

**TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC APPLICABLE
TO INDIVIDUALS**

effective from 08.04.2013

SECTION I: ACCOUNTS	
1	Current Accounts
2	Savings Accounts
3	Term Deposits
SECTION II: CASH OPERATIONS	
1	Cash Deposits
2	Cash Withdrawals
3	Processing of Cash not Deposited to Accounts
4	Sales of Foreign Currency
SECTION III: BANK TRANSFERS	
1	Intrabank Transfers
2	Interbank Transfers
3	Direct Debit
4	Standing Orders
SECTION IV: BANK CARDS	
1	International Maestro Debit Card with a Chip
2	International Visa Electron Debit Card with a Chip
3	International Card with Minimum Balance and/or Overdraft MasterCard Standard with a Chip
4	International Card with Minimum Balance and/or Overdraft Visa Classic with a Chip
5	International Card with Minimum Balance and/or Overdraft MasterCard Gold with a Chip
6	International Revolving Credit Card with a Grace Period MasterCard Standard with a Chip
7	International Revolving Credit Card with a Grace Period Visa Classic with a Chip
8	International Revolving Credit Card with a Grace Period MasterCard Gold with a Chip
9	Automatic Utility Bill Payment with a Bank Card - Electronic Utility Bills
10	SMS Notification for Transactions with a Bank Card
11	Priority Pass Programme
12	Priority Traveler Programme
13	POS Terminal Installation at a Merchant
SECTION V: ONLINE BANKING - CIBANK ONLINE	
1	Registration
2	Fees
3	TOKEN
4	Transfers
SECTION VI: PACKAGES	
1	<i>DYNAMICS</i> Package
2	<i>CLASSIC A</i> Package Programme
3	<i>PRACTICA</i> Package Programme
4	<i>COMFORT</i> Package Programme
5	<i>CIPRACTIC</i> Package Programme
SECTION VII: LOANS	
1	Consumer Loans
2	Overdraft
3	Mortgage Loans
4	Credit Limit collateralized with a Pledge of Fixed Tangible Assets

SECTION VII: LOANS

5 Credit Limit on Revolving Bank Cards

6 Fees charged by the Bank on non-performing loans

SECTION VIII: CHECKS

1 Cashing-in

2 Immediate payment

3 Return

4 Mailing costs

SECTION IX: SECURITIES AND CUSTODIAN SERVICES

1 Securities

2 Government Securities

3 Compensatory Instruments

4 Custodian Services

SECTION X: VAULT

1 Renting out a Bank Safe Deposit Box

2 Visits to Vaults

3 Client's Key Loss/Damage

4 New Contract Release / Signature

SECTION XI: OTHER SERVICES

1 Written Reports

2 Certificates

3 Inquiries to Correspondent Banks

4 SWIFT Expenses

5 Adjustment Operations

6 Other

SECTION XII: TRANSITIONAL AND FINAL PROVISIONS

Empty table area for Section XII: TRANSITIONAL AND FINAL PROVISIONS.

SECTION I: ACCOUNTS		BGN	EUR/USD
1 Current Accounts*			
1.1. Current Accounts			
1.1.1. Opening		BGN 3.00	EUR 1.50
at a Bank Office		BGN 3.00	EUR 1.50
via CIBANK Online		BGN 1.50	EUR 0.75
1.1.2. Monthly Service Fee			
including an account statement sent via electronic channels (email, web portal)		BGN 1.30	BGN 1.30
including an account statement received at a Bank's Office (printed out in a Bank's Office)		BGN 1.50	BGN 1.50
including an account statement sent by regular mail to the postal address		BGN 2.00	BGN 2.00
1.1.3. Closing		no fee	no fee
1.2. Current Accounts with Bank Cards**			
1.2.1. Opening		BGN 1.00	EUR 0.50
1.2.2. Monthly Service Fee			
including an account statement sent via electronic channels (email, web portal)		BGN 0.30	BGN 0.30
including an account statement received at a Bank's Office (printed out in a Bank's Office)		BGN 0.50	BGN 0.50
including an account statement sent by regular mail to the postal address		BGN 1.00	BGN 1.00
1.2.3. Closing		no fee	no fee
1.3. Escrow Accounts			
1.3.1. Opening			
up to BGN 100,000 or its foreign currency equivalent		BGN 100.00	EUR 50.00
for amounts of more than BGN 100,000 or their foreign currency equivalents		BGN 500.00	EUR 250.00
1.3.2. Monthly Service Fee		0.20% of the contract amount	0.10% of the contract amount
1.3.3. Closing		no fee	no fee
2 Savings Accounts			
2.1. Savings accounts with differentiated interest accrual			
2.1.1. Opening		no fee	no fee
2.1.2. The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN/EUR/USD 499.99,			
including an account statement sent via electronic channels (email, web portal)		BGN 1.30	BGN 1.30
including an account statement received at an office of the Bank (printed out in an office of the bank)		BGN 1.50	BGN 1.50
including an account statement sent by regular mail to the postal address		BGN 2.00	BGN 2.00
2.1.3. The monthly service fee for an account with differentiated interest accrual with average monthly balance of more than BGN/EUR/USD 500.00,			
including an account statement sent via electronic channels (email, web portal)		no fee	no fee
including an account statement received at an office of the Bank (printed out in an office of the bank)		no fee	no fee
including an account statement sent by regular mail to the postal address		no fee	no fee
2.1.4. Closing		no fee	no fee
2.2. Dreams Children's Savings Account***			
2.2.1. Opening		no fee	no fee
2.2.2. Monthly Service Fee		no fee	no fee
2.2.3. Replacement of a Savings-Bank Book		BGN 4.00	
2.2.4. Loss of a Savings-Bank Book		BGN 10.00	
2.2.5. Closing		no fee	no fee
3 Term Deposits****			
3.1. Opening		no fee	no fee
3.2. Monthly Service Fee			
including an account statement sent via electronic channels (email, web portal)		no fee	no fee
including an account statement received at an office of the Bank (printed out in an office of the bank)		no fee	no fee
3.3. Management of a term deposit without submission of the contract		BGN 2.00	
3.4. Closing		no fee	no fee
Note:			
*Charges under item 1.1. and item 1.2. are also applicable to accounts of persons acting outside their professional and commercial activity. Current accounts linked to a deposit product are not charged a monthly service fee until the deposit is closed or transformed into a type that does not require such a bank account. A current account is closed if the Holder fails to pay the monthly service fee for three consecutive months.			
** In addition to the fee under item 1.2.2, the Bank collects an additional monthly fee for servicing the bank card whose amount is determined according to its type. No opening or monthly service fees are charged to current accounts servicing a revolving credit card with a grace period.			
***Dreams children's savings accounts are not charged a monthly service fee until they are transformed into another type.			
**** Account statements for deposit accounts sent via electronic channels (email, web portal) or printed out at the office of the Bank are delivered only in case of account movements.			
The fees under items 1.1.2., 1.2.2. and 2.1.2. for accounts opened before 02.05.2011, are applicable from October 2011. In case of termination of a Framework Agreement for Payment Services, the Bank does not collect any additional fees or commissions.			

SECTION II: CASH OPERATIONS		BGN	EUR/ USD
1	Cash Deposits		
1.1.	Cash deposits to current accounts		
	by the account holder or an authorized person to an individual client's account	no commission	no commission
	by a third (unauthorized) person to an individual's account	BGN 2.00	no commission
1.2.	Cash deposit on savings accounts		
	by the account holder or an authorized person to an individual client's account	no commission	no commission
	by a third (unauthorized) person to an individual client's account	no commission	no commission
1.3.	Cash deposits to Term Deposits	no commission	no commission
1.4.	Cash deposits in Bulgarian coins		
	for amounts of up to BGN 100	no commission	
	for amounts of more than BGN 100	2.00%	
1.5.	Cash deposit in currency other than the currency of the account	under Section II, items 1.1. or 1.2.	under Section II, items 1.1. or 1.2.
2	Cash Withdrawals		
2.1.	Cash Withdrawals from Current Accounts		
2.1.1.	for amounts of up to BGN 400 or their foreign currency equivalents	BGN 0.50	no commission
2.1.2.	for amounts from BGN 400 to BGN 5,000 or their foreign currency equivalents	no commission	no commission
2.1.3.	for amounts of more than BGN 5,000 or their foreign currency equivalents		
	without a two business day notice	0.40% of the surplus above BGN 5,000, min. BGN 10	0.50% of the surplus above BGN 5,000, min. BGN 10
	with a two business day notice	0.20% of the surplus above BGN 5,000, min. BGN 5	0.30% of the surplus above BGN 5,000, min. BGN 5
2.1.	Cash withdrawals from current accounts - amendment effective at 08.06.2013.		
2.1.1.	for amounts of up to BGN 3,000 / 1,500 currency units	BGN 0.50	no commission
2.1.2.	for amounts of more than BGN 3,000 / 1,500 currency units		
	without a two business day notice	0.40% of the surplus, min. BGN 6	0.50% of the surplus, min. EUR 3
	with a two business day notice	0.20% of the surplus, minimum BGN 3	0.30% of the surplus, min. EUR 1.50
2.2.	Cash Withdrawals from Savings Accounts		
2.2.1.	for amounts of up to BGN 5,000 or their foreign currency equivalents	no commission	no commission
2.2.2.	for amounts of more than BGN 5,000 or their foreign currency equivalents		
	without a two business day notice	0.40% of the surplus above BGN 5,000, min. BGN 10	0.50% of the surplus above the foreign currency equivalent of BGN 5,000, min. BGN 10
	with a two business day notice	0.20% of the surplus above BGN 5,000, min. BGN 5	0.30% of the surplus above BGN 5,000, min. BGN 5
2.2.	Cash withdrawals from current accounts - amendment effective at 08.06.2013.		
2.2.1.	for amounts of up to BGN 3,000 / 1,500 currency units	no commission	no commission
2.2.2.	for amounts of more than BGN 3,000 / 1,500 currency units		
	without a two business day notice	0.40% of the surplus, min. BGN 6	0.50% of the surplus, min. EUR 3
	with a two business day notice	0.20% of the surplus, min. BGN 3	0.30% of the surplus, min. EUR 1.50
2.3.	Cash withdrawals from current accounts with bank cards at POS terminals	as per Section IV	as per Section IV
2.4.	Cash withdrawals from term deposits on the maturity date or on the first business day after the maturity date (where the maturity date is a non business day)**		
	For deposits opened until 05.04.2013		
2.4.1.	for amounts of up to BGN 5,000 or their foreign currency equivalents	no commission	no commission
2.4.2.	for amounts of more than BGN 5,000 or their foreign currency equivalents		
	without a two business day notice	0.40% of the surplus, min. BGN 10 max. BGN 100	0.40% of the surplus, min. BGN 10 max. BGN 100
	with a two business day notice	no commission	no commission
	For deposits opened after 08.04.2013		
2.4.1.	for amounts of up to BGN 3,000 / 1,500 currency units	no commission	no commission
2.4.2.	for amounts of more than BGN 3,000 / 1,500 currency units		
	without a two business day notice	0.40% of the surplus, min. BGN 6	0.50% of the surplus, min. EUR 3
	with a two business day notice	no commission	no commission
2.5.	(Partial or full) cash withdrawals from term deposits on dates prior to the maturity date		
	For deposits opened until 05.04.2013 inclusive		
2.5.1.	for amounts of up to BGN 5,000 or their foreign currency equivalents	no commission	no commission
2.5.2.	for amounts of more than BGN 5,000 or their foreign currency equivalents		
	without a two business day notice	0.40% of the surplus, min. BGN 10	0.50% of the surplus, min. BGN 10
	with a two business day notice	0.20% of the surplus, min. BGN 5	0.30% of the surplus, min. BGN 5
	For deposits opened after 08.04.2013		
2.5.1.	for amounts of up to BGN 3,000 / 1,500 currency units	no commission	no commission
2.5.2.	for amounts of more than BGN 3,000 / 1,500 currency units		
	without a two business day notice	0.40% of the surplus, min. BGN 6	0.50% of the surplus, min. EUR 3
	with a two business day notice	0.20% of the surplus, min. BGN 3	0.30% of the surplus, min. EUR 1.50
2.6.	Cash withdrawals from approved loans granted to current accounts		
2.6.1.	for amounts of up to BGN 400 or their foreign currency equivalents	BGN 0.50	no commission
2.6.2.	for amounts of more than BGN 400 or their foreign currency equivalents	no commission	no commission
2.6.	Cash withdrawals from approved loans granted to current accounts - amendment effective at 08.06.2013.		
2.6.1.	for amounts of up to BGN 3,000 / 1,500 currency units	BGN 0.50	no commission
2.6.2.	for amounts of more than BGN 3,000 / 1,500 currency units		
	without a two business day notice	0.40% of the surplus, min. BGN 6	0.50% of the surplus, min. EUR 3
	with a two business day notice	0.20% of the surplus, min. BGN 3	0.30% of the surplus, min. EUR 1.50
2.7.	Cash withdrawals from approved loans granted to savings accounts	no commission	no commission
2.8.	Cash withdrawals in currency other than the currency of the account	as per Section II, items 2.1. or 2.2.	as per Section II, items 2.1. or 2.2.
2.9.	Cash requested in writing but not withdrawn****	1.00% of the amount	1.00% of the amount
3.0.	Cash withdrawals with a card issued by another payment institution at a POS terminal	3.00%, min. BGN 10	

3 Processing of Cash not Deposited to an Account		
3.1.	Change of high into low denomination banknotes and vice versa	
	for amounts of up to BGN 200 or their foreign currency equivalents	no commission
	for amounts of more than BGN 200 or their foreign currency equivalents	1.00% of the amount
3.2.	Change of BGN banknotes into coins and vice versa	3.00%, min. BGN 5
3.3.	Verification of banknotes	BGN 0.50 per banknote
3.4.	Replacement of damaged and unfit Bulgarian banknotes	1.00% of the amount, min. BGN 10
4 Purchase and Sale of Foreign Currency***		
		no commission
<p>Where cash deposit amounts are combination of banknotes and coins, the Bank collects fees as per items 1.1 and 1.3.</p> <p>*Limits for cash withdrawals as specified in item 2 are daily; the amount of cash commissions is calculated based on the total amount of all cash operations during the day. In case the daily cash limit is exceeded, the Bank automatically collects the commissions payable for the limit surplus.</p> <p>**Fees and commissions applicable to withdrawals from deposit accounts on the maturity date apply also to deposits allowing for withdrawals on interim dates within the term of the deposit.</p> <p>****The Bank buys and sells currency at the announced exchange rates. Exchange rate deviations may occur only after agreement with the Treasury Directorate.</p> <p>*****The fees as per item 2.9 do not apply to term deposit amounts.</p>		

SECTION III: BANK TRANSFERS		BGN	EUR/USD
1	Intrabank Transfers		
1.1.	Outgoing Transfers		
1.1.1.	Credit Transfers		
1.1.1.1.	Transfers among accounts of the same holder		
	executed on paper	no commission	no commission
	executed electronically	no commission	no commission
1.1.1.2.	Among accounts of different holders		
	executed on paper	BGN 0.80	EUR 3.00
	executed on paper	BGN 1.00 - effective at 08.06.2013	
	executed electronically	BGN 0.50	EUR 1.50
1.1.2.	Cash Transfers		
1.1.2.1.	To a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals) deposited in a Bank's Office located in a territorial directorate of the National Revenue Agency		
	for amounts of up to BGN 1,000	BGN 4.00	
	for amounts of more than BGN 1,000	BGN 4.00 + 1.00% of the surplus of BGN 1,000	
1.1.2.2.	To a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals) deposited in a Bank's Office located in a territorial directorate of the National Revenue Agency		
	for amounts of up to BGN 1,000	no commission	
	for amounts of more than BGN 1,000	no commission	
1.1.2.3.	To a CIBANK budget account by a multiple payment order		
	for amounts of up to BGN 1,000	BGN 4.00	
	for amounts of more than BGN 1,000	BGN 4.00 + 1.00% of surplus of BGN 1,000	
1.1.2.4.	To a CIBANK account of budget spending units (fines and penal provisions)		
	for amounts of up to BGN 1,000	BGN 4.00	
	for amounts of more than BGN 1,000	BGN 4.00 + 1.00% of the surplus of BGN 1,000	
1.1.2.5.	To a CIBANK account of TBI Credit EAD (payment of installments under contracts)	BGN 4.00	
1.2.	Incoming Transfers	no commission	no commission
2	Interbank Transfers		
2.1.	Outgoing transfers in national currency		
2.1.1.	Cash transfers		
2.1.1.1.	Through BISERA (for amounts of up to BGN 100,000)	0.40% of the amount, min. BGN 6	
2.1.1.2.	Through RINGS (for amounts of up to/more than BGN 100,000)	0.50%, min. BGN 15	
2.1.1.3.	To an account of a territorial directorate of the National Revenue Agency (social security contributions and tax liabilities of individuals) held with another bank, deposited in a CIBANK Office located in a territorial directorate of the National Revenue Agency	0.40% of the amount, min. BGN 6	
2.1.1.4.	To a budget account held with another bank through a multiple payment order	0.50%, min. BGN 10	
2.1.2.	Credit Transfers		
2.1.2.1.	Through BISERA (for amounts of up to BGN 100,000)		
	executed on paper	BGN 1.80	
	executed on paper	BGN 2.00 - effective at 08.06.2013	
	executed electronically	BGN 1.00	
2.1.2.2.	Through RINGS (for amounts of up to/more than BGN 100,000)		
	executed on paper	BGN 12.00	
	executed electronically	BGN 8.00	
2.1.2.3.	Multiple payments from/to the budget		
	executed on paper	BGN 4.50	
	executed electronically	BGN 2.40	
2.1.3.	Change to the original order (at the request of the payer)	BGN 5.00	
2.2.	Outgoing transfers in foreign currency		
2.2.1.	with SPOT value date (2 working days)		
	executed on paper		0.15% of the transfer amount, min. EUR 15, max. EUR 200
	executed electronically		0.10% of the transfer amount, min. EUR 10, max. EUR 150
2.2.2.	with TOM value date (next business day)		
	executed on paper		0.25% of the transfer amount, min. EUR 25, max. EUR 250
	executed electronically		0.20% of the transfer amount, min. EUR 20, max. EUR 200
2.2.3.	with a value date ON THE SAME BUSINESS DAY		
	executed on paper		0.30% of the transfer amount, min. EUR 30, max. EUR 300
	executed electronically		0.25% of the transfer amount, min. EUR 25, max. EUR 250
2.2.4.	Change to the original order (at the request of the payer)		EUR 30.00 + commission of the correspondent banks (if any) + SWIFT
2.2.5.	Cancellation of an ordered transfer at the request of the payer		EUR 40.00 + commission of the correspondent banks (if any) + SWIFT
2.2.6.	Returned transfer (not attributable to the fault of the Bank)		0.10% of the transfer amount, min. EUR 10, max. EUR 200
2.2.7.	Inquiries about incorrectly received transfers to correspondent banks		EUR 15.00 + commission of the correspondent banks (if any) + SWIFT

SECTION III: BANK TRANSFERS		BGN	EUR/ USD
2.3.	Incoming Transfers in National Currency	no commission	
2.4.	Incoming Transfers in Foreign Currency		
2.4.1.	for amounts of up to EUR 100 or their foreign currency equivalents		no commission
2.4.2.	for amounts of more than EUR 100 or their foreign currency equivalents		0.10% of the transfer amount, min. EUR 10, max. EUR 200
2.4.3.	Returned transfer (not attributable to the fault of the Bank)		EUR 40.00 + SWIFT
3	Direct Debit		
3.1.	Provision of Consent	no fee	
3.2.	Transfers		
3.2.1.	Intrabank Transfers		
	executed on paper	BGN 0.80	
	executed on paper	BGN 1.00 - effective at 08.06.2013	
	executed electronically	BGN 0.30	
	executed electronically	BGN 0.50	
3.2.2.	Interbank Transfers		
	executed on paper	BGN 1.80	
	executed on paper	BGN 2.00 - effective at 08.06.2013	
	executed electronically	BGN 0.80	
	executed electronically	BGN 1.00	
4	Standing Orders		
4.1.	Registration		
	standing orders among accounts of the same holder	no commission	
	standing orders among accounts of different holders	BGN 1.00	
4.2.	Transfers		
4.2.1.	Intrabank Transfers		
	among accounts of the same holder	no commission	no commission
	among accounts of different holders	BGN 0.30	EUR 1.50
	among accounts of different holders	BGN 0.50	EUR 1.50
4.2.2.	Interbank transfers via BISERA	BGN 0.80	
4.2.2.	Interbank transfers via BISERA	BGN 1.00	
4.3.	Changing/Adding registration	BGN 1.00	
4.4.	Refusal/Failure to execute a standing order due to lack of sufficient account funds	BGN 0.80	
4.5.	Deactivation of registration	BGN 1.00	

Note:

In case of transfers in foreign currency and instructions from the client all fees and commissions of the foreign banks to be paid by him/her, the Bank collects an additional commission apart from the commission specified in item 2.2. in accordance with the tariffs of the foreign banks.

In case of payments in the country and abroad, the following value dates are applicable for payment accounts in BGN and foreign currency in the name of local and foreign individuals:

1) When a payment account of a CIBANK's client is credited, the value date is the date on which the correspondent or settlement account of the Bank is credited with the amount of the transfer in BGN or foreign currency; 2) When a payment account of a CIBANK's client is debited, the value date is the date on which the correspondent or settlement account of the Bank is debited with the amount of the transfer in BGN or foreign currency; 3) In case of an intrabank transfer in BGN or foreign currency, the value date of debiting the payer's account and the value date of crediting the recipient's account are the business day on which the transfer is effected.

The value date is considered an interest day. The closing date of accounts is considered an interest day for the next period.

The closing date is the value date for the account balance. In case an interest account is closed during the year, the closing day is not considered an interest day.

SECTION IV: BANK CARDS		BGN	EUR/ USD
1	International Maestro Debit Card with a Chip	according to a separate price list	Appendix No 1
2	International Visa Electron Debit Card with a Chip	according to a separate price list	Appendix No 2
3	International Card with Minimum Balance and/or Overdraft MasterCard Standard with a Chip	according to a separate price list	Appendix No 3
4	International Card with Minimum Balance and/or Overdraft Visa Classic with a Chip	according to a separate price list	Appendix No 4
5	International Card with Minimum Balance and/or Overdraft MasterCard Gold with a Chip	according to a separate price list	Appendix No 5
6	International Revolving Credit Card with a Grace Period MasterCard Standard with a Chip	according to a separate price list	Appendix No 6
7	International Revolving Credit Card with a Grace Period Visa Classic with a Chip	according to a separate price list	Appendix No 7
8	International Revolving Credit Card with a Grace Period MasterCard Gold with a Chip	according to a separate price list	Appendix No 8
9	Automatic Utility Bill Payment with a Bank Card - Electronic Utility Bills		
9.1.	Registration for a payment at a commercial outlet (one-off fee for each subscription number)	BGN 3.00	
9.2	Monthly Service Fee	no fee	
9.3.	Registration after the Card Expiry Date	BGN 3.00	
9.4.	Changed data - mobile number, change in services, subscription number	BGN 3.00	
	Tariff of EPAY PLC operator for electronic payment of utility bills		
9.5.	SMS notification	BGN 0.10	
9.6.	Email notification	BGN 0.05	
9.7.	Payment with a Maestro Card	0.47% (min. BGN 0.01)	
10	SMS Notification for Bank Card Transactions		
10.1.	Registration of a Service Card	BGN 1.00	
10.2.	Monthly Service Fee	no fee	
10.3.	Registration after the Card Expiry Date	BGN 1.00	
10.4.	Changed data - mobile number, change in services	BGN 1.00	
10.5.	Fee for SMS notification of authorization	BGN 0.18	
10.6.	Fee for SMS notification of funds available in a bank card	no fee	
11	Fees under the Priority Pass Programme		
11.1.	Issuance of a Card	no fee	
11.2.	Annual Priority Pass Membership Fee	no fee	
11.3.	Card Renewal after the Card Expiry Date	no fee	
11.4.	Card Renewal before the Card Expiry Date	BGN 5.00	
11.5.	Blocking of a Priority Pass Card	BGN 1.00	
11.6.	Visit to a VIP office participating in the Priority Pass Programme (per person)		EUR 24.00
12	Fees under the Priority Traveler Programme		
12.1.	Issuance of a Priority Traveler Card	no fee	
12.2.	Annual Priority Traveler Membership Fee	no fee	
12.3.	Card Renewal after the Card Expiry Date	no fee	
12.4.	Card Renewal before the Card Expiry Date	BGN 5.00	
12.5.	Blocking of a Priority Traveler Card	BGN 1.00	
13	Installation of POS terminal at a commercial outlet to accept payment cards payments		
13.1.	POS Terminal Installation	no fee	
13.2.	Express installation (up to 3 business days for Sofia, up to 5 business days for other locations)	BGN 100.00	
13.3.	Monthly Support of POS	no fee	
13.4.	Fees and Commissions per Transaction	negotiable	
13.5.	Detailed Monthly Information about Transactions by Card Types	BGN 10.00	

SECTION V: ONLINE BANKING - CIBANK ONLINE		BGN	EUR/ USD
1 Registration for CIBANK ONLINE Internet Banking			
1.1.	Use of a Qualified/Universal Electronic Signature	no fee	
1.2.	Use of a TOKEN device when CIBANK ONLINE is used with a package programme *	BGN 10.00	
1.3.	Use of a TOKEN device when CIBANK ONLINE is not used with a package programme *	BGN 25.00	
1.4.	Replacement of a TOKEN device due to damage or loss	BGN 30.00	
Note:			
* Fees as per items 1.2. and 1.3. are also collected upon replacement of a TOKEN device due to battery depletion.			
* Fees as per items 1.2. and 1.3. are not collected upon registration of a new/additional client profile service user in case his/her TOKEN device has been already registered in the system.			
2 Monthly Fee			
		no fee	
3 TOKEN device			
3.1.	Provision of a TOKEN device upon conclusion of a contract	no fee	
3.2.	Failure to return a TOKEN device upon termination of a contract	BGN 30.00	
4 Transfers			
4.1. Intraday Transfers			
4.1.1. Credit Transfers			
	among accounts of the same holder	no commission	no commission
	among accounts of different holders	BGN 0.50	EUR 1.50
4.1.2.	Direct Debit	BGN 0.30	
4.1.2.	Direct Debit	BGN 0.50	c
4.2. Interbank Transfers			
4.2.1. Outgoing Transfers in National Currency			
4.2.1.1.	Through BISERA (for amounts of up to BGN 100,000)	BGN 1.00	
4.2.1.2.	Through RINGS (for amounts of up to/more than BGN 100,000)	BGN 8.00	
4.2.1.3.	Multiple payments from/to the budget	BGN 2.40	
4.2.2. Outgoing transfers in foreign currency			
4.2.2.1.	with SPOT value date (2 business days)		0.10% of the transfer amount, min. EUR 10, max. EUR 150
4.2.2.2.	with TOM value date (next business day)		0.20% of the transfer amount, min. EUR 20, max. EUR 200
4.2.2.3.	with a value date ON THE SAME BUSINESS DAY		0.25% of the transfer amount, min. EUR 25, max. EUR 250

SECTION VI: PACKAGES		BGN	EUR/ USD
1	DYNAMICS Package*		
1.1.	Purchase	no fee	
1.2.	Monthly Maintenance Fee	BGN 4.00	
1.3.	Termination	no fee	
2	CLASSICA Package Programme		
2.1.	Purchase	no fee	
2.2.	Minimum Amount for Activation	BGN 5.00	
2.3.	Monthly Maintenance Fee	BGN 2.50	
2.4.	Termination	BGN 10.00	
3	PRACTICA Package Programme		
3.1.	Purchase	no fee	
3.2.	Minimum Amount for Activation	BGN 5.00	
3.3.	Monthly Maintenance Fee	BGN 4.00	
3.4.	Termination	BGN 15.00	
4	COMFORT Package Programme		
4.1.	Purchase	no fee	
4.2.	Minimum Amount for Activation	BGN 10.00	
4.3.	Monthly Maintenance Fee	BGN 6.00	
4.4.	Termination	BGN 20.00	
5	CIPRACTIC Package Programme		
5.1.	Purchase	no fee	
5.2.	Minimum Amount for Activation	BGN 10.00	
5.3.	Monthly Maintenance Fee	BGN 6.00	
5.4.	Termination	BGN 10.00	

Note:

*The Dynamics package will not be offered as of 18.07.2011.

SECTION VII: LOANS		BGN	EUR/ USD
1	Consumer Loans		
1.1.	Consumer Loan under the Classic Credit Programme		
1.1.1.	Application and documents review fee	BGN 30.00	
1.1.2.	Processing and management commission	2.50% of the approved loan amount	
1.1.3.	Renegotiation of Loan Terms and Conditions	1.50% of the outstanding loan amount	
1.1.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.1.5.	Change to the registered pledge of future receivables	BGN 10.00	
1.1.6.	Early repayment (in full or in part)	no fee	
1.2.	Consumer Loan under the Advance Credit Programme		
1.2.1.	Application and documents review fee	BGN 30.00	
1.2.2.	Processing and management commission	2.00% of the approved loan amount	
1.2.3.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	
1.2.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.2.5.	Change to the registered pledge of future receivables	BGN 10.00	
1.2.6.	Early repayment (in full or in part)	no fee	
1.3.	Consumer Loan under the Premium Credit Programme		
1.3.1.	Application and documents review fee	BGN 30.00	
1.3.2.	Processing and management commission	2.00% of the approved loan amount	
1.3.3.	Annual Management Fee	0.60% of the outstanding loan amount	
1.3.4.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	
1.3.5.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.3.6.	Change to the registered pledge of future receivables	BGN 10.00	
1.3.7.	Early repayment (in full or in part)	no fee	
1.4.	Consumer Loan under the Partners Credit Programme		
1.4.1.	Application and documents review fee	BGN 30.00	
1.4.2.	Processing and management commission	2.00% of the approved loan amount	
1.4.3.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	
1.4.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.4.5.	Change to the registered pledge of future receivables	BGN 10.00	
1.4.6.	Early repayment (in full or in part)	no fee	
1.5.	I Want a Baby Consumer Loan		
1.5.1.	Application and documents review fee	BGN 30.00	
1.5.2.	Processing and management commission	no fee	
1.5.3.	Renegotiation of Loan Terms and Conditions	no fee	
1.5.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.5.5.	Change to the registered pledge of future receivables	BGN 10.00	
1.5.6.	Early repayment (in full or in part)	no fee	
1.6.	Third Age Consumer Loan		
1.6.1.	Application and documents review fee	BGN 5.00	
1.6.2.	Processing and management commission	1.00% of the approved loan amount, but not less than BGN 10	
1.6.3.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	
1.6.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.6.5.	Early repayment (in full or in part)	no fee	
1.7.	Consumer Loan under the Individual Banking Programme		
1.7.1.	Application and documents review fee	no fee	
1.7.2.	Processing and management commission	2.00% of the approved loan amount	
1.7.3.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	
1.7.4.	Early repayment (in full or in part)	no fee	
1.8.	Consumer loans collateralized with a pledge on a financial asset		
1.8.1.	Application and documents review fee	BGN 10.00	EUR 5.00
1.8.2.	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
1.8.3.	Renegotiation of Loan Terms and Conditions	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.8.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
1.8.5.	Early repayment (in full or in part)	no fee	no fee
1.9.	Consumer loans collateralized with a pledge on a financial asset under the Individual Banking Programme		
1.9.1.	Application and documents review fee	no fee	no fee
1.9.2.	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
1.9.3.	Renegotiation of Loan Terms and Conditions	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.9.4.	Early repayment (in full or in part)	no fee	no fee
1.10.	Consumer loans under the DZI Insurance Brokers Program		
1.10.1.	Application and documents review fee	BGN 30.00	
1.10.2.	Processing and management commission	0.75% of the approved loan amount	
1.10.3.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	
1.10.4.	Change to the date for payment of the monthly repayment installment	BGN 10.00	
1.10.5.	Change to the registered pledge of future receivables	BGN 10.00	
1.10.6.	Early repayment	no fee	

SECTION VII: LOANS		BGN	EUR/ USD
1.11. Consumer Loans under the CiProfessional Programme			
1.11.1. Application and documents review fee		BGN 30.00	
1.11.2. Processing and management commission		2.00% of the approved loan amount	
1.11.3. Renegotiation of Loan Terms and Conditions		1.50 % of the outstanding loan amount	
1.11.4. Change to the date for payment of the monthly repayment installment		BGN 10.00	
1.11.5. Early repayment (in full or in part)		no fee	
1.12. Consumer Loan under the Energy Efficiency Credit Programme			
1.12.1. Application and documents review fee		BGN 25.00	
1.12.2. Processing and management commission		2.45% of the approved loan amount	
1.12.3. Change to the date for payment of the monthly repayment installment		BGN 10.00	
1.12.4. Change to the registered pledge of future receivables		BGN 10.00	
1.12.5. Early repayment (in full or in part)		no fee	
1.13. Consumer loans collateralized with a pledge on a financial asset under the Energy Efficiency Programme			
1.13.1. Application and documents review fee		BGN 25.00	EUR 13.00
1.13.2. Processing and management commission		2.45% of the approved loan amount	2.45% of the approved loan amount
1.13.3. Change to the date for payment of the monthly repayment installment		BGN 10.00	EUR 5.00
1.13.4. Early repayment (in full or in part)		no fee	no fee
2 Overdraft			
2.1. Overdraft under the Classic, Advance, Premium and Partners Credit Programs			
2.1.1. Application and documents review fee		BGN 10.00	
2.2.2. Processing and management commission		1.00% of the approved loan amount, but not less than BGN 10	
2.2.3. Renegotiation of Loan Terms and Conditions		1.00% of the approved loan amount, but not less than BGN 10	
2.2.4. Change to the registered pledge of future receivables		BGN 10.00	
2.2.5. Early repayment (in full or in part)		no fee	
2.2. Overdraft under the Individual Banking Programme			
2.2.1. Application and documents review fee		no fee	
2.2.2. Processing and management commission		0.75% of the approved loan amount, but not less than BGN 10	
2.2.3. Renegotiation of Loan Terms and Conditions		0.75% of the approved loan amount, but not less than BGN 10	
2.2.4. Early repayment (in full or in part)		no fee	
2.3. Overdraft collateralized with a pledge on a financial asset			
2.3.1. Application and documents review fee		BGN 10.00	EUR 5.00 / USD 5.00
2.3.2. Processing and management commission		0.75% of the approved loan amount	0.75% of the approved loan amount
2.3.3. Renegotiation of Loans Terms and Conditions		0.75% of the approved loan amount	0.75% of the approved loan amount
2.3.4. Early repayment (in full or in part)		no fee	no fee
2.4. Overdraft collateralized with a pledge on a financial asset under the Individual Banking Programme			
2.4.1. Application and documents review fee		no fee	no fee
2.4.2. Processing and management commission		0.75% of the approved loan amount	0.75% of the approved loan amount
2.4.3. Renegotiation of Loan Terms and Conditions		0.75% of the approved loan amount	0.75% of the approved loan amount
2.4.4. Early repayment (in full or in part)		no fee	no fee
2.5. Overdraft under the CiProfessional Program			
2.5.1. Application and documents review fee		BGN 15.00	
2.5.2. Processing and management commission		1.50% of the approved loan amount	
2.5.3. Renegotiation of Loan Terms and Conditions		1.50% of the approved loan amount	
2.5.4. Early Repayment (in full or in part)		no fee	
3 Mortgage Loans			
3.1. Reality Mortgage Loan			
3.1.1. Income estimation		BGN 30.00	
3.1.2. Application and documents review fee		BGN 50.00	EUR 25.00
3.1.3. Processing and management commission		1.25% or 1.50% of the approved loan amount	1.25% or 1.50% of the approved loan amount
3.1.4. Annual Management Fee		0.50%	0.50%
3.1.5. Market valuation/re-valuation of the real estate offered as collateral		as per the tariff of the respective licensed valuer	as per the tariff of the respective licensed valuer
3.1.6. Commitment commission		no commission	no commission
upon disbursement within 1 month from the signature of the loan contract		no commission	no commission
upon disbursement after 1 month from the signature of the loan contract		0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.1.7. Renegotiation of Loan Terms and Conditions		1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
3.1.8. Change to the date for payment of the monthly repayment installment		BGN 10.00	EUR 5.00
3.1.9. Change to the registered pledge of future receivables		BGN 20.00	EUR 10.00
3.1.10. Early repayment (totaling not less than 2 repayment installments)			
repayment in full with own funds		no fee	no fee
repayment in part with own funds		2.00%	2.00%

SECTION VII: LOANS	BGN	EUR/USD
refinancing from another bank (in full or in part)	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
upon internal refinancing (in full or in part)	no fee	no fee
3.1.11. Mortgage deletion	BGN 30.00	EUR 15.00
3.2. My Home Mortgage Loan		
3.2.1. Income estimation	BGN 30.00	
3.2.2. Application and documents review fee		EUR 25.00
3.2.3. Processing and management commission		1.25% or 1.50% of the approved loan amount
3.2.4. Annual management fee		0.50%
3.2.5. Market valuation/re-valuation of the real estate offered as collateral		according to the tariff of the respective licensed valuer
3.2.6. Commitment commission		no commission
disbursement within 1 month from the signature of the loan contract		0.50% per annum of the non-disbursed part
disbursement after 1 month from the signature of the loan contract		1.50 % of the outstanding loan amount
3.2.7. Renegotiation of Loan Terms and Conditions		
3.2.8. Change to the date for payment of the monthly repayment installment		EUR 5.00
3.2.9. Change to the registered pledge of future receivables		EUR 10.00
3.2.10. Early repayment (in full or in part)		
repayment with own funds prior to the expiry of the first 5 years from the date of loan disbursement		5.00%
repayment with own funds following the expiry of the first 5 years from the date of loan disbursement		no fee
in case of refinancing from another bank		5% for the first 5 years and 3% for the remaining period
in case of internal refinancing		no fee
3.2.11. Mortgage deletion		EUR 15.00
3.3. Mortgage loans under the Individual Banking Program		
3.3.1. Income estimation	no fee	
3.3.2. Application and documents review fee	no fee	no fee
3.3.3. Processing and management commission	1.25% of the approved loan amount	1.25% of the approved loan amount
3.3.4. Annual management fee	0.50%	0.50%
3.3.5. Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the respective licensed valuer	according to the tariff of the respective licensed valuer
3.3.6. Commitment commission		no commission
disbursement within 1 month from the signature of the loan contract	no commission	no commission
disbursement after 1 month from the signature of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.3.7. Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
3.3.8. Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.3.9. Early repayment		
repayment in full with own funds	no fee	no fee
repayment in part with own funds	2.00%	2.00%
refinancing from another bank (in full or in part)	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
upon internal refinancing (in full or in part)	no fee	no fee
3.3.10. Mortgage deletion	BGN 30.00	EUR 15.00
3.4. Mortgage loans for financing current needs		
3.4.1. Income estimation	BGN 30.00	
3.4.2. Application and documents review fee	BGN 50.00	EUR 25.00
3.4.3. Processing and management commission	1.50% of the approved loan amount	1.50% of the approved loan amount
3.4.4. Annual management fee	0.50%	0.50%
3.4.5. Market valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer	as per the tariff of the respective licensed valuer
3.4.6. Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
3.4.7. Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.4.8. Change to the registered pledge of future receivables	BGN 20.00	EUR 10.00
3.4.9. Early repayment		
in full or in part	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
repayment of 2 additional monthly installments per annum	no fee	no fee
in case of internal refinancing	no fee	no fee
3.4.10. Mortgage deletion	BGN 30.00	EUR 15.00
3.5. Mortgage loans for financing current needs under the Individual Banking Program		
3.5.1. Income estimation	no fee	
3.5.2. Application and documents review fee	no fee	no fee
3.5.3. Processing and management commission	1.25% of the approved loan amount	1.25% of the approved loan amount
3.5.4. Annual management fee	0.50%	0.50%
3.5.5. Market valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer	as per the tariff of the respective licensed valuer
3.5.6. Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
3.5.7. Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.5.8. Early repayment:		
repayment in full with own funds	no fee	no fee
repayment in part with own funds	2.00%	2.00%
refinancing from another bank (in full or in part)	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
upon internal refinancing (in full or in part)	no fee	no fee

SECTION VII: LOANS		BGN	EUR/ USD
3.5.9.	Mortgage deletion	BGN 30.00	EUR 15.00
3.6. Advantage Mortgage Loan			
3.6.1.	Income estimation	no fee	
3.6.2.	Application and documents review fee	no fee	no fee
3.6.3.	Processing and management commission	1.25% or 1.50% of the approved loan amount	1.25% or 1.50% of the approved loan amount
3.6.4.	Annual management fee	0.50%	0.50%
3.6.5.	Market valuation/re-valuation of the real estate offered as collateral	no fee	no fee
3.6.6.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
3.6.7.	Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.6.8.	Change to the registered pledge of future receivables	BGN 20.00	EUR 10.00
3.6.9.	Early repayment		
	repayment in full with own funds	no fee	no fee
	repayment in part with own funds	2.00%	2.00%
	refinancing from another bank (in full or in part)	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
	upon internal refinancing (in full or in part)	no fee	no fee
3.6.10.	Commitment commission		
	disbursement within 1 month from the signature of the loan contract	no commission	no commission
	disbursement after 1 month from the signature of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.6.11.	Mortgage deletion	BGN 30.00	EUR 15.00
3.7. Mortgage loans under the CiProfessional Program			
3.7.1.	Application and documents review fee	BGN 30.00	EUR 15.00
3.7.2.	Processing and management commission	1.25% of the approved loan amount	1.25% of the approved loan amount
3.7.3.	Annual management fee	0.50%	0.50%
3.7.4.	Market valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer	as per the tariff of the respective licensed valuer
3.7.5.	Commitment commission		
	disbursement within 1 month from the signature of the loan contract	no commission	no commission
	disbursement after 1 month from the signature of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.7.6.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
3.7.7.	Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.7.8.	Early repayment (totaling not less than 2 repayment installments)		
	repayment in full with own funds	no fee	no fee
	repayment in part with own funds	2.00%	2.00%
	refinancing from another bank (in full or in part)	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
	upon internal refinancing (in full or in part)	no fee	no fee
3.7.9.	Mortgage deletion	BGN 30.00	EUR 15.00
4 Loans Collateralized with a Pledge of Fixed Tangible Assets			
4.1. Mortgage loans under the CiProfessional Program			
4.1.1.	Application and documents review fee	BGN 30.00	EUR 15.00
4.1.2.	Processing and management commission	1.25% of the approved loan amount	1.25% of the approved loan amount
4.1.3.	Annual management fee	0.50%	0.50%
4.1.4.	Renegotiation of Loan Terms and Conditions	1.50 % of the outstanding loan amount	1.50% of the outstanding loan amount
4.1.5.	Change to the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
4.1.6.	Early repayment (in full or in part totaling not less than 2 repayment installments)		
	repayment in full with own funds	no fee	no fee
	repayment in part with own funds	2.00%	2.00%
	refinancing from another bank (in full or in part)	5% for the first 5 years and 3% for the remaining period	5% for the first 5 years and 3% for the remaining period
	upon internal refinancing (in full or in part)	no fee	no fee
5 Credit limit on revolving bank cards			
5.1. Credit Limit on a Revolving Credit Card MasterCard / Visa Classic with a Grace Period			
5.1.1.	Application and documents review fee	BGN 30.00	
5.1.2.	Renegotiation of Loan Terms and Conditions	BGN 10.00	
5.1.3.	Early repayment (in full or in part)	no fee	
5.2. Credit Limit on a Revolving Credit Card MasterCard / Visa Classic with a Grace Period under the Individual Banking Program			
5.2.1.	Application and documents review fee	no fee	
5.2.2.	Renegotiation of Loan Terms and Conditions	no fee	
5.2.3.	Early repayment (in full or in part)	no fee	
6 Fees charged by the Bank on non-performing loans			
6.1	Commission for renegotiation / restructuring of bad debts of individuals	0.50% of the renegotiated / restructured amount, not more than BGN 500	0.50% of the renegotiated / restructured amount, not more than EUR 250
Note:			
Interest rates on loans granted by the Bank in national and foreign currency are calculated: on a 365/365 days basis for consumer loans, overdrafts and revolving credit cards and on a 360/360 days basis for loans with mortgage collateral.			
Interest rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used.			
In case of failure to meet repayment terms or other conditions of the loan contract, the Bank collects a penalty charge, whose amount is specified in the loan contract. The early repayment commission for loans collateralized with mortgages is accrued and collected as a percentage of the amount of early repayment installment.			
*CIBANK considers non-performing any loans for which there is an indication for deterioration, as well as loans which are not repaid in accordance with the contract governing their disbursement.			

	BGN	EUR/ USD
1 Cashing in personal and business checks		0.20% of the amount of each check, min. EUR 10, max. EUR 400
2 Immediate payment "under reserve" of personal and business checks		0.50%, min. EUR 20
3 Returned unpaid checks		EUR 30.00 + commissions payable to correspondent banks
4 Mail costs for cashing in personal and business checks		as per the tariffs of the respective courier service providers

SECTION IX: SECURITIES AND CUSTODIAN SERVICES		BGN	EUR/ USD
1	Securities		
1.1.	Opening of a client sub-account for corporate securities	BGN 0.70	
1.2.	Issuance of depository receipts for corporate securities	BGN 0.50	
1.3.	Transfer to execute a client order for corporate securities	BGN 1.00	
1.4.	Transfer to execute a client order for corporate securities of non-public companies	BGN 10.00	
1.5.	Transfer of a client sub-account for corporate securities to another investment agent	BGN 10.00	
1.6.	Brokerage commissions for executed client order on the stock exchange		
1.6.1.	shares	3.00% of the transaction amount, min. BGN 5	
1.6.2.	government securities	0.05% of the transaction amount, min. BGN 5	
1.6.3.	corporate and municipal bonds	0.10% of the transaction amount, min. BGN 5	
1.6.4.	other securities	0.15% of the transaction amount, min. BGN 5	
1.7.	Additional fee for executed client order for deals on the Bulgarian stock exchange	0.20% of the transaction amount	
1.8.	Registration at the Central Depository of deals concluded between clients of the Bank (each party is charged)	BGN 10.00	
1.9.	Deals related to trust funds management	negotiable	
1.10.	Underwriting of corporate securities issues	negotiable	
2	Government Securities		
2.1.	Transactions with government securities		
2.1.1.	Approved orders on the primary market	0.04% of the par value	
2.1.2.	Non-approved orders on the primary market	BGN 6.00	
2.1.3.	For deals under Art.18 of Ordinance No. 5 of the Bulgarian National Bank (transfer or purchase of government securities from individuals or legal entities)	BGN 1.00	
2.1.4.	For deals under Art. 20, Para. 1 of Ordinance No. 5 of the Bulgarian National Bank (transfer of government securities from individuals or legal entities to another primary dealer)	BGN 6.00	
2.1.5.	For deals under Art. 20, Para. 2 of Ordinance No. 5 of the Bulgarian National Bank (transfer of government securities from individuals or legal entities from the register of the Bank to a register of another primary dealer)	BGN 5.00	
2.1.6.	For deals under Art. 20, Para. 3 of Ordinance No. 5 of the Bulgarian National Bank (transfer of government securities owned by individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00	
2.1.7.	For deals in government securities used for participation in the privatization	BGN 10.00	
2.1.8.	For each deal in government securities including participation of a foreign investor in government securities	BGN 15.00	
2.1.9.	For payments upon maturity of issues and interest payments	0.02% of the par value or the amount of the interest payment	
2.1.10.	Issuance and Replacement of a Certificate	BGN 1.50	
2.1.11.	Issuance or Replacement of a Certificate for Target Government Securities	BGN 1.00	
2.2.	Deals in government securities concluded with non-primary dealers of government securities		
2.2.1.	Maintenance of a register	BGN 50.00 per month	
2.2.2.	For approved orders	0.04% of the par value	
2.2.3.	For non-approved orders	BGN 6.00	
2.2.4.	For deals under Art. 14, Para. 6 of Ordinance No. 5 of the Bulgarian National Bank (transfer or purchase of government securities from non-primary dealers of government securities)	BGN 7.00	
2.2.5.	For deals under Art. 14, Para. 7 of Ordinance No. 5 of the Bulgarian National Bank (transfer of government securities from a non-primary dealer to a primary dealer)	BGN 7.00	
2.2.6.	For deals under Art. 14, Para. 8 of Ordinance No. 5 of the Bulgarian National Bank (transfer of government securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)	BGN 7.00	
2.2.7.	For deals under Art. 14, Para. 9 of Ordinance No. 5 of the Bulgarian National Bank (transfer of government securities owned by a non-primary dealer to another non-primary dealer whose register is at another primary dealer)	BGN 7.00	
2.2.8.	For deals under Art. 21, Para. 2 of Ordinance No. 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity included in a bank's register)	BGN 2.00	
2.2.9.	For deals under Art. 21, Para. 3 of Ordinance No. 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity included in a bank's and another primary dealer's register)	BGN 7.00	
2.2.10.	For payments upon maturity of issues and interest payments:	0.02% of the par value or the amount of the interest payment	
2.3.	Establishment of pledges of government securities as per the Law on Special Pledges		
	State fees according to a tariff approved by the Council of Ministers are charged for the registration of circumstances related to established pledges of government securities as per the Law on Special Pledges		

SECTION IX: SECURITIES AND CUSTODIAN SERVICES		BGN	EUR/ USD
3	Agent commissions for the purchase/sale of compensatory instruments for cash and for exchange of compensatory instruments for shares		
3.1.	Deals in compensatory instruments for cash	0.50% of the par value, min. BGN 10	
3.2.	Deals in exchange of compensatory instruments for shares	1.00% of the par value, min. BGN 10	
4	Custodian Services		
4.1.	Opening an account for safekeeping securities		
	Government Securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.2.	Safekeeping securities		
4.2.1.	Securities with fixed revenue - annual fee	min. BGN 50.00 per month	
	par value in BGN from 0 to 500,000	0.20%	
	par value in BGN from 500,000 to 1,000,000	0.15%	
	par value in BGN from 1,000,000 to 5,000,000	0.10%	
	par value above 5,000,000	0.05%	
4.2.2.	Shares - annual fee	min. BGN 20.00 per month	
	market value in BGN from 0 to 500,000	0.25%	
	market value in BGN from 500,000 to 1,000,000	0.20%	
	market value in BGN from 1,000,000 to 5,000,000	0.15%	
	market value above 5,000,000	0.10%	
4.3.	Account statements for safekeeping securities		
	regular monthly statement	no fee	
	non-regular statement	BGN 10.00	
4.4.	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.5.	Other Custodian Services		
	Notice of corporate actions (per event)	BGN 25.00	
	Collection of dividends and interest (per event)	BGN 50.00	
	Voting at a General Meeting	BGN 400.00	
Note:			
Upon purchase of corporate securities, unless otherwise agreed, the client deposits 100% of the price of each ordered share and the amount of commissions payable.			
A "price at the discretion of the bank" means: the price limited by the client; the last traded quotation; the "buy" price of CIBANK.			

SECTION X: VAULT		BGN	EUR/ USD
1	Renting out a bank safe deposit box in a public safety vault*		
1.1.	Small safe deposit box (10 cm)		
	for 1 month	BGN 25.00	
	for 3 months	BGN 50.00	
	for 6 months	BGN 75.00	
	for 12 months	BGN 115.00	
1.2.	Medium safe deposit box (20 cm)		
	for 1 month	BGN 35.00	
	for 3 months	BGN 60.00	
	for 6 months	BGN 85.00	
	for 12 months	BGN 135.00	
1.3.	Large safe deposit box (40 cm)		
	for 1 month	BGN 45.00	
	for 3 months	BGN 70.00	
	for 6 months	BGN 95.00	
	for 12 months	BGN 155.00	
2	Visits to the vault		
2.1.	Visits included in the contract for renting out a safe deposit box		
	1 month contract	4	
	3 month contract	12	
	6 month contract	24	
	12 month contract	48	
2.2.	Visits not included in the contract - unlimited number (per visit)*	BGN 1.50	
3	Loss/damage of one (two) key(s) of the tenant	all costs related to the replacement of the lock	
4	Release / signing of a new contract for renting out a safe deposit box	BGN 1.00	
<p>Note: *The fees referred to in item 1 and item 2 are minimal; the fee for a public vault in a bank branch may be higher than those specified in the Tariff.</p>			

SECTION XI: OTHER SERVICES		BGN	EUR/ USD
1	Written reports on bank operations and copies requested by the client (on a case by case basis)		
	for the current year	BGN 3.00	EUR 10.00
	for a previous year	BGN 4.00	EUR 15.00
2	Certificates		
2.1.	Issuance of a certificate for submission to a tax authority	BGN 5.00	
2.2.	Issuance of a certificate for account balance validation	BGN 30.00	
2.3.	Issuance of a certificate for the remaining balance on a loan account (credit account)	BGN 60.00	
2.4.	Issuance of a certificate to a borrower for tax relief purposes	BGN 20.00	
2.5.	Issuance of other certificates	BGN 30.00	
3	Inquiries about ordered or expected receipt of transfers to correspondent banks (upon request of a client)		EUR 15.00
4	SWIFT expenses for all types of messages (porto)		EUR 10.00 per page
5	Bookkeeping adjustment operation (at the request of the payer)		EUR 30.00
6	Other		
6.1.	Membership in the Individual Banking Programme (it is up to the client to choose the manner of fee payment)		
	monthly fee	BGN 10.00	
	annual fee	BGN 100.00	
6.2.	Provision of information from the Central Credit Register about the credit debts of clients - individuals or heirs of individual borrowers of CIBANK - at their request	BGN 10.00	
6.3.	Fax services for sending documents		
	per page	BGN 1.00 per page	EUR 2.00
	abroad		EUR 10.00
6.4.	Special courier services		according to the tariff of the used special courier
6.5.	Consultation on monetary, financial, market and other studies		negotiable
6.6.	Collection of information on persons abroad (at the request of a client)		EUR 25.00 + actual costs
6.7.	Interest margin reduction fee at the proposition of the Bank	BGN 50.00	

SECTION XII: TRANSITIONAL AND FINAL PROVISIONS

1 For the purposes of this Tariff, the terms "Bank" and "CIBANK" refer to CIBANK JSC. The following appendices constitute an inseparable part of this Tariff: Appendix 1: Tariff for issuance and servicing of an international Maestro debit card with a chip, Appendix 2: Tariff for issuance and servicing of an international Visa Electron debit card with a chip, Appendix 3: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Standard with a chip, Appendix 4: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Gold with a chip, Appendix 6: Tariff for issuance and servicing of an international MasterCard Standard with a chip revolving credit card with a grace period, Appendix 7: Tariff for issuance and servicing of an international Visa Classic with a chip revolving credit card with a grace period, Appendix 8: Tariff for issuance and servicing of an international MasterCard Gold with a chip revolving credit card with a grace period.

2 Commissions and fees specified herein apply only to usual commitments and orders, bank products / services. In case of undertaking specific commitments and provision of services not included herein, fees and commissions are collected as negotiated.

3 In addition to the commissions and fees specified herein, the payer/beneficiary also covers all costs payable in the country and abroad, such as postal, phone, fax and SWIFT costs, related to the execution of the order, including the costs incurred by the foreign banks, unless another condition is explicitly set and the Bank succeeds to fulfill it.

4 All services subject to taxation as per the Law on VAT are VAT inclusive.

5 Commissions and fees specified in EUR, USD or other currencies are collected in their BGN equivalence at the exchange rate of the Bulgarian National Bank for the day of the transaction.

6 The Bank executes only orders of accurate form and content complying with active legislation.

7 For express services (within 2 hours), the fee for the service provided is increased by 50%.

8 The Bank issues guarantees after assessment of the client's creditworthiness based on account balances and other sufficient collaterals.

9 This Tariff was approved with CIBANK JSC Management Board decision and entered into force on 12.09.2011.
Amended with Minutes No. 8/23.02.2012 effective from 01.03.2012; Minutes No. 21/07.06.2012 effective from 07.06.2012; Minutes No. 12/29.03.2012 and Minutes No. 13/05.04.2012 effective from 01.07.2012; Minutes No. 22/14.06.2012 effective from 12.08.2012; Minutes No. 21/07.06.2012 and Minutes No. 23/21.06.2012 effective from 01.08.2012; Minutes No. 32/23.08.2012 effective from 01.09.2012; Minutes No. 33/30.08.2012 effective from 10.09.2012; Minutes No. 35/12.09.2012 effective from 24.09.2012; Minutes No. 24//28.06.2012 effective from 01.10.2012; Minutes No. 39/11.10.2012 effective from 15.10.2012; Minutes No. 32/23.08.2012 effective from 01.11.2012; Minutes No. 43/08.11.2012
Minutes No. 47/06.12.2012 effective from 10.12.2012; Minutes No. 3/17.01.2013 effective from 21.03.2013 on Maestro Card payment of the Electronic Utility Bills service and effective from 01.04.2013 on amendments to Section III and Section V. Minutes No. 5/31.01.2013 effective from 25.02.2013; Minutes No. 6/07.02.2013 effective from 01.03.2013; Minutes No. 10/07.03.2013 effective from 18.03.2013; Minutes No. 13/28.03.2013 effective from 08.04.2013 (on Section II, items 2.1. and 2.2. and Section III, items 1.1, 2.1, 3.2 effective from 08.06.2013)