. | Fee for each returned unpaid cheque | EUR 10 |
| 4.1.3. | Fee for sending of cheques abroad on collection basis with courier | |
| | - In Europe, for amounts up to EUR 500 | EUR 10 |
| | - In Europe, for amounts above EUR 500 | EUR 30 |
| | - to the rest of the world | actual amount, min EUR 65 |
| 4.2. | Issuing cheques | |
| 4.2.1. | Issuing | 0.15%, min EUR 6 max EUR 150 |
| 4.2.2. | Cancellation of a cheque by order of the customer (per cheque) | |
| | - when the cheque is available | EUR 10 |
| | - when the cheque is missing | EUR 10 + expenses of the correspondent |
| 4.2.3. | Re-issuing a cheque at the request of the customer | EUR 5 |

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| 4.3. | Postages | EUR 2 |
| 5. | <i>Letters of Credit</i> | |
| 5.1. | Letters of Credit opened by the Bank (import) | |
| 5.1.1. | Opening | 0.20% per quarter or a part thereof min EUR 40 |
| 5.1.2. | Opening a Letter of Credit to be confirmed by the advising bank | 0.40% per quarter or a part thereof min EUR 80 |
| 5.1.3. | At the discretion of the bank, the fees and commissions for opening and servicing certain types of Letters of Credit, are negotiable. | |
| 5.1.4. | For Letters of Credit opened with tolerance +/- or 'about' the fees and commissions shall be calculated on the relative maximum amount. | |
| 5.1.5. | For increase of the amount under Letter of Credit the same fees and commissions shall be charged such as those for opening a new Letter of Credit on the amount of the increase and in accordance with the type of the Credit. For Letters of Credit opened with tolerance +/- or 'about', the increase shall be regarded as bearing the same tolerance | |
| 5.1.6. | Amendment of terms and conditions under Letter of Credit | EUR 30 |
| 5.1.7. | Extension of validity under Letter of Credit | |
| | - amendment fee, when the extension is within the quarter for which the fees and commissions due have been collected (paid) | |
| | - commissions for opening a new Letter of Credit on the non-utilized balance (including the relative maximum amount in case of tolerance +/- or 'about') when the extension is related to the next quarter or a part thereof | |
| 5.1.8. | Closing a non-utilized Letter of Credit before expiry | EUR 50 |
| 5.1.9.1 | Examination of documents under Letters of Credit - import available with International Asset Bank AD | EUR 50 |
| 5.1.9.2 | Handling of discrepant documents under Letters of Credit opened by the Bank /Discrepancy fee/ | EUR 50 |
| 5.1.10. | Consulting customers on preparation of documents to be presented under Letters of Credit | EUR 50 + VAT |
| 5.1.11. | In case of a withdrawal of the application for opening a Documentary Credit prior to transmission the applicant shall be charged a handling fee for the transaction | EUR 50 |
| 5.1.12. | Postages | EUR 2 |
| 5.2. | Letters of Credit opened by other banks (export) | |
| 5.2.1. | Advising | |
| | - Letters of Credit without confirmation on the part of the Bank | 0.15% per quarter or a part thereof min EUR 40 max EUR 500 |
| | - Letters of Credit with added confirmation on the part of the Bank | Subject to agreement |
| | - For Letters of Credit opened with tolerance +/- or 'about' the commission shall be collected based on the maximum amount. | |
| 5.2.2. | For advising amendment related to increase of amount the same commissions shall be charged like those for | |

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| | advising a new Letter of Credit, i.e. commissions calculated on the increase and as per type of the credit. For Letters of Credit opened with tolerance +/- or 'about' the increase shall be regarded as bearing the same tolerance | |
| 5.2.3. | Advising amendment to terms and conditions | EUR 30 |
| 5.2.4. | For advising amendment related to extension of validity of a Letter of Credit, the Bank shall charge: | |
| | - advising of amendment fee in case the extension falls within the quarter for which the advising commissions as per point 5.2.1. have been collected | EUR 30 |
| | - advising commissions like those for advising a new Letter of Credit on the non-utilized balance (including excess in case of tolerance +/- or 'about') when the validity extension refers to the next quarter or a part thereof | |
| 5.2.5. | Handling and sending documentary remittances under Letters of Credit available with International Asset Bank AD | 0.15%, min EUR 50 max EUR 1 000 |
| 5.2.6. | Handling and sending of documentary remittances under Letters of Credit available with the opening bank | 0.10%, min. EUR 50 max. EUR 500 |
| 5.2.7. | Transfer of a Letter of Credit | |
| | - beneficiary is a customer of another bank | 0.15%, min EUR 40 max EUR 600 |
| | - beneficiary is a customer of the Bank | 0.10% per quarter or a part thereof min EUR 40 max EUR 500 |
| 5.2.8. | Closing a Letter of Credit before expiry | EUR 50 |
| 5.2.9. | Discounting of receivables in connection with a documentary remittance under Letters of Credit – export | Subject to agreement |
| 5.2.10. | Consulting customers on preparation of documents to be presented under Letters of Credit | EUR 50 + VAT |
| 5.2.11. | Postages | EUR 2 |
| 5.3. | Assignment of proceeds | |
| 5.3.1. | Advising an Assignment of proceeds | EUR 40 |
| 5.3.2. | Issuing an Assignment of proceeds | 0.15%, min EUR 50 max EUR 250 |
| 6. | In case of express handling of documentary transactions (under Letters of Credit, Documentary collections and Letters of Guarantee) for less than 24 hours, the commissions shall be increased by | EUR 50 |
| 7. | Booked fees and commissions shall not be reversed irrespective whether the Letters of Credit have been utilized or not | |
| Section IV. PURCHASE AND SALE OF FOREIGN CURRENCY | | |
| 1. | Purchase and sale of foreign currency shall be carried out at the officially announced (quoted) 'BUY' and 'SELL' exchange rates of the Bank for the current business day and the fees and commissions as defined in the Terms and Conditions shall be levied according to the respective transactions and methods of payment | |

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| 2. | Arbitration of account balances of one type of currency for another shall be carried out at the exchange rate determined by the Treasury and Capital Markets Division in compliance to the quotations on the international foreign exchange markets | |
| Section V. BANK GUARANTEES AND WARRANTIES | | |
| 1. | <i>Guarantees, warranties and frame agreements for bank guarantees issued by the Bank</i> | |
| 1.1.1. | Initial taking in of documents to be paid at delivery of the application | BGN 25 + VAT |
| Note: | To be paid at delivery of the application | |
| 1.1.2. | Preliminary examination and analysis of the submitted documents | 0.15%, min BGN 50 max 500 |
| | * The commission shall not be applied to bank guarantees and warranties, fully secured by cash collateral | |
| 1.2. | Servicing a bank guarantee in favour of beneficiaries - legal entities and institutions | |
| | - with 100% cash collateral | 0.10% per month or a part thereof min BGN 30 (EUR 15) |
| | - secured by counter guarantee issued by another bank | 0.20% per month or a part thereof min BGN 40 (EUR 20) |
| | - secured by other assets, as follows: | |
| | * Tender Guarantee and guarantee for participation in procedure according to The Law on public tenders | 0.30% per month or apart thereof min BGN 50 (EUR 25) |
| | * Customs guarantees, Payment guarantees, Advance payment guarantees, Guarantees for goods delivery, Performance guarantees, Guarantees for carrying out obligations under a contract | 0.50% per month or a part thereof min BGN 100 (EUR 50) |
| 1.3. | Express examination of documents concerning issuance of a Bank guarantee (within 24 hours) | BGN 80 (EUR 40) A single time |
| 1.4. | Amendment to terms and conditions under issued Bank guarantees, different from increase of amount and/or extension of validity | BGN 80 (EUR 40) A single time |
| 1.5. | For increase of amount / prolongation of term under issued Bank guarantee the fees and commissions applied shall be such as those for issuance of new guarantees, on the increase and according to the type of the guarantee | |
| 1.6. | For settlement payment of demands under guarantees and warranties, the Bank shall calculate the negotiated interest from the date the obligation arose until the date of its actual repayment by the customer | |
| 1.6.1 | Taking in documents related to amendment of conditions under guarantees, warranties and frame agreements for issuance of guarantees | BGN 25 + VAT |
| 1.6.2. | Examination and analysis of documents related to amendment of conditions under guarantees, warranties and contracts for issuance of guarantees | 0.15%, min BGN 50 max BGN 500 |
| | * The commission shall not be applied to bank guarantees and warranties, fully secured by cash collateral | |
| 1.7. | Processing documents for raising a mortgage | As per agreement, min BGN 100 + |

| | | VAT |
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| 1.7.1. | For changing a mortgage deed | BGN 50 + VAT |
| 1.8. | Processing documents for release of a mortgage | BGN 100 + VAT |
| 1.9. | Preparing a contract for a pledge on cash | BGN 50 + VAT |
| 1.10. | Preparing an application for recording a pledge in the register according to the Registered Pledges Act or in case of real pledge. | BGN 50 + VAT |
| | * In case of pledging or cancellation of registered special pledge on a commercial enterprise, whose assets contain real estate, additionally the fees as per point 1.7 and 1.8 shall be charged | |
| 1.10.1. | For additional recording a pledge | BGN 50 + VAT |
| 1.11. | Taking in documents related to amendment to the conditions of the deal after concluding the contract for bank guarantees | BGN 25 + VAT |
| 1.12. | Registering special pledges and recording of the circumstances thereof | |
| 1.12.1. | Securities | |
| | - entering a pledge contract in the register for special pledges regarding non-cash securities of the Bank | BGN 30 + VAT |
| | - entering additional circumstances concerning the pledge | BGN 15 + VAT |
| | - checking up the register about the presence of a special pledge on non-cash securities | BGN 15 + VAT |
| 1.12.2. | Securities, deposited by the Central Depository AD | |
| | - entering a pledge contract | BGN 50 + VAT |
| | - entering additional circumstances concerning the pledge | BGN 30 + VAT |
| | - entering a distraint and starting an insolvency procedure | BGN 20 + VAT |
| | - entering additional circumstances in connection with a distraint and an insolvency procedure started | BGN 20 + VAT |
| | - issuing a certificate for absence/existence of recorded circumstances | BGN 20 + VAT |
| | - entering a freezing of securities | BGN 60 + VAT |
| | - issuing a certificate for freezing (of securities) at the request of both parties under the contract | BGN 30 + VAT |
| 1.13. | Preparing documents for striking off a pledge entered into The Special Pledges Registry – SPR | BGN 50 + VAT |
| 1.14. | Processing a claim under guarantee issued by the Bank | 0.10%, min BGN 60 (EUR 30) max BGN 200 (EUR 100) |
| 1.15. | Servicing drafts and other credit instruments | |
| | - without aval of another bank | 0.20% per month or a part thereof min BGN 200 (EUR 100) |
| | - with aval of another bank | 0.40% per month or a part thereof min BGN 400 (EUR 200) |
| 1.16. | Aval or acceptance of drafts or other credit instruments | 0.20% per month or a part thereof min BGN 200 (EUR 100) |
| 2. | Guarantees issued by other banks | |
| 2.1. | For processing of guarantees issued by other banks the | |

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| | fees and commissions shall be claimed from the principal unless otherwise indicated | |
| 2.2. | Advising commission | 0.10% per month or a part thereof min BGN 60 (EUR 30) |
| 2.3. | Advising amendment | BGN 80 (EUR 40) |
| 2.4. | Demand for payment under guarantee issued by another bank in favour of our Bank's customer | 0.10%, min BGN 60 (EUR 30) max BGN 200 (EUR 100) |
| Section VI. LENDING ACTIVITIES | | |
| 1. | <i>Loans</i> | |
| 1.1. | Initial taking in of documents | BGN 200 + VAT |
| 1.1.1. | For loan products "Asset Microcredit", "Asset Microplan", "Asset Professional", " My Eurosubsidy +" | BGN 100 + VAT |
| 1.1.2. | For loan product "My Super Eurosubsidy" | BGN 150 + VAT |
| | Note: Payable at the moment of submitting the application | |
| 1.1.2. | Credit analysis | |
| | - for loans with negotiated repayment schedule | 0.15%, min BGN 50 Max BGN 3000 |
| | - for revolving loans, credit lines and overdrafts | 0.10%, min BGN 50 Max BGN 3000 |
| | -for "Asset Professional" | 0.10%, min BGN 100 |
| | Note: to be paid after the approval of the loan application | |
| | Note: The commission shall not be applied to loans, fully secured by cash collateral | |
| 1.2. | Handling and management of the loan | |
| | - loans with a negotiated repayment schedule | 1% on the negotiated amount |
| | - for revolving loans, credit lines and overdrafts | 1.50% on the negotiated amount |
| | - "My Eurosubsidy+" | 1% on the negotiated amount |
| | - "My Super Eurosubsidy" | 1.25% on the negotiated amount |
| | - "Asset Microcredit" and "Asset Microplan" | 0.75% on the negotiated amount |
| | - "Asset Europroject" | 0.75% on the negotiated amount for the first year and 0.50% for each to follow till the end of the lending period |
| | - "Asset Technics" | 0.75% on the negotiated amount for the first year and 0.50% for each to follow till the end of the lending period |
| | - "Asset Technics VAT" | 0.05% per month on the negotiated amount min BGN 50 |
| | - "Asset Business development" | 0.75% on the negotiated amount for the first year and 0.50% for each to follow till the end of the lending period |
| | - "Asset Business Dynamic" | 0.50% on the negotiated amount |
| | - "Asset Credit line" | 1% on the negotiated amount |
| | - "Asset Professional" | 0.50% on the negotiated amount |
| Note: | - flat fee to be charged at the first utilization, on the whole loan amount | |

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| | - at re-negotiating of the loan amount, commission shall be applied to the increased amount within the terms of repayment. | |
| | - at re-negotiating of the loan repayment term, commission shall be applied to the prolonged repayment period over the non-repaid loan amount. | |
| | - for loans with terms for repayment over one year the commission shall be levied yearly, for every started year, on the non-repaid part of the principal | |
| 1.3. | For engagement | |
| 1.3.1. | Commission for engagement for revolving loans, credit lines and overdraft facilities | 0.125% per month on the non-utilized part |
| Note: | Charged 30 days after the first disbursement, collected on the last day of the month | |
| 1.3.2. | Commission for engagement for loans different from the ones mentioned in 1.3.1. | 1% one time, on the non-utilized part |
| Note: | Charged upon expiration of the disbursement term, collected on the last day of the month - not applied for "Asset Europroject" | |
| 1.4. | Processing documents for raising a mortgage | As per agreement, min BGN 100 + VAT |
| 1.4.1. | For changing a mortgage deed | BGN 50 + VAT |
| 1.5. | Processing documents for obliteration of mortgage raised | BGN 100 + VAT |
| 1.6. | Preparation of an application for recording a pledge in the register under the Registered Pledges Act or in case of real pledge | BGN 50 + VAT |
| | * In case of pledging and striking off of a special pledge on a commercial enterprise, whose assets contain real estate, the fees under point 1.4 and 1.5 shall be additionally charged | |
| 1.6.1. | For additional recording a pledge | BGN 50 + VAT |
| 1.7. | Taking in documents related to amendment of conditions of the credit transaction after concluding the loan contract | BGN 150 + VAT |
| Note: | The commission is not collected on credit product "My Eurosubsidy+". | |
| 1.8. | Loan analysis of documents related to amendment of conditions of the credit transaction after concluding the loan contract: | |
| | Note: The commission shall not be applied to loans, fully secured by cash collateral | |
| | - for loans with negotiated repayment schedule | 0.15% on the balance min BGN 50 max BGN 3000 |
| | - for revolving credits, credit lines and overdraft | 0.10% on negotiated amount min BGN 50 max BGN 3000 |
| | -for loan products "My Eurosubsidy", "My Eurosubsidy +", "My Super Eurosubsidy", the commission will be applied on the increased amount, for the rest of cases on whole loan amount . | 0.10% on negotiated amount min BGN 50 max BGN 3000 |
| 1.9. | Registering of special pledges and recording of the circumstances thereof | |
| 1.9.1. | Securities | |

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| | - entering a pledge contract in the register for special pledges regarding non-cash securities of the Bank | BGN 30 + VAT |
| | - entering additional circumstances concerning the pledge | BGN 15 + VAT |
| | - checking up in the register about the presence of a special pledge on non-cash securities | BGN 15 + VAT |
| 1.9.2. | Securities, deposited by the Central Depository AD | |
| | - entering a pledge contract | BGN 50 + VAT |
| | - entering additional circumstances concerning the pledge | BGN 30 + VAT |
| | - entering a distraint and starting an insolvency procedure | BGN 20 + VAT |
| | - entering additional circumstances in connection with a distraint and an insolvency procedure started | BGN 20 + VAT |
| | - issuing a certificate for absence/existence of recorded circumstances | BGN 20 + VAT |
| | - entering a freezing of securities | BGN 60 + VAT |
| | - issuing a certificate for freezing (of securities) at the request of the contract parties | BGN 30 + VAT |
| 1.10. | Preparing a contract for a pledge on cash | BGN 50 + VAT |
| 1.11. | Preparing documents for striking off a pledge entered into The Special Pledges Registry | BGN 50 + VAT |
| 1.12. | Fee for early repayment of a loan other than overdraft | 5% on the repaid principal balance |
| 1.13. | Fee for early repayment of "Asset Technics", "Asset Technics VAT", "Asset Microcredit", "Asset Microplan" "Asset Credit line", "Asset Business development", "My Eurosubsidy", "My Eurosubsidy+", "My Super Eurosubsidy", "Asset Business Dynamic", "Asset Europroject", "Asset Professional" | |
| | - in case of refinancing | 5% on the repaid principal balance |
| | - in case of repayment with own funds | Free of charges |
| Section VII. CARD OPERATIONS | | |
| A. Maestro Debit cards | | |
| 1. | General terms for issuing | |
| 1.1. | Issuance of a debit card | Free of charges |
| 1.2. | Express issuance of debit cards (within 3 business days) | BGN 5 |
| 1.3. | Reissuance of a card with non-expired validity (due to loss, theft, damage, etc.) | BGN 5 |
| 1.4. | Re-routing a card to be received (by the customer) at a branch different from the issuing branch | BGN 10 |
| 1.5. | Renewal of a card with expired validity | BGN 2 |
| 1.6. | Minimum required account balance | BGN 50 |
| 1.7. | Not returned card in case of theft or hold at ATM | BGN 10 |
| 1.8. | Monthly card maintenance fee | |
| | - main | BGN 2 |
| | - additional | BGN 1 |
| 2. | Domestic transactions with debit cards | |
| 2.1. | Cash withdrawal at ATM | |
| | - at a Bank's ATM | BGN 0.25 |
| | - at other banks' ATM | BGN 0.90 |
| 2.2. | Cash withdrawal at POS terminal of the bank (Cash | BGN 1.50 |

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| | Advance) | |
| 2.3. | Cash withdrawal at POS terminal of another bank (Cash Advance) | BGN 3 |
| 2.4. | Payment of goods and services at merchants | |
| | - for amounts up to BGN 3 000 | BGN 0.25 |
| | - for amounts from BGN 3 000 to BGN 9 000 | BGN 1 |
| 2.5. | Transfer of amounts from/to card accounts (held) with the Bank at an ATM | BGN 0.10 |
| 2.6. | Declined transaction abroad (wrong PIN code, wrong CVC code) | BGN 0.50 |
| 3. | International transactions with debit cards | |
| 3.1. | Cash withdrawal at ATM | 1%, min EUR 3 |
| 3.2. | Cash withdrawal at POS terminal | EUR 3 + 1.5% |
| 3.3. | Payment of goods and services at merchants | 0.5%, min EUR 0.50 |
| 3.4. | Declined transaction abroad (wrong PIN code, wrong CVC code) | BGN 0.50 |
| 4. | Additional operations with debit cards | |
| 4.1. | Temporary blocking of a card upon a cardholder's request | BGN 5 |
| 4.2. | Unblocking of a card | BGN 3 |
| 4.3. | Account balance inquiry at ATM | BGN 0.25 |
| 4.4. | PIN change at ATM | BGN 0.25 |
| 4.5. | Changing card transaction limits | BGN 5 |
| 4.6. | Dropping of an authorization | EUR 2 |
| 4.7. | Insubstantial (unreasonable) claim on a transaction | EUR 20 |
| 4.8. | Last five transactions inquiry at an ATM | BGN 0.25 |
| 4.9. | Periodical payments via bPay system | BGN 0.15 |
| 4.10. | Payments via e-Pay system | |
| | for amounts up to BGN 3 000 | BGN 0.25 |
| | for amounts from BGN 3 000 to BGN 9 000 | BGN 1 |
| Note | Effective from April 1 st , 2015 International Asset Bank ceases offering MAESTRO debit cards for legal customers | |
| | B. Business Debit MasterCard PayPass | |
| | 5. General terms for issuing | |
| 5.1. | Issuance of debit card | Free of charges |
| 5.2. | Issuance of additional debit card | Free of charges |
| 5.3. | Express issuance of debit card with local and international access (within 3 business days) | BGN 20 |
| 5.4. | Reissuance of a card with non-expired validity (due to loss, theft, damage, etc.) | BGN 10 |
| 5.5. | Re-routing a card to be received (by the customer) at a branch different from the issuing branch | BGN 10 |
| 5.6. | Renewal of a card with expired validity | Free of charges |
| 5.7. | Minimum required account balance | acc. Section I of the Tariff |
| 5.8. | Not returned card in case of theft or hold at ATM | BGN 10 |
| 5.9. | Closing a card prior the expiration of 6 months from the card issuing date | BGN 10 |
| 5.10. | Monthly card account maintenance fee | |
| | - main | BGN 2 |
| | - additional | BGN 1 |
| | 6. Local transactions with debit cards | |
| 6.1. | Cash withdrawal at ATM | |
| | - at a Bank's ATM | BGN 0.25 |
| | - at other banks' ATM | BGN 1 |

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| 6.2. | Cash withdrawal at POS terminal of the bank (Cash Advance) | BGN 1.50 |
| 6.3. | Cash withdrawal at POS terminal of another bank (Cash Advance) | BGN 5 |
| 6.4. | Payment of goods and services at merchants | Free of charges |
| 6.5. | Declined transaction abroad (wrong PIN code, wrong CVC code) | BGN 0.50 |
| 7. | International transactions with debit cards | |
| 7.1. | Cash withdrawal at ATM | 1.5%, min BGN 5 |
| 7.2. | Cash withdrawal at POS terminal | 2%, min. BGN 12 |
| 7.3. | Payment of goods and services at merchants | Free of charges |
| 7.4. | Declined transaction abroad (wrong PIN code, wrong CVC code) | BGN 0.50 |
| 8. | Additional operations with debit cards | |
| 8.1. | Temporary blocking of a card upon a cardholder's request | BGN 5 |
| 8.2. | Unblocking of a card | BGN 5 |
| 8.3. | Account balance inquiry at an ATM | BGN 0.10 |
| 8.4. | PIN change at ATM | Free of charges |
| 8.5. | Changing card transaction limits | BGN 5 |
| 8.6. | Dropping of an authorization | BGN 4 |
| 8.7. | Insubstantial (Unreasonable) claim on a transaction | BGN 40 |
| 8.8. | Periodical payments via bPay system | BGN 0.15 |
| 8.9. | Payments via e-Pay system | BGN 0.25 |
| 8.10. | Fee for a refund transaction | 1.30% |
| 8.11. | Minimum transaction size for filing a claim | BGN 25 |
| 8.12. | Detection and processing of arbitration with MasterCard | Fees paid by the Bank |
| 8.13. | Generation of a new PIN code | BGN 2 |
| C. | Credit cards MasterCard Business | |
| 9. | General terms for issuing | |
| 9.1. | Issuance fee | Free of charges |
| 9.2. | Express issuance fee (within 3 business / working days) | EUR 50 |
| 9.3. | Renewal of expired card | Free of charges |
| 9.4. | Renewal of non-expired card (due to loss, damage, etc.) | EUR 20 |
| 9.5. | Re-routing a card to be received (by the customer) at a branch different from the issuing branch | BGN 10 |
| 9.6. | Not returned card in case of theft or hold at ATM | BGN 10 |
| 9.7. | Closing a card prior the expiration of 6 months from the card issuing date | BGN 10 |
| 9.8. | Monthly card account maintenance fee | |
| | - main | EUR 1 |
| | - additional | EUR 0.50 |
| 9.9. | Minimum required balance | USD/EUR 300 |
| 10. | Transactions with credit cards | |
| 10.1. | Payment of goods and services at retailers in the country and abroad | 0.5%, min EUR 0.50 |
| 10.2. | Cash withdrawal from a Bank's ATM | EUR 1 + 1%, min EUR 3 |
| 10.3. | Cash withdrawal from other banks' ATM | EUR 3 + 1.5%, min EUR 5 |

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| 10.4. | Cash withdrawal from POS terminal of the bank (Cash Advance) | 1%, min EUR 5 |
| 10.5. | Cash withdrawal from other banks' POS terminal (Cash Advance) | EUR 3,00 + 1.5%, min EUR 10 |
| 10.6. | Receiving money on cards account | 1%, min EUR 3 + expenses of the cards organization |
| 10.7. | Refused transaction abroad wrong PIN code, wrong CVC code) | EUR 0.50 |
| 11. | Additional credit card services | |
| 11.1. | Fees for blocking and unblocking of a card | EUR 10 |
| 11.2. | Fee for unjustified claim on payment | EUR 30 |
| 11.3. | Fee for generating a new PIN code | EUR 10 |
| 11.4. | Change of a PIN code by the cardholder at the ATM | EUR 2 |
| 11.5. | Cancellation of authorization fee | EUR 2 |
| 11.6. | Changing card transaction limits | EUR 10 |
| 11.7. | Balance inquiry under card account at the ATM | EUR 1 |
| 11.8. | Details on the last five transactions | EUR 1 |
| 11.9. | Periodical payments via the bPay system | EUR 0.50 |
| 11.10. | Opening an arbitration procedure in case of contesting a transaction | Fees paid by the Bank |
| 11.11. | Retrieval request | BGN 10 |
| D. | Asset revolving Credit cards MasterCard Business | |
| 12. | General terms for issuing | |
| 12.1. | Fee for examination of documents related to issuing | BGN 10 |
| 12.2. | Issuance fee | Free of charges |
| 12.3. | Express issuance fee (within 3 business days) | EUR 50 |
| 12.4. | Renewal of expired card | Free of charges |
| 12.5. | Renewal of non-expired card (due to loss, damage, etc.) | EUR 20 |
| 12.6. | Re-routing a card to be received (by the customer) at a branch different from the issuing branch | BGN 10 |
| 12.7. | Not returned card in case of theft or hold at ATM | BGN 10 |
| 12.8. | Closing a card prior the expiration of 6 months from the card issuing date | BGN 10 |
| 12.9. | Annual card account maintenance fee (collected monthly) | |
| | - main | EUR 48 |
| | - additional | EUR 24 |
| 13. | Payments by Asset revolving Credit cards MasterCard Business | |

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| 13.1. | Payment of goods and services at retailers in the country and abroad | Free of charges |
| 13.2. | Cash withdrawal from a Bank's ATM | EUR 1 + 1%, min EUR 3 |
| 13.3. | Cash withdrawal from other banks' ATM | EUR 3 + 1,5%, min EUR 5 |
| 13.4. | Cash withdrawal from POS terminal of the bank (Cash Advance) | 1%, min EUR 5 |
| 13.5. | Cash withdrawal from other banks' POS terminal (Cash Advance) | EUR 3 + 1,5 %, min EUR 10 |
| 13.6. | Refused transaction abroad wrong PIN code, wrong CVC code) | EUR 0,50 |
| 13.7. | Fee for credit limit overdrawn | EUR 30 |
| 14. | Additional credit card services | |
| 14.1. | Fees for blocking and unblocking of a card | EUR 10 |
| 14.2. | Fee for unjustified claim on payment | EUR 30 |
| 14.3. | Fee for generating a new PIN code | EUR 10 |
| 14.4. | Changing card transaction limits | EUR 10 |
| 14.5. | Balance inquiry under card account at the ATM | EUR 1 |
| 14.6. | Change of a PIN code by the cardholder at the ATM | EUR 2 |
| 14.7. | Cancellation of authorization fee | EUR 2 |
| 14.8. | Details on the last five transactions | EUR 1 |
| 14.9. | Periodical payments via the bPay system | EUR 0.50 |
| 14.10. | Opening an arbitration procedure in case of contesting a transaction | Fees paid by the Bank |
| 14.11. | Retrieval request | 10 BGN |
| E. | Operations on POS of the bank with cards issued by other banks | |
| 15. | With a debit card BIN 6760 | 1%, min EUR 5 |
| 16. | With VISA or MasterCard payment card issued by another bank/institution in Bulgaria or abroad, including a Maestro card issued abroad | 3%, min EUR 10 |
| 17. | Installation of POS terminal at a retailer | Free of charge |
| 18. | Accepting payments by payment card MasterCard, Maestro, VISA, VISA Electron, VPay, issued by Bulgarian and foreign bank/institution | As per agreement |

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| F. | POS terminals | |
| 19. | Express installation of POS terminal up to 24 hours, if possible | 150 BGN |
| 20. | Fast installation of POS terminal – up to 3 business days for Sofia, up to 5 business days for other locations | 90 BGN |
| 21. | Monthly servicing of POS terminal in case of monthly turnover less than 1 000 BGN | 20 BGN |
| 22. | Replacement of model/type POS/ adding a PIN pad | 50 BGN |
| 23. | Mobile communication connectivity | Free of charge |
| 24. | Changing data on POS | 5 BGN per each position |
| 25. | Closing a POS terminal | 30 BGN |
| 26. | Report for transactions for different types of cards | 10 BGN |
| 27. | Detailed report for transactions for different types of cards | 50 BGN |
| Section VIII. SECURITIES TRANSACTIONS | | |

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| 1. | Deals with Government Bonds | |
| 1.1. | Participation of the Bank on the primary market for buying new issues | |
| | - for approved orders | As per agreement according to the nominal value of the order min BGN 20 |
| | - for non-approved orders | BGN 20 per order |
| 1.2. | Deals with Bonds on the secondary market between the Bank and legal entities | |
| 1.2.1. | Purchase and sale of Bonds | As per agreement |
| 1.2.2. | Transfer of Bonds - NMF | As per agreement |
| 1.2.3. | Repurchase deals with Bonds | As per agreement |
| 1.3. | Transfer deals of Bonds between third parties | |
| 1.3.1. | Bonds Transfer between legal entities in the register of the Bank | BGN 20 |
| 1.3.2. | Bonds Transfer from a customer of the Bank to (a customer of) another bank | BGN 50 |
| 1.3.3. | Bonds Transfer from a customer in the register of the Bank to the register with another bank | BGN 50 |
| 1.3.4. | Bonds Transfer from a customer of the Bank to a customer of another bank | BGN 50 |
| 1.3.5. | Transfer (of securities) from the register of another bank to the register with the Bank | Free of charge |
| 1.4. | Other deals | |
| 1.4.1. | Maturity of issues | As per agreement according to the nominal value of the Bond |
| 1.4.2. | Privatization deals, conducted by/through investment intermediary | As per agreement according to the nominal value of the Bond |

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| 1.4.3.. | Bonds Statement of the Bank register – for each notification | BGN 20 + VAT |
| 1.4.4. | Verification / Information | BGN 30 + VAT |
| 2. | Maintenance of account of another investment intermediary | |
| 2.1. | Opening of bank account of investment intermediary related to payments under transactions with securities | BGN 5 |
| 2.2. | Maintenance and operative servicing of account | BGN 20 per month |
| 2.3. | Other fees and commissions as per section I OPENING and MAINTENANCE of ACCOUNTS, section II CASH OPERATIONS and section III PAYMENTS | |
| 3. | Deals with shares, rights, shares and compensatory instruments | |
| 3.1. | Fee for an order made at a Bank's desk or by another distant means including cancellation | BGN 2 |
| 3.2. | Execution an order for purchase and/or sale at the Bulgarian Stock Exchange /BSE/ for total amount of the deals | |
| | - up to BGN 500 | BGN 10 at the execution of the order |
| | - amounting from BGN 500 to BGN 5 000,00 | 2% on executed part of the order |
| | - amounting from BGN 5 000,01 to BGN 100 000 | 1% on executed part of the order |
| | - exceeding BGN 100 000 ¹ | As per agreement |
| 3.3. | Deals concluded with institutional investors | 1% of the transaction value |
| 3.4. | Concluding of contracted transactions according to the Regulations of the Bulgarian Stock Exchange LTD | As per agreement |
| 3.5. | Trading and operations with securities on foreign markets | As per agreement |
| 4. | Securities' portfolio management | As per agreement |
| 5. | Operations with Stocks (shares, rights etc.) | |
| 5.1. | Private placement & Subscription / Initial public offering (IPO) | |
| | - for approved orders | 0.10 % of nominal value min BGN 20 per order |
| | - for non-approved orders | BGN 20 per order |
| 5.2. | Secondary Public Offering (SPO) on Bulgarian Stock Exchange AD | As per agreement |

¹ Note: The commission for the executed part of the order shall be collected after each deal. In case of partial execution in one or several deals and at one or more exchange sessions, /then/ the whole amount of the remuneration of the investment intermediary shall be re-calculated on the basis of the total amount of the deals for that order (or: for the concrete order).

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| 6. | Transfers | |
| 6.1. | Opening of a customer's account for securities in the Bank's register at the Central Depository AD | BGN 2 |
| 6.2. | Order for transfer of securities from a single issue of the Register A to Register B of the Bank's register at the Central Depository AD | BGN 3 |
| 6.3. | Order for transfer of securities from a single issue of the Register B to Register B of another investment intermediary's register at the Central Depository AD | BGN 20 |
| 6.4. | Order for transfer of securities from a single issue of the Register B to Register A of the Bank's register at the Central Depository AD (incl. through opening a new account if necessary) | BGN 10 |
| 7. | Custody | |
| 7.1. | Custody of securities registered/kept at the Central Depository AD | 0.1% of the customer's assets on average monthly basis min BGN 2 |
| Note: | <p>The commission shall be collected once before the end of March of the current year as a percentage of the average monthly amount of client assets in the previous year and applies to all clients except categorized as professional clients and eligible counterparties and other persons under art. 77, line 2 of POSA.</p> <p>The commission shall be collected also currently on customer's order for the sale / transfer based on the average monthly amount of client assets for the period of storage, with the exception of sales / transfers of customer assets held in a client's account to the account of the Bank CDAD within current calendar month.</p> | |
| 7.2. | Custody of client securities held in an account in a foreign depository institution | As per agreement |
| 8. | Other services | |
| 8.1. | Payment of dividend under corporate securities and coupons under municipal Bonds | |
| | – to issuers | As per agreement |
| | – to customers | As per agreement |
| 8.2. | Commissions at acceptance of securities' emissions | As per agreement |
| 8.3. | The rest additional services at acceptance of issues: | |
| | - preparing a public offer catalogue and its approval by the Financial Supervision Commission | As per agreement |
| | - registration of emission at the Bulgarian Stock Exchange AD | As per agreement |

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| | - maintaining the book of shareholders at the Central Depository AD | As per agreement |
| 8.4. | Activity as Bank depository | As per agreement |
| 8.5. | Services related to bid offer for purchase and exchange of securities | As per agreement |
| 8.6. | Preparing the documentation for IPO | As per agreement |
| 8.7. | Catalogue for secondary public offers of securities | As per agreement |
| 8.8. | Catalogue for public offers of Bonds and other securities | As per agreement |
| 8.9. | Issuance of a certificate for securities by the Central Depository AD | BGN 5 + VAT |
| 8.10. | Issuance of a certificate for the balance under customer sub-account held in the Bank's register to the Central depository AD | BGN 2 + VAT |
| 8.11. | Investment consulting | As per agreement |
| 8.12. | Investment analysis | As per agreement |
| 8.13. | Examination of deposited documents issued or certified by another institution in connection with the services as an investment intermediary and registering agency | BGN 2 +VAT / per document |
| 8.14. | Other services as an investment intermediary ² | As per agreement |
| 8.15. | Fee for balance inquiry of a customer's own account at the Central Depository AD | BGN 3 |
| 9. | Registrar agent activity | |
| 9.1. | Duplicate of a certificate for securities | BGN 20 + VAT |
| 9.2. | Portfolio: - Ordinary - Extended - As of previous date | BGN 130 + VAT |
| 9.3. | Change of a denomination, uniform identification code and address in the Central Depository AD | BGN 30 + VAT |
| 9.4. | Donation activity | BGN 36 for each party |
| 9.5. | Transfer of securities transactions previously entered into between the parties | 2% of the value of the transfer, min. BGN 15 for each party |
| Section IX. OTHER SERVICES | | |
| 1. | Issuing documents of certifying character (certificates for ownership/deposit and balance thereunder, official note, loans, etc.): | |
| | - in Bulgarian | BGN 15 + VAT |
| | - in foreign language | BGN 30 + VAT |
| | - additional fee for express issuing up to 24 hours | BGN 20 + VAT |
| | - official notes for IBAN | BGN 1 + VAT |
| 2. | Issuing bank references (containing information on the financial status and credit worthiness of legal entities): | |
| | - in Bulgarian | BGN 35 + VAT |
| | - in foreign language | BGN 70 + VAT |

² All the fees of Bulgarian Stock Exchange shall be settled apart from the fees and commissions of the Bank

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| 2.1. | Issuing bank references and record certificates for a customer at the request of financial institution | BGN 60 + VAT |
| 3. | Gathering information for persons and companies that are customers of another bank (bank references) | BGN 50 + VAT |
| 4. | Photocopy, telephone and fax services: | |
| | - photocopy per page | BGN 1 + VAT |
| | - fax per page | |
| | - to another town (in Bulgaria) | BGN 1 + VAT |
| | - to another country | BGN 5 + VAT |
| | - Sending a scanned copy of the SWIFT execution of the customer credit transfer | EUR 2 |
| 5. | Sending a SWIFT message | |
| | - At the expenses of the another bank for a received transfer with costs OUR (At the expense of the bank of the ordering party) | EUR 10 |
| | - SWIFT message related to opening and/or amendment under Letter of Credit. | EUR 50 |
| | - SWIFT message related to issuance and or amendment under Letter of Guarantee | EUR 50 |
| | - SWIFT message related to issuance cession on Letter of Credit | EUR 30 |
| | - at sending any other type of SWIFT message by order of our customer | EUR 10 |
| 6. | Postages | |
| | - At the expenses of the another bank for a received transfer with costs OUR (At the expense of the bank of the ordering party) | EUR 2 |
| 7. | Special courier | |
| | - In the country | BGN 10 + VAT |
| | - In Europe | EUR 50 + VAT |
| | - to the rest of the world | actual amount, min EUR 65 + VAT |
| 8. | For making inquiries, verifications and investigation with correspondent banks at the request of a customer | EUR 20 + VAT |
| 9. | Verification correctness of authenticity of signatures | EUR 10 + VAT |
| 10. | Confirmation of an account balance for audit purposes | |
| | - for financial institutions | EUR 100 + VAT |
| | - for companies | BGN 50 +VAT |
| 11. | For checking-up and copies of bank operations at written request of a customer | |
| | - for the current year | BGN 20 + VAT for information up to 10 pages and BGN 1 for next page |
| | - for previous years | BGN 50 + VAT for information up to 10 pages and BGN 1 for next page |
| 11.1 | Fee for consecutive providing of a statement on current account on paper | BGN 1 per page |
| 12. | For issuing a copy/second original of a document | BGN 10 + VAT |
| 13. | Fee for providing a duplicate of a lost safe deposit box key | Actual expenses + BGN 50,00 |
| 14. | Fee for verification the authenticity of bank documents at the request of a customer | EUR 5 |

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| 15. | SMS Notification | |
| | - registration for the service | Free of charge |
| | - for every message received | BGN 0.15 (VAT included) |
| 16. | Asset Online registration | Free of charge |
| 17. | Generation of a new password requested by a user of Asset Online | BGN 10 |
| 18. | Visiting customer requested by a customers for Asset Online | BGN 50 |
| 19. | Fee for provision of hardware token (Asset Device) | BGN 35 + VAT |
| 20. | Fee for legal advice remuneration | According to Ordinance №1 for the minimal amounts of lawyers' remuneration |
| 21. | Fee for granting consent under SPA | BGN 30 + VAT |
| 22. | Fee for processing of distraint orders and requests for information | BGN 10 + VAT |
| 23. | Evaluating documents related to opening an account of foreign legal entities, registered in jurisdictions with preferential tax regime | BGN 1 000 |
| 24. | Evaluating documents related to opening an account of foreign legal entities, registered in countries outside of European Economic Area | BGN 500 |
| 25. | Evaluating documents related to opening an account of foreign legal entities registered in countries European Economic Area and Bulgarian legal entities, whose owners are foreign legal entities and/or physical entities (at least 25% foreign ownership) | BGN 100 |
| 26. | Annual fee for performing a Due Diligence and review of documents of customers, registered in jurisdictions with preferential tax regime | BGN 200 |
| 27. | Annual fee for performing a Due Diligence and review of documents of customers – foreign legal entities , registered outside jurisdictions with preferential tax regime and Bulgarian legal entities, whose owners are foreign legal entities and/or physical entities (at least 25% foreign ownership) | BGN 100 |
| Note: | The Bank shall not refund paid fees under p.23, 24 and p.25 in case of rejection for opening an account. | |
| 28. | Fee for report on fees | BGN 10 |
| Section X. BANK PACKAGES | | |
| 1. | Asset Business Plan Start | 14 BGN |
| PAYMENT PRODUCTS | | |
| | Opening of an current account | Free of charge |
| | Maintaining and providing a statement via email, regardless of periodicity and use of online banking | Free of charge |
| BUSINESS DEBIT MASTERCARD PAYPASS | | |
| | Issuing a card | Free of charge |
| | Monthly maintenance fee | Free of charge |
| | Cash withdrawal at Bank's ATM | Free of charge |
| | Payment of goods and services at merchants | Free of charge |
| ASSET ONLINE | | |
| | Registration and maintenance of the system | Free of charge |
| | 10 internal bank transfers between accounts of different | Free of charge |

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| | account holders per month | |
| | Unlimited internal bank transfers between own accounts | Free of charge |
| | 5 outgoing money transfers via BISERA per month | Free of charge |
| | OTHERS | |
| | 10 SMS notifications per month | Free of charge |
| | Installing a POS terminal | Free of charge |
| 2. | Asset Business Plan Classic | 19 BGN |
| | PAYMENT PRODUCTS | |
| | Opening of an current account | Free of charge |
| | Maintaining and providing a statement via email, regardless of periodicity and use of online banking | Free of charge |
| | BUSINESS DEBIT MASTERCARD PAYPASS | |
| | Issuing a card | Free of charge |
| | Monthly maintenance fee | Free of charge |
| | Cash withdrawal at Bank's ATM | Free of charge |
| | 3 cash withdrawals from ATMs of other banks in the country per month | |
| | Payment of goods and services at merchants | Free of charge |
| | ASSET ONLINE | |
| | Registration and maintenance of the system | Free of charge |
| | 10 internal bank transfers between accounts of different account holders per month | Free of charge |
| | Unlimited internal bank transfers between own accounts | Free of charge |
| | 10 outgoing money transfers via BISERA per month | Free of charge |
| | 1 outgoing money transfer via RINGS | Free of charge |
| | OTHERS | |
| | 10 SMS notifications per month | Free of charge |
| | Installing a POS terminal | Free of charge |
| 3. | Asset Business Plan Classic | 37 BGN |
| | PAYMENT PRODUCTS | |
| | Opening of an current account | Free of charge |
| | Maintaining and providing a statement via email, regardless of periodicity and use of online banking | Free of charge |
| | CASH COMMISSIONS | |
| | Deposit money cash desk up to BGN 8 000 daily turnover | Free of charge |
| | Withdrawal money at cash desk up to BGN 5 000 daily turnover | Free of charge |
| | BUSINESS DEBIT MASTERCARD PAYPASS | |
| | Issuing a card | Free of charge |
| | Monthly maintenance fee | Free of charge |
| | Cash withdrawal at Bank's ATM | Free of charge |
| | 5 cash withdrawals from ATMs of other banks in the country per month | |
| | Payment of goods and services at merchants | Free of charge |
| | ASSET ONLINE | |
| | Registration and maintenance of the system | Free of charge |
| | 10 internal bank transfers between accounts of different account holders per month | Free of charge |
| | Unlimited internal bank transfers between own accounts | Free of charge |
| | 15 outgoing money transfers via BISERA per month | Free of charge |
| | 2 outgoing money transfer via RINGS | Free of charge |

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| | OTHERS | |
| | 15 SMS notifications per month | Free of charge |
| | Installing a POS terminal | Free of charge |
| 4. | Asset Business Plan Premium | 57 BGN |
| | PAYMENT PRODUCTS | |
| | Opening of 2 current accounts in BGN and one other currency | Free of charge |
| | Maintaining and providing a statement via email, regardless of periodicity and use of online banking | Free of charge |
| | CASH COMMISSIONS | |
| | Deposit money cash desk up to BGN 15 000 daily turnover | Free of charge |
| | Withdrawal money at cash desk up to BGN 10 000 daily turnover | Free of charge |
| | BUSINESS DEBIT MASTERCARD PAYPASS | |
| | Issuing a card | Free of charge |
| | Monthly maintenance fee | Free of charge |
| | Cash withdrawal at Bank's ATM | Free of charge |
| | 5 cash withdrawals from ATMs of other banks in the country per month | |
| | Payment of goods and services at merchants | Free of charge |
| | REVOLVING CREDIT CARD MASTER CARD BUSINESS | |
| | Application fee | Free of charge |
| | ASSET ONLINE | |
| | Registration and maintenance of the system | Free of charge |
| | 10 internal bank transfers between accounts of different account holders per month | Free of charge |
| | Unlimited internal bank transfers between own accounts | Free of charge |
| | 20 outgoing money transfers via BISERA per month | Free of charge |
| | 3 outgoing money transfer via RINGS | Free of charge |
| | Unlimited mass internal bank transfer, for each transfer | Free of charge |
| | 3 internal bank currency transfers | Free of charge |
| | Currency transfers to other banks with value date TOM | 0.07%, min. EUR 7, max EUR 200, + 10 EUR |
| | Received currency transfer regardless of the payment systems | 0.07%, мин. EUR 5, max. EUR 75 |
| | OTHERS | |
| | 15 SMS notifications per month | Free of charge |
| | Installing a POS terminal | Free of charge |
| 5. | Asset Business Plan Exclusive | 98 BGN |
| | PAYMENT PRODUCTS | |
| | Opening of 2 current accounts in BGN and one other currency | Free of charge |
| | Maintaining and providing a statement via email, regardless of periodicity and use of online banking | Free of charge |
| | CASH COMMISSIONS | |
| | Deposit money cash desk up to BGN 30 000 daily turnover | Free of charge |
| | Withdrawal money at cash desk up to BGN 25 000 daily turnover | Free of charge |
| | BUSINESS DEBIT MASTERCARD PAYPASS | |

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| | Issuing a card | Free of charge |
| | Monthly maintenance fee | Free of charge |
| | Cash withdrawal at Bank's ATM | Free of charge |
| | 1 cash withdrawal from ATMs of other banks in the country per month, for each card | |
| | Payment of goods and services at merchants | Free of charge |
| | REVOLVING CREDIT CARD MASTER CARD BUSINESS | |
| | Application fee | Free of charge |
| | ASSET ONLINE | |
| | Registration and maintenance of the system | Free of charge |
| | 10 internal bank transfers between accounts of different account holders per month | Free of charge |
| | Unlimited internal bank transfers between own accounts | Free of charge |
| | 30 outgoing money transfers via BISERA per month | Free of charge |
| | 5 outgoing money transfer via RINGS | Free of charge |
| | Unlimited mass internal bank transfer, for each transfer | Free of charge |
| | 5 internal bank currency transfers | Free of charge |
| | Currency transfers to other banks with value date TOM | 0.07%, min. EUR 7, max EUR 200, + 10 EUR |
| | Received currency transfer regardless of the payment systems | 0.07%, мин. EUR 5, max. EUR 75 |
| | OTHERS | |
| | 25 SMS notifications per month | Free of charge |
| | Installing a POS terminal | Free of charge |
| | 50% discount of the application fee | |
| 6. | Asset Cash | 19 BGN |
| | CASH COMMISSIONS | |
| | Deposit money cash desk up to BGN 30 000/15 000 EUR (equivalence in any other currency) daily turnover | Free of charge |
| | Withdrawal money at cash desk up to BGN 15 000/ 7 500 (equivalence in any other currency) daily turnover | Free of charge |
| 7. | Asset Cash + | 39 BGN |
| | CASH COMMISSIONS | |
| | Deposit money cash desk up to BGN 50 000/25 000 EUR (equivalence in any other currency) daily turnover | Free of charge |
| | Withdrawal money at cash desk up to BGN 30 000/ 15 500 (equivalence in any other currency) daily turnover | Free of charge |
| Note: For all packages in Section X are applying the conditions for withdrawing from Section II. | | |

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Approved by the Managing Board on 27.08.2019 and operative as of 01.09.2019.