



TERMS and CONDITIONS

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

Valid as of 19.08.2019

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 who are physical 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) resulting 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. The saving accounts of physical entities in local and foreign currency shall accumulate at interest at the end

- of the year and/or upon closing the deposit account. The 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 the Bank applies the following value dates:
 - 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 account 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 services related to the documentary business transactions Letters of Credit, Letters of Guarantee and Documentary Collections shall be charged in accordance with the regulations of the Terms and Conditions for legal entities and shall be handled in accordance with the regulations and publications of the International Chamber of Commerce, Paris in force.

22. The transactions related to the Western Union Money Transfer Service shall not be regulated by the present Terms and Conditions.

23. 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.

24. 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.25. 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.

26. 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 favour of the Bank.

Section I. OPENING and MAINTENANCE of ACCOUNTS		
Accounts of Physical Entities		
1.	Opening of bank accounts in local and foreign currency	Free of charges
1.1.	Opening of payment accounts with Golden IBAN number	BGN 25
2.	Bank accounts maintenance fees – monthly	
2.1.	Current accounts without issued bank cards	2 BGN
2.2.	Current accounts with issued bank cards	Free of charges
2.3.	Current accounts with Golden IBAN number	BGN 5
2.4.	Savings accounts	1.20 BGN
2.5.	Deposit accounts	Free of charges
2.6.	Other accounts	As per agreement
3.	Minimum balance required under card, current and saving accounts in accordance with the type of currency	5 units
4.	Closing of current accounts prior to the expiration of 6 months from the account opening	BGN 5
5.	Opening, operative account services and closing of COBOS accounts	Free of charges
6.	Minimum balance required under COBOS accounts	BGN 5
7.	Opening, operative account services and closing of an account for repurchase agreement with securities	Free of charges
8.	Minimum balance required under an account for repurchase agreement with securities	None
Section II. CASH OPERATIONS		
1.	Cash operations in local currency	
1.1.	Cash deposits	
1.1.1.	Under term deposits	Free of charges
1.1.2.	Under current accounts and savings accounts – daily turnover	
	- for amounts up to BGN 5 000	Free of charges
	- for amounts exceeding BGN 5 000, for each transaction	0.10% max BGN 100
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 exchange of coins into banknotes and vice versa (over 100 pieces/amount)	3.0%, min. BGN 15
1.2.	Cash withdrawals – daily turnover	
1.2.1.	Under term deposits on the maturity date	Free of charges
1.2.2.	Under current, savings accounts and term deposits not on maturity date	
	- for amounts up to BGN 5 000	BGN 2
	- for amounts exceeding BGN 5 000, for each transaction	0.20%
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 withdrawing non requested amounts or changing the amount on the day of withdrawal	0.60%
2.	Cash operations in foreign currency	
2.1.	Cash deposits – daily turnover	
2.1.1.	Under term deposits	Free of charges
2.1.2.	Under current and savings accounts:	
	- for amounts up to EUR 2 500	Free of charges
	- for amounts exceeding EUR 2 500, for each transaction	0.10%, max EUR 50
2.2.	Cash withdrawals – daily turnover	
2.2.1.	Under term deposits on the maturity date	Free of charges
2.2.2.	Under current, savings accounts and term deposits not on maturity date	
	- for amounts up to EUR 2 500	1 EUR
	- for amounts exceeding EUR 2 500, for each transaction	0.20%
2.2.3.	For withdrawals of amounts exceeding EUR 2500 (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 withdrawing non requested amounts or changing the amount on the day of withdrawal	0.60%
2.3.	Examination of banknotes	1%, min EUR 5
2.4.	Changing at the Teller desk damaged banknotes	5%, min EUR 5
3.	Using a deposit box	According to the price-list
Note:	- The commission under 1.1.2., 1.2.2., 2.1.2. and 2.2.2. of the Tariff is collected on the entire amount.	
	- The commission under 1.3.2. и 2.2.4. is collecting on the amount representing the difference between previously requested withdrawal amount and actually withdrawn and/or to whole the requested for withdrawal but not withdrawn.	
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 15
	- e-banking	BGN 10
1.1.2.	Via the BISERA system	
	- on paper	BGN 2
	- e-banking	BGN 1,20
1.1.3.	Internal	
	- on paper	BGN 1
	- e-banking	BGN 0,50
1.1.4.	Internal between accounts of the same customer	
	- on paper	BGN 0,25
	- e-banking	Free of charges

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)	0.40%, min BGN 5 + RINGS fee of BGN 15
1.2.2.	Via the BISERA system	0.40%, min BGN 5,00
1.2.3.	Internal	0.15%, min BGN 1,50 Max BGN 150
1.2.4.	Cancellation of a payment in BGN upon customer's request (on paper and via Asset Online)	Fee equal to the cost of the transfer
*	Upon depositing funds to a physical entity's account from account holder or proxy by credit transfer in cash in another bank branch (out of the branch where the accounts are) is applied 1.1.2 from Section II. Cash Operations form the Tariff.	
1.3.	Direct Debit	
1.3.1.	Credit transfer order related to internal Direct Debit	BGN 1
1.3.2.	Credit transfer order related to Direct Debit via the BISERA system	BGN 2
1.3.3.	Credit transfer order related to Direct Debit via the RINGS system	BGN 15
1.3.4.	Cancel a transfer order related to Direct Debit upon customer's request caused by the account holder	Fee equal to the cost of Direct Debit transfer
1.4.	Multi-row payment order to the State Budget	
1.4.1.	On paper	
	- internal	BGN 1,50
	- via the BISERA system	BGN 4,50
	- via the RINGS system	BGN 18
1.4.2.	E-banking	
	- internal	BGN 0,75
	- via the BISERA system	BGN 3,50
	- via the RINGS system	BGN 14
1.4.3.	Customer Credit Transfers in cash, with no account held with the Bank	
	- internal	0.20%, min BGN 2
	- via the BISERA system	0.60%, min BGN 6
	- via the RINGS system	0.80%, min BGN 20
1.5.	Automatic periodic payments	
1.5.1.	Sign up for the service	BGN 2
1.5.2.	Changing parameters	BGN 1
1.5.3.	Internal	BGN 0,25
1.5.4.	Via the BISERA system	BGN 0,75
1.6.	Received Customer Credit Transfers in BGN	Free of charges
1.7.	All payments equivalent to or exceeding BGN 100 000 must be executed via RINGS	
B.	Payments in foreign currency	
2.	<i>Customer Credit Transfers</i>	
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)	

	Up to EUR 1 000:	
	- on paper	EUR 10
	- e-banking	EUR 8
	Above EUR 1 000:	
	- on paper	0,15%, min. EUR 14, max EUR 300
	- e-banking	0,13%, min. EUR 12, max EUR 250
2.1.1.2.	With value date same business day (EXPRESS)	
	- on paper	0,30%, min. EUR 22, max EUR 500
	- e-banking	0,25%, min. EUR 20, max EUR 450
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
	- e-banking	0,08%, min. EUR 8, max EUR 250
2.1.2.2.	With value date next business day (TOM)	
	Up to EUR 1 000:	
	- on paper	EUR 10
	- e-banking	EUR 8
	Above EUR 1 000:	
	- on paper	0,15%, min. EUR 14, max EUR 300
	- e-banking	0,13%, min. EUR 12, max EUR 250
2.1.2.3.	With value date same business day (EXPRESS)	
	- on paper	0,30%, min. EUR 22, max EUR 500
	- e-banking	0,25%, min. EUR 20, max EUR 450
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 possible the American Banks to charge fees from the amount of the money transfer and as a result the beneficiary receives a reduced amount.	
2.2.	Internal payments	
	- on paper	EUR 2.50
	- e-banking	EUR 1.50
2.3.	Internal payments between account of same customers	

	- on paper	EUR 1
	- e-banking	EUR 0.50
2.4.	Customer Credit Transfers in cash, with no account held with the Bank	
	- internal	0.20%, min EUR 5
2.5.	Amendment to the records of the original payment instructions, before the execution of the transfer	EUR 10
2.6.	Amendment to the records of the original payment instructions, after the execution of the transfer	EUR 30, including the expenses of correspondent banks
2.7.	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 correspondent banks
2.8.	Cancellation of a Credit Transfer Order	EUR 40
2.9.	Customer Credit Transfers – received from other banks	
	- amounting up to EUR 100	Free of charges
	- amounting from EUR 100 to EUR 1 000	EUR 5
	- for amount exceeding EUR 1 000	0.10%, min EUR 10 max EUR 100
	- received money transfers from abroad in BGN shall be charged according to commissions under point 2.9 above	
2.10.	For returning a received incoming credit transfer	0.15%, min EUR 14 max EUR 300
2.11.	Claims under credit transfers received and/or internal research	EUR 20
2.12.	Upon paying of proceeds under credit transfers that contain incomplete/incorrect data, including incorrect IBAN (which have been further clarified by correspondence with the beneficiary) additional fee shall be charged	EUR 10
2.13.	In case of preliminary crediting the account of the beneficiary (under credit transfers in foreign currency)	Double amount of the commissions
3.	<i>Handling of cheques</i>	
3.1.	Cheques drawn on other banks	
	- cheques in one and the same currency for amount up to EUR 5000	0.20%, min EUR 5
	- cheques in one and the same currency for amount exceeding EUR 5000	0,30%
	* In addition to the indicated commissions for collection of cheques, also the charges of the other banks participating in the payment shall be collected	
3.1.1.	Fee for each returned unpaid cheque	EUR 10
3.1.2.	Sending of cheques abroad with courier on collection basis	
	- In Europe for amounts up to 500 EUR	EUR 10
	- In Europe for amounts above 500 EUR	EUR 30
	- to the rest of the world	the actual expenses min EUR 65
3.2.	Issuing cheques	
3.2.1.	Issuing commission	0.15%, min EUR 6 max EUR 150
3.2.2.	Cancellation /stop payment/ of a cheque by order of the customer (per cheque)	

	- In the presence of an original check	EUR 10
	- In the absence of an original check	EUR 10 + including the expenses of the correspondent
3.2.3.	Re-issuing a cheque at the request of the customer	EUR 5
3.3.	Postages	EUR 2
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	
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. LENDING ACTIVITIES		
1.	<i>Loans</i>	
1.1.	Preliminary acceptance of loan application documents:	
	- "Asset Home" and "Asset Universal Mortgage Loan"	BGN 100 + VAT
	- consumer loan	BGN 30 + VAT
	- overdraft on card account	BGN 20 + VAT
	- overdraft on card accounts of employees of corporate customers with a framework contract for salary transfers	BGN 10 + VAT
1.2.	Handling and management of the loans	
	- consumer loan	2% on the negotiated amount (one-off) fee for the first year and 0,25% on the remaining balance for each started of the following years till the end of the lending period
	- consumer loan secured by cash collateral	1% on the negotiated amount (one-off) fee for the first year and 0,25% on the remaining balance for each started of the following years till the end of the lending period
	- loan secured by mortgage over real estate property	1% on the negotiated amount (one-off) fee for the first year and 0,25% on the remaining balance for each started of the following years till the end of the lending period
	- overdraft on a card account	1.50% on the negotiated amount
	- for products "Asset Home" and "Asset Universal Mortgage Loan"	1% on the negotiated amount (one-off) fee for the first year and 0,05% on the remaining balance for each started of the following months till the end of the lending period
Note:	The commissions under 1.2. are applied for loan	

	contracts i signed before 23 rd July, 2014	
1.3.	Credit analysis	
	- "Asset Home" and "Asset Universal Mortgage Loan"	0.20%, min. BGN 100
	- consumer loan	0.75%, min. BGN 50
	- overdraft on card account	0.10%, min. BGN 25
	- loan "Asset golden age"	BGN 15
Note:	The commissions under 1.3. are one-off and are applied to the granted amount	
Note:	The commissions under 1.3. are not applied to loans disbursed 100% against cash collateral	
1.4.	Processing documents for raising a mortgage	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.	Processing documents related to amendment of a single condition of a credit deal	
	- "Asset Home" and "Asset Universal Mortgage Loan"	BGN 50 + VAT
	- consumer loan	BGN 20 + VAT
	- overdraft on card account	BGN 15 + VAT
	-Asset revolving MasterCard Credit cards	BGN 10 + VAT
1.7.	Fee for renegotiation of terms at customer request	
	- "Asset Home and "Asset Universal Mortgage Loan"	0.75% on residual debt, min. BGN 100, max. BGN 500
	- consumer loan	0.50% on residual debt, min. BGN 50
	- overdraft	0.50% on allowed amount, min. BGN 25
1.8.	Preparation of documents for establishing a pledge	BGN 50 + VAT
1.9.	Commission for early repayment of physical entities loans	Free of charges
1.9.1.	Commission for early repayment of physical entities loans with mortgage collateral, in case the loan is repaid before the payment of 12 monthly installments since its disbursement	1%
Section VI. BANK OPERATIONS WITH BANK CARDS		
A. Maestro debit cards		
1.	General terms for issuing	
1.1.	Issuance of a debit card	Free of charges
1.2.	Express issuance of a debit card (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 5
1.7.	Not returned card in case of theft or hold at ATM	BGN 5
1.8.	Monthly card account maintenance fee	
	- main	BGN 1.40
	- additional	BGN 0.70
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 Advance)	BGN 1,50
2.3.	Cash withdrawal at POS terminal of another bank (Cash Advance)	BGN 3,00
2.4.	Payment of goods and services at merchants	
	- for amounts up to BGN 3 000	BGN 0,25
	- for amounts from BGN 3 001 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 + 1.50%
3.3.	Payment of goods and services at merchants	0.50%, min EUR 0,50
3.4.	Declined transaction (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 an ATM	BGN 0,25
4.4.	PIN change at an ATM	BGN 0,25
4.5.	Changing card transaction limits	BGN 5
4.6.	Cancellation of an authorization	EUR 2
4.7.	Insubstantial (unreasonable) claim on a transaction	EUR 20
4.8.	Last five transactions inquiry	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 3 000,00 to BGN 9 000	BGN 1
Note:	Effective from October 1 st , 2017 International Asset Bank ceases offering MAESTRO debit cards for physical customers	
B. Debit MasterCard PayPass		
5. General terms for issuing		
5.1.	Issuance of debit cards	Free of charges
5.2.	Issuance of additional debit cards	Free of charges
5.3.	Express issuance (within 5 business days)	BGN 10
5.4.	Reissuance of a card with non-expired validity (due to loss, theft, damage, etc.)	BGN 5
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.	Closing a card prior the expiration of 6 months from the card issuing date	BGN 5
5.8.	Not returned card in case of theft or hold at ATM	BGN 5
5.9.	Minimum required account balance	acc. Section I of the Tariff
5.10.	Monthly card account maintenance fee	
	- main	BGN 1,70
	- additional	BGN 0,85
6. Local transactions with debit cards		
6.1.	Cash withdrawal at ATM	
	- at a Bank's ATM	Free of charges

	- at other banks' ATM	BGN 1,00
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	1,50% + 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 an ATM	Free of charges
8.5.	Changing card transaction limits	BGN 5
8.6.	Cancellation 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.	Generation of a new PIN code	BGN 2
8.13.	Detection and processing of arbitration with MasterCard	Fees paid by the Bank
C.	MasterCard credit cards	
9.	General terms for issuing	
9.1.	Issuance	Free of charges
9.2.	Express issuance (within 3 business days)	
	- MasterCard Standard	EUR 30
	- MasterCard Gold	EUR 50
9.3.	Renewal of a card with expired validity	Free of charges
9.4.	Reissuance of a card with non-expired validity (due to loss, theft, 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.	Closing a card prior the expiration of 6 months from the card issuing date	BGN 5
9.7.	Not returned card in case of theft or hold at ATM	BGN 5
9.8.	Monthly card account maintenance fee	
	- MasterCard Standard – main	EUR 2
	- MasterCard Standard – additional	EUR 1
	- MasterCard Gold – main	EUR 5
	- MasterCard Gold – additional	EUR 2,50
9.9.	Minimum required account balance	
	- MasterCard Standard	USD/EUR 100
	- MasterCard Gold	USD/EUR 300
10.	Transactions with credit cards	

10.1.	Payment of goods and services at merchants in Bulgaria and abroad	0.50%, min EUR 0.50
10.2.	Cash withdrawal at Bank's ATM	EUR 1 + 1%, min 3 EUR
10.3.	Cash withdrawal at other banks' ATM	EUR 3 + 1.5%, min EUR 5
10.4.	Cash withdrawal at POS terminal of the bank (Cash Advance)	1%, min EUR 5
10.5.	Cash withdrawal at POS terminal of another bank (Cash Advance)	EUR 3 + 1.5%, min EUR 10
10.6.	Refused transaction (wrong PIN code wrong CVC code)	EUR 0,50
11.	Additional operations with credit cards	
11.1.	Blocking and unblocking of a card	EUR 10
11.2.	Insubstantial (unreasonable) claim on a transaction	EUR 30
11.3.	Generation of a new PIN code	EUR 10
11.4.	Changing card transaction limits	EUR 10
11.5.	PIN change at an ATM	EUR 2
11.6.	Cancellation of an authorization	EUR 2
11.7.	Account balance inquiry at an ATM	EUR 1
11.8.	Last five transactions inquiry	EUR 1
11.9.	Periodical payments via bPay system	EUR 0,50
11.10.	Receiving money on credit cards (Refund)	1%, min. EUR 3 + expenses of the card operator
11.11.	Opening an arbitration procedure in case of disputed transaction	Fees paid by the Bank
D. Asset revolving MasterCard Credit cards		
12.	Fee for examination of documents related to issuing	BGN 10
13.	Issuance fee	Free of charges
14.	Express issuance fee (within 3 business days)	
	- MasterCard Standard	EUR 30
	- MasterCard Gold	EUR 50
15.	Renewal of a card with expired validity	Free of charges
16.	Reissuance of a card with non-expired validity (due to loss, theft, damage, etc.)	EUR 20
17.	Re-routing a card to be received (by the customer) at a branch different from the issuing branch	BGN 10
18.	Closing a card prior the expiration of 6 months from the card issuing date	BGN 5
19.	Not returned card in case of theft or hold at ATM	BGN 5
20.	Annual maintenance fee (collected monthly)	
	- MasterCard Standard – main	EUR 24
	- MasterCard Standard – additional	EUR 12
	- MasterCard Gold – main	EUR 96
	- MasterCard Gold – additional	EUR 48
21.	Transactions with Asset revolving MasterCard Credit cards	
21.1.	Payment of goods and services at merchants in the country and abroad	Free of charges
21.2.	Cash withdrawal at a Bank's ATM	EUR 1 + 1%, min EUR 3
21.3.	Cash withdrawal at other banks' ATM	EUR 3 + 1.5%, min EUR 5
21.4.	Cash withdrawal at POS terminal of the bank (Cash	1%, min EUR 5

	Advance)	
21.5.	Cash withdrawal at POS terminal of another bank (Cash Advance)	EUR 3 + 1.5%, min EUR 10
21.6.	Receiving amounts on credit cards (Refund)	1%, min EUR 3 + expenses of the card operator
21.7.	Declined transaction (wrong PIN code wrong CVC code code)	EUR 0,50
21.8.	Penalty fee for unauthorized exceeding of the credit limit	EUR 30
22.	Additional services with credit card	
22.1.	Blocking and unblocking of a card	EUR-10
22.2.	Insubstantial (unreasonable) claim on a transaction	EUR 30
22.3.	Generating a new PIN code	EUR 10
22.4.	Changing card transaction limits	EUR 10
22.5.	PIN change at an ATM	EUR 2
22.6.	Cancellation of an authorization	EUR 2
22.7.	Account balance inquiry at an ATM	EUR 1
22.8.	Last five transactions inquiry	EUR 1
22.9.	Periodical payments via bPay system	EUR 0,50
22.10.	Retrieval request	BGN 10
22.11.	Opening an arbitration procedure in case of disputed transaction	Fees paid by the Bank
E. Transactions at POS terminal of the Bank with cards issued by other banks		
23.	Cash withdrawal at POS terminal of the Bank	
23.1.	- with a debit card BIN 6760	1%, min BGN 5
23.2.	- 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
Section VII. SECURITIES TRANSACTIONS		
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 face value of the order, min BGN 15
	- for non-approved orders	BGN 15 per order
1.2.	Deals with Bonds on the secondary market between the Bank and physical entities	As per agreement
1.3.	Maturity of issues	As per agreement according to the face value of the Government Bond
1.4.	Bonds Statement of the Bank register – for each notification	BGN 10 + VAT
1.5.	Verification / Information	BGN 15 + VAT
1.6.	Issuance of a Bonds ownership certificate	BGN 15 + VAT
2.	Deals with shares, rights and compensatory instruments	

2.1.	Fee for an order made at a Bank's desk or by another distant means including cancellation	BGN 2
2.2.	Execution an order for purchase and/or sale at the Bulgarian Stock Exchange – Sofia AD for total amount of the deals:	
	up to BGN 500	BGN 10 at the execution of the order
	amounting from BGN 500,01 to BGN 5 000	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 100 000,01 ¹	As per agreement
2.3.	Deals concluded with institutional investors	1% of the transaction value
2.4.	Trade via the COBOS system	
2.4.1.	Annual fee (according to the Tariff of Bulgarian Stock Exchange – Sofia AD)	BGN 72
2.4.2.	Client Portfolio annual fee (according to the Tariff of Bulgarian Stock Exchange – Sofia AD)	BGN 15
2.4.3.	Deals concluded by customers via the COBOS system	0,5% of each transaction value + BGN 0,60 (fee for transfer to the Central Depository AD)
2.5.	Concluding of contracted transactions according to the Regulations of the Bulgarian Stock Exchange – Sofia AD	As per agreement
2.6.	Concluding and operations with financial instruments in foreign markets	As per agreement
3.	Securities' portfolio management	As per agreement
4.	Operations with Bonds	
4.1.	Private placement & Subscription / Initial public offering (IPO)	
	- for approved orders	0.10 % of the face value Min BGN 20 per order
	- for non-approved orders	BGN 20 per order
4.2.	Secondary Public Offering (SPO) on Bulgarian Stock Exchange – Sofia AD	As per agreement
5.	Transfers and accounts	

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 commission of the investment intermediary shall be re-calculated on the basis of the total amount of the deals concluded for the concrete order.

5.1.	Opening of a customer's account for securities in the Bank's register at the Central Depository AD	BGN 2
5.2.	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
5.3.	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 15
5.4.	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 5
6.	Depository Services	
6.1.	Custody of securities registered at the Central Depository AD	0,10% 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 those using the electronic submission of orders via the Internet (COBOS), and 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>	
6.2.	Custody of foreign securities	As per agreement
7.	Other services	
7.1.	Payment of dividends under corporate securities and coupons under municipal Bonds	As per agreement
7.2.	Issuance of a certificate for ownership of financial instruments by the Central Depository AD	BGN 5 + VAT
7.3.	Issuance of a certificate for the balance under customer account held in the Bank's register to the Central Depository AD	BGN 2 + VAT
7.4.	Investment consulting	As per agreement
7.5.	Investment analysis	As per agreement
7.6.	Verification of deposited documents issued or certified by another institution in connection with the investment intermediary and register agency services	BGN 1,50 +VAT / per document
7.7.	Other services as an investment intermediary ²	As per agreement

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

7.8.	Fee for balance inquiry of a customer's own account at the Central depository AD	BGN 1
8.	Register agent activity	
8.1.	Duplicate of a certificate for ownership of financial instruments	BGN 10 +VAT
8.2.	Portfolio	
8.2.1.	Ordinary Portfolio	BGN 15 + VAT
8.2.2.	Extended Portfolio	BGN 35 + VAT
8.2.3.	Portfolio of a previous date	BGN 35 + VAT
8.2.4.	Certificate according to the Regulations for applying article 7 of the Law for Reinstatement of the Ownership of Nationalized Real Estates	BGN 17 + VAT
8.3.	Amendment of the personal data	BGN 10 + VAT
8.4.	Donation activity	BGN 18 for each party
8.5.	Inheritance	BGN 35 + BGN 5 for each subsequent transfer + VAT
8.6.	Transfer of securities upon transactions previously entered into between the parties	2% of transaction value, min. BGN 15 for each party
Section VIII. OTHER SERVICES		
1.	Issuing documents of certifying character (certificates evidencing the availability of bank accounts and the balance thereunder, official bank statements, 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 regarding financial status of physical and entities):	
	- in Bulgarian	BGN 25 + VAT
	- in foreign language	BGN 50 + VAT
3.	Gathering information related to persons and companies that are customers of another bank (bank references) at the request of our customer	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 1
5.	Sending a SWIFT message	
	- at execution of customer credit transfer orders	Free of charges
	- 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
	- 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 expenses, 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.	Checking-up and issuing copies of bank operations' documents at the written request of a customer, for information other than the one explicitly stated in the general terms and conditions.	
	- for the current year	BGN 20 + VAT for information up to 10 pages and BGN 1,00 for next page
	- for previous years	BGN 50 + VAT for information up to 10 pages and BGN 1,00 for next page
11.	Issuing a copy / second original of a bank document	BGN 10+ VAT
12.	Fee for providing a duplicate of a lost safe dep. box key	Actual expenses + BGN 100
13.	Verification the authenticity of bank documents at the request of a customer	EUR 5
14.	SMS Notification	
	- registration for the service	Free of charge
	- for each message received	BGN 0,15 (VAT included)
15.	Asset Electronic Utility Bills	
	- registration for the service	BGN 2
	- annual maintenance	BGN 1
	- for each change of a record in the registration	BGN 1
	- for each payment transaction	BGN 0,25
	- for each email message received	Free of charge
16.	Asset Online registration	Free of charge
17.	Generation of a new password requested by a user Of the Asset Online	BGN 10
18.	Fee for provision of hardware token (Asset Device)	BGN 35 + VAT
19.	Fee for legal advice remuneration	According to Ordinance №1 for the minimal amounts of layers' remuneration
20.	Fee processing of distraint orders and requests for information	BGN 10 + VAT
21.	Fee for report on fees (the fee is collecting for each report after the first one within one calendar year)	BGN 10
Section IX. BANK PACKAGES		
1.	Asset Advantage	BGN 6
	DEBIT MASTERCARD PAYPASS	
	Issuance of a card	Free of charge
	Monthly card account maintenance fee	Free of charge
	Cash withdrawal at Bank's ATM	Free of charge
	3 withdrawals from ATMs of other banks in the country – per month	Free of charge
	Payment of goods and services at merchants	Free of charge
	ASSET ONLINE	
	Registration and maintenance of the system	Free of charge
	5 intra-bank transfers between accounts of different	Free of charge

	holders – per month	
	3 outgoing interbank transfers in BISERA – per month	Free of charge
	OTHERS	
	5 SMS message notifications – per month	Free of charge
2.	Asset Advantage +	BGN 9
	DEBIT MASTERCARD PAYPASS	
	Issuance of a card	Free of charge
	Monthly card account maintenance fee	Free of charge
	Cash withdrawal at Bank's ATM	Free of charge
	5 withdrawals from ATMs of other banks in the country – per month	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 intra-bank transfers between accounts of different holders – per month	Free of charge
	5 outgoing interbank transfers in BISERA – per month	Free of charge
	OTHERS	
	10 SMS message notifications – per month	Free of charge
3.	Asset Golden Age	BGN 1.70
	DEBIT MASTERCARD PAYPASS	
	Issuance of a card	Free of charge
	Monthly card account maintenance fee	Free of charge
	Cash withdrawal at Bank's ATM	Free of charge
	1 withdrawals from ATMs of other banks in the country – per month	Free of charge
	Payment of goods and services at merchants	Free of charge
	ASSET ONLINE	
	Registration and maintenance of the system	Free of charge
	OTHERS	
	3 SMS message notifications – per month	Free of charge
4.	Asset SMS Notification	BGN 0.90
	Registration for the service	Free of charge
	10 SMS message notifications – per month	Free of charge
5.	Asset SMS Notification +	BGN 1.80
	Registration for the service	Free of charge
	20 SMS message notifications – per month	Free of charge
6.	Asset Start	BGN 2.00
	DEBIT MASTERCARD PAYPASS	
	Issuance of a card	Free of charge
	Monthly card account maintenance fee	Free of charge
	Cash withdrawal at Bank's ATM	Free of charge
	1 withdrawals from ATMs of other banks in the country – per month	Free of charge
	Payment of goods and services at merchants	Free of charge
	ASSET ONLINE	
	Registration and maintenance of the system	Free of charge
	1 outgoing interbank transfers in BISERA – per month	Free of charge
	OTHERS	
	Registration for the service SMS Notification	Free of charge
	3 SMS message notifications – per month	Free of charge
Section X. PAYMENT ACCOUNT FOR BASIC		

OPERATIONS		
1.	Opening of an account at a bank branch	Free of charge
2.	Opening of an account at a bank branch with issuance of a debit card to the account	Free of charge
3.	Maintenance of an account at a bank branch	BGN 1,99
4.	Maintenance of an account at a bank branch with an issued debit card to the account	BGN 1,69
5.	Closing of an account, opened within 6 months prior to the date of closing, at a bank branch	BGN 3,14
6.	Depositing money at a bank branch	
	- up to BGN 3 889 daily	Free of charge
7.	Withdrawing cash from an account at a teller desk in a bank branch – up to BGN 1 000	BGN 1,36
8.	Withdrawing cash from an account with a debit card at an ATM serviced by the same bank	Free of charge
9.	Withdrawing cash from an account with a debit card at an ATM serviced by another bank in the country	BGN 0,98
10.	Payment by direct debit to an account at the bank	BGN 0,99
11.	Payment by direct debit to an account with another bank	BGN 1,99
12.	Payment by a debit card at a POS terminal serviced by the same bank	Free of charge
13.	Payment by a debit card at a POS terminal serviced by another bank in the country	Free of charge
14.	Credit transfer in national currency on paper to a payment account with the same bank	BGN 0,99
15.	Credit transfer in national currency by Asset Online to a payment account with the same bank	BGN 0,49
16.	Credit transfer in national currency on paper through BISERA to a payment account to another bank	BGN 1,99
17.	Credit transfer in national currency by Asset Online through BISERA to a payment account to another bank	BGN 1,16
18.	Credit transfer in national currency on paper to a payment account of the state budget with the same bank	BGN 0,99
19.	Credit transfer in national currency by Asset Online to a payment account of the state budget with the same bank	BGN 0,48
20.	Credit transfer in national currency on paper through BISERA to a payment account of the state budget with another bank	BGN 1,99
21.	Credit transfer in national currency by Asset Online through BISERA to a payment account of the state budget to another bank	BGN 1,19
22.	Performing a periodic payment to payment account in the bank on paper	BGN 0.24
23.	Performing a periodic payment to payment account through BISERA to payment account in another bank on paper	BGN 0.74

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Approved by the Managing Board on 18.06.2019 and operative as of 19.08.2019.