

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

SECTION I: ACCOUNTS

- 1 Current Accounts
- 2 Savings Accounts: with Differentiated Interest Accrual / Beneficial Account
- 3 Term Deposits:

SECTION II: CASH OPERATIONS

- 1 Cash Deposits
- 2 Cash Withdrawals
- 3 Processing of Cash, which is not deposited on an Account
- 4 Sales of Foreign Currency

SECTION III: BANK TRANSFERS

- 1 IntraBank Transfers
- 2 Interbank Transfers
- 3 Direct Debit
- 4 Regular Transfers

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 DYNAMICS Package
- 2 CLASSIC Package Programme
- 3 PRACTICE Package Programme
- 4 COMFORT Package Programme
- 5 CIPRACTICE 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: CHEQUES /revoked with Minutes No 47/25.11.2013 of the Management Board, in force as of 02.12.2013/

SECTION IX: SECURITIES AND CUSTODY SERVICES

1 Securities

2 Government Securities

3 Compensatory Instruments

4 Custody Services

SECTION X: VAULT

1 Renting out a Bank Safe Deposit Box

2 Visits in Vaults

3 Loss / Damage to a Tenant's Key

4 Release / Signing of a New Contract

SECTION XI: OTHER SERVICES

1 Written Reports

2 Certificates

3 Enquiries to Correspondent Banks

4 SWIFT Expenses

5 Corrections

6 Others

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 an Office of the Bank		BGN 3.00	EUR 1.50
via CIBANK Online		BGN 1.50	EUR 0.75
1.1.2. Minimum blocked Account Balance		BGN 5.00	BGN 5.00
1.1.3. Monthly Service Fee			
including an account statement sent via electronic channels (email, 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
1.1.4. 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, portal)		BGN 0.30	BGN 0.30
including an account statement received at an office of the Bank (printed out in an office of the bank)		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 Account			
1.3.1. Opening			
up to BGN 100 000 or the equivalent amount in foreign currency		BGN 100.00	EUR 50.00
above BGN 100 000 or the equivalent amount in foreign currency		BGN 500.00	EUR 250.00
1.3.2. Monthly Service Fee	0.20% of the value under the contract		0.10% of the value under the contract
1.3.3. Closing		no fee	no fee
2 Savings Accounts			
2.1. Savings Account: with Differentiated Interest Accrual / Beneficial Account			
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, 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 above BGN / EUR / USD 500.00,			
including an account statement sent via electronic channels (email, 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, 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. Disposal 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 customers 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 does not pay the monthly service fee in 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, the amount of which is determined by its type. An opening and monthly service fees are not charged for a current account 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, portal) or printed out at the office of the Bank are delivered only when there is a movement on the account.			
The fees under item 1.1.2., 1.2.2. and 2.1.2. for accounts opened before 02.05.2011, are applicable from October 2011. Upon termination of a Framework Contract for provision of payment services, the Bank does not collect additional fees and commissions.			

SECTION II: CASH OPERATIONS		BGN	EUR/ USD
1	Cash deposits		
1.1.	Cash Deposit on a Current Account		
	made by the account holder or an authorized person on an account of an individual	no commission	no commission
	made by a third (non-authorized) person on an account of an individual	BGN 2.00	no commission
1.2.	Cash Deposit on a Savings Account: with Differentiated Interest Accrual / Beneficial Account		
	made by the account holder or an authorized person on an account of an individual	no commission	no commission
	made by a third (non-authorized) person on an account of an individual	no commission	no commission
1.3.	Cash Deposit on a Term Deposit	no commission	no commission
1.4.	Cash Deposits in Bulgarian Coins		
	up to BGN 100	no commission	
	above BGN 100	2.00%	
1.5.	Cash deposit in currency other than the currency of the account	under Section II, item 1.1. or 1.2.	under Section II, item 1.1. or 1.2.
2	Cash Withdrawals		
2.1.	Cash Withdrawal from a Current Account		
2.1.1.	up to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
2.1.2.	above BGN 3 000 / 1 500 currency units		
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit, min. EUR 3
	with a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the limit, min. EUR 1.50
2.2.	Cash Withdrawal from a Savings Account		
2.2.1.	up to BGN 3 000 / 1 500 currency units	no commission	no commission
2.2.2.	above BGN 3 000 / 1 500 currency units		
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit, min. EUR 3
	with a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the limit, min. EUR 1.50
2.3.	Cash withdrawal from a current account with a bank card at a POS terminal	under section IV	under section IV
2.4.	Cash withdrawal from a term deposit on the maturity date or on the first working day after the maturity date (when the maturity date is a non working day)**		
	For deposits opened until 05.04.2013 inclusive		
2.4.1.	up to BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
2.4.2.	above BGN 5 000 or the equivalent amount in foreign currency		
	without a two working day notice	0.40% of the amount above the limit, min. EUR 10 maximum BGN 100	0.40% of the amount above the limit, min. EUR 10 maximum BGN 100
	with a two working day notice	no commission	no commission
	For deposits opened after 08.04.2013		
2.4.1.	up to BGN 3 000 / 1 500 currency units	no commission	no commission
2.4.2.	above BGN 3 000 / 1 500 currency units		
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit, min. EUR 3
	with a two working day notice	no commission	no commission
2.5.	(Partial or full) cash withdrawal from a term deposit on a date before the maturity date		
	For deposits opened until 05.04.2013 inclusive		
2.5.1.	up to BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
2.5.2.	above BGN 5 000 or the equivalent amount in foreign currency		
	without a two working day notice	0.40% on the amount above the limit, min. BGN 10	0.50% of the amount above the limit, min. BGN 10
	with a two working day notice	0.20% of the amount above the limit, minimum BGN 5	0.30% of the amount above the limit, min. BGN 5
	For deposits opened after 08.04.2013		
2.5.1.	up to BGN 3 000 / 1 500 currency units	no commission	no commission
2.5.2.	above BGN 3 000 / 1 500 currency units		
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit, min. EUR 3
	with a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the limit, min. EUR 1.50
2.6.	Cash withdrawal from authorized loans, granted to current accounts		
2.6.1.	up to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
2.6.2.	above BGN 3 000 / 1 500 currency units		
	without a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the limit, min. EUR 3
	with a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the limit, min. EUR 1.50
2.7.	Cash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual / Beneficial Account	no commission	no commission
2.8.	Cash withdrawal in currency other than the currency of the account	under Section II, item 2.1. or 2.2.	under Section II, item 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 withdrawal with a card, issued by another payment institution, at a POS terminal	3.00%, min. BGN 10	
3	Processing of Cash, which is not deposited on an Account		
3.1.	Replacement of damaged and unusable Bulgarian banknotes	1.00% of the amount, min. BGN 10	
4	Sales of Foreign Currency***		no commission

When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1 and item 1.3.

**The limits for cash withdrawal according to item 2 are daily limits; 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 amount over the limit.

***The applicable fees and commissions for withdrawal from deposit accounts on the maturity date are valid also for deposits which allow withdrawal on interim dates during the term of the deposit.

****The Bank buys and sells currency at the announced exchanged rates. Deviations from the rates are permitted only after agreement with the Markets and Liquidity Directorate.

*****The fees under item 2.9 are not applied for amounts of term deposits.

SECTION III: BANK TRANSFERS		BGN	EUR/ USD
1	Intrabank Transfers		
1.1.	Outgoing Transfers		
1.1.1.	Credit Transfers		
1.1.1.1.	Transfers between accounts of the same holder		
	paper order	no commission	no commission
	electronic order	no commission	no commission
1.1.1.2.	between accounts of different holders		
	paper order	BGN 1.00	EUR 3.00
	electronic order	BGN 0.50	EUR 1.50
2.1.1.	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)		
	up to BGN 1,000	BGN 4.00	
	above BGN 1,000	BGN 4.00 + 1.00% of the amount above 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 an office of the Bank, located at premises of a territorial directorate of the National Revenue Agency		
	up to BGN 1,000	no commission	
	above BGN 1,000	no commission	
1.1.2.3.	To a CIBANK budget account by a multiple payment order		
	up to BGN 1,000	BGN 4.00	
	above BGN 1,000	BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.4.	To a CIBANK account of budget spending units (fines and penal provisions)		
	up to BGN 1,000	BGN 4.00	
	above BGN 1,000	BGN 4.00 + 1.00% of the amount above 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 up to BGN 100 000)	0.40% of the amount, min. BGN 6	
2.1.1.2.	through RINGS (for amounts up to / above 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 an office of CIBANK, located at premises of 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 by a multiple payment order	0.50%, min. BGN 10	
2.1.2.	Credit Transfers		
2.1.2.1.	through BISERA (for amounts up to BGN 100 000)		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
2.1.2.2.	through RINGS (for amounts up to / above BGN 100 000)		
	paper order	BGN 12.00	
	electronic order	BGN 8.00	
2.1.2.3.	Multiple payments from/to the budget		
	paper order	BGN 4.50	
	electronic order	BGN 2.40	
2.1.3.	Change in 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)		
	paper order		0.15% of the transfer amount, min. EUR 15, max. EUR 200
	electronic order		0.10% of the transfer amount, min. EUR 10, max. EUR 150
2.2.2.	with TOM value date (next working day)		
	paper order		0.25% of the transfer amount, min. EUR 25, max. EUR 250
	electronic order		0.20% of the transfer amount, min. EUR 20, max. EUR 200
2.2.3.	with a value date ON THE SAME WORKING DAY		
	paper order		0.30% of the transfer amount, min. EUR 30, max. EUR 300
	electronic order		0.25% of the transfer amount, min. EUR 25, max. EUR 250
2.2.4.	Change in 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 at fault in the Bank)		0.10% of the transfer amount, min. EUR 10, max. EUR 200
2.2.7.	Enquiries 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.	up to EUR 100 or the equivalent amount in foreign currency		no commission
2.4.2.	above EUR 100 or the equivalent amount in foreign currency		0.10% of the transfer amount, min. EUR 10, max. EUR 200
2.4.3.	Returned transfer (not at fault in the Bank)		EUR 40.00 + SWIFT
3	Direct Debit		
3.1.	Provision of Consent	no fee	
3.2.	Initiation of Direct Debit Orders		
3.2.1.	on an account at the Bank		
	paper order	BGN 1.00	
	electronic order	BGN 0.50	
3.2.2.	on an account held at another bank		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
3.3.	Payments under Direct Debit Orders		
3.3.1.	intra-bank transfers	BGN 1.00	
3.3.2.	inter-bank transfers	BGN 2.00	
4	Standing Orders		
4.1.	Registration		
	standing orders between accounts of the same holder	no commission	
	standing orders between accounts of different holders	BGN 1.00	
4.2.	Transfers		
4.2.1.	Intra-bank Transfers		
	transfers between accounts of the same holder	no commission	no commission
	transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.2.2.	Inter-bank transfers via BISERA	BGN 1.00	
4.3.	Changing/ Adding Registration	BGN 1.00	
4.4.	Refusal / Failure of a standing order due to lack of sufficient funds in an account	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 to 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 intra-bank 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 working 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 bank card with minimum balance and/or overdraft MasterCard Standard with a chip	according to a separate price list	Appendix No 3
4	International bank card with minimum balance and/or overdraft Visa Classic with a chip	according to a separate price list	Appendix No 4
5	International bank 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 grace period MasterCard Standard with a chip	according to a separate price list	Appendix No 6
7	International revolving credit card with grace period Visa Classic with a chip	according to a separate price list	Appendix No 7
8	International revolving credit card with 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 merchant's (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.	Change in data - mobile number, change in services, subscription number Tariff of operator EPAY PLC for electronic payment of utility bills	BGN 3.00	
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 transactions with a bank card			
10.1.	Registration of a Service on a Card	BGN 1.00	
10.2.	Monthly Service Fee	no fee	
10.3.	Registration after the Card Expiry Date	BGN 1.00	
10.4.	Change in data - mobile number, change in services	BGN 1.00	
10.5.	Fee for SMS Notification of Authorization	BGN 0.15	
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 fee for Membership in Priority Pass	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 Fee for Membership in Priority Traveler	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 merchant to accept payments by payment cards			
13.1.	POS Terminal Installation	no fee	
13.2.	Express installation (up to 3 working days for Sofia, up to 5 working 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:			
* The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion.			
* The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in case his/her TOKEN device is 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.	Intrabank Transfers		
4.1.1.	Credit Transfers		
	transfers between accounts of the same holder	no commission	no commission
	transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.1.2.	Direct Debit	BGN 0.50	
4.2.	Interbank Transfers		
4.2.1.	Outgoing Transfers in National Currency		
4.2.1.1.	through BISERA (for amounts up to BGN 100 000)	BGN 1.00	
4.2.1.2.	through RINGS (for amounts up to / above 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 working days)		0.10% of the transfer amount, min. EUR 10, max. EUR 150
4.2.2.2.	with TOM value date (next working day)		0.20% of the transfer amount, min. EUR 20, max. EUR 200
4.2.2.3.	with a value date ON THE SAME WORKING 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	CLASSIC 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	PRACTICE 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	CIPRAKTICE 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
Contracts for an interest rate based on BIR concluded before 23.07.2014			
1	Consumer Loans		
1.1.	Consumer Loan under the Classic Credit Programme		
1.1.1.	Application and documents review fee	BGN 35.00	
1.1.2.	Processing and management commission	2.50% of the approved loan amount	
1.1.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.1.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.1.5.	Change in the registered pledge of future receivables	BGN 10.00	
1.2.	Consumer Loan under the Advance Credit Programme		
1.2.1.	Application and documents review fee	BGN 35.00	
1.2.2.	Processing and management commission	2.00% of the approved loan amount	
1.2.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.2.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.2.5.	Change in the registered pledge of future receivables	BGN 10.00	
1.3.	Consumer Loan under the Premium Credit Programme		
1.3.1.	Application and documents review fee	BGN 35.00	
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 the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.3.5.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.3.6.	Change in the registered pledge of future receivables	BGN 10.00	
1.4.	Consumer Loan under the Partners Credit Programme		
1.4.1.	Application and documents review fee	BGN 35.00	
1.4.2.	Processing and management commission	2.00% of the approved loan amount	
1.4.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.4.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.4.5.	Change in the registered pledge of future receivables	BGN 10.00	
1.6.	Golden Age Consumer loan		
1.6.1.	Application and documents review fee	BGN 10.00	
1.6.2.	Processing and management commission	1.00% of the approved loan, but not less than BGN 10	
1.6.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.6.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
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 the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.8.	Consumer Loan collateralized with a Pledge on a Financial Asset		
1.8.1.	Application and documents review fee	BGN 15.00	EUR 8.00
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 the terms and conditions of the loan	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.8.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
1.9.	Consumer loan 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 the terms and conditions of the loan	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.10.	Consumer Loan under the Stimulus Credit Programme for Better Living		
1.10.1.	Application and documents review fee	BGN 30.00	
1.10.2.	Processing and management commission	2.45% of the approved loan amount	
1.10.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.10.4.	Partial or full early repayment	1% if the remaining validity period of the loan contract at the time of repayment is longer than a year. 0.5 % if the remaining validity period of the loan contract at the time of repayment is shorter than a year.	

SECTION VII: LOANS		BGN	EUR/ USD
1.11. Consumer Loan under the CiProfessional Programme			
1.11.1.	Application and documents review fee	BGN 35.00	
1.11.2.	Processing and management commission	2.00% of the approved loan amount	
1.11.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	
1.11.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.12. Consumer Loan under the Energy Efficiency Credit Programme			
1.12.1.	Application and documents review fee	BGN 30.00	
1.12.2.	Processing and management commission	2.45% of the approved loan amount	
1.12.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.12.4.	Change in the registered pledge of future receivables	BGN 10.00	
1.12.5.	Partial or full early repayment	no fee	
1.13. Consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme			
1.13.1.	Application and documents review fee	BGN 30.00	EUR 16.00
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 in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
2 Overdraft			
2.1. Overdraft under the Classic, Advance, Premium and Partners Credit Programmes			
2.1.1.	Application and documents review fee	BGN 15.00	
2.2.2.	Processing and management commission	1.00% of the approved loan, but not less than BGN 10	
2.2.3.	Renegotiation of the terms and conditions of the loan	1.00% of the approved loan, but not less than BGN 10	
2.2.4.	Change in the registered pledge of future receivables	BGN 10.00	
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 the terms and conditions of the loan	0.75% of the approved loan amount, but not less than BGN 10	
2.3. Overdraft collateralized with a pledge on a financial asset			
2.3.1.	Application and documents review fee	BGN 15.00	EUR 8.00 / USD 8.00
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 the terms and conditions of the loan	0.75% of the approved loan amount	0.75% of the approved loan amount
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 the terms and conditions of the loan	0.75% of the approved loan amount	0.75% of the approved loan amount
2.4.4.	Partial or full early repayment	no fee	no fee
2.5. Overdraft under the CiProfessional Programme			
2.5.1.	Application and documents review fee	BGN 20.00	
2.5.2.	Processing and management commission	1.50% of the approved loan amount	
2.5.3.	Renegotiation of the terms and conditions of the loan	1.50% of the approved loan amount	
3 Mortgage Loans			
3.1. Reality Mortgage Loan			
3.1.1.	Estimated Income		
3.1.2.	Application and documents review fee	BGN 60.00	EUR 30.00
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	0.30%	0.50%
3.1.5.	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
3.1.6.	Commitment Commission		
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	upon disbursement after 1 month as of the signing date 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 the Terms and Conditions of the Loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.1.8.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.1.9.	Change in the registered pledge of future receivables	BGN 20.00	EUR 10.00
3.1.10.	Mortgage Deletion	BGN 30.00	EUR 15.00

SECTION VII: LOANS	BGN	EUR/ USD
3.2. My Home Mortgage Loan		
3.2.1. Estimated Income	BGN 30.00	
3.2.2. Application and documents review fee		EUR 30.00
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
upon disbursement within 1 month as of the signing date of the loan contract		0.50% per annum of the non-disbursed part
upon disbursement after 1 month as of the signing date of the loan contract		
3.2.7. Renegotiation of the terms and conditions of the loan		1.50 % of the outstanding loan amount
3.2.8. Change in the date for payment of the monthly repayment installment		EUR 5.00
3.2.9. Change in the registered pledge of future receivables		EUR 10.00
3.2.10. Mortgage Deletion		EUR 15.00
3.3. Mortgage Loan under the Individual Banking Programme		
3.3.1. Estimated Income	no fee	
3.3.2. Application and documents review fee	no fee	no fee
3.3.3. Processing and management commission	1.50% of the approved loan amount	1.50% of the approved loan amount
3.3.4. Annual management fee	0.20%	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
upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
upon disbursement after 1 month as of the signing date 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 the terms and conditions of the loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.3.8. Change of the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.3.9. Mortgage deletion	BGN 30.00	EUR 15.00
3.4. Mortgage Loan for funding Current Needs		
3.4.1. Estimated Income	BGN 30.00	
3.4.2. Application and documents review fee	BGN 60.00	EUR 30.00
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	0.30%	0.50%
3.4.5. 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
3.4.6. Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.4.7. Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.4.8. Change in the registered pledge of future receivables	BGN 20.00	EUR 10.00
3.4.9. Mortgage Deletion	BGN 30.00	EUR 15.00
3.5. Mortgage Loan for funding Current Needs under the Individual Banking Programme		
3.5.1. Estimated Income	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	0.20%	0.50%
3.5.5. 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
3.5.6. Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.5.7. Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.5.8. Mortgage Deletion	BGN 30.00	EUR 15.00

SECTION VII: LOANS		BGN	EUR/ USD
3.6. Advantage Mortgage Loan			
3.6.1. Estimated Income		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		0.30%	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 the terms and conditions of the loan		1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.6.7. Change in the date for payment of the monthly repayment installment		BGN 10.00	EUR 5.00
3.6.8. Change in the registered pledge of future receivables		BGN 20.00	EUR 10.00
3.6.9. Commitment Commission			
upon disbursement within 1 month as of the signing date of the loan contract		no commission	no commission
upon disbursement after 1 month as of the signing date of the loan contract		0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.6.10. Mortgage Deletion		BGN 30.00	EUR 15.00
3.7. Mortgage Loan under the CiProfessional Programme			
3.7.1. Application and documents review fee		BGN 40.00	EUR 20.00
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		0.25%	0.25%
3.7.4. 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
3.7.5. Commitment Commission			
upon disbursement within 1 month as of the signing date of the loan contract		no commission	no commission
upon disbursement after 1 month as of the signing date 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 the terms and conditions of the loan		1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.7.7. Change in the date for payment of the monthly repayment installment		BGN 10.00	EUR 5.00
3.7.8. Mortgage Deletion		BGN 30.00	EUR 15.00
3.8 Refinancing a Mortgage Loan			
3.8.1. Estimated Income		BGN 30.00	EUR 15.00
3.8.2. Application and documents review fee		BGN 50.00	EUR 25.00
3.8.2. Application and documents review /from 01.04. 2014 to 22.07.2014/		no fee	no fee
3.8.3. Processing and management commission		0.75% of the approved loan amount	0.75% of the approved loan amount
3.8.4. Annual management fee		0.20%	0.50%
3.8.5. 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
3.8.6. Renegotiation of the terms and conditions of the loan		1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.8.7. Change in the date for payment of the monthly repayment installment		BGN 10.00	EUR 5
3.8.8. Mortgage Deletion		BGN 30.00	EUR 15.00
Contracts for a fixed interest rate			
4 Credit limit on revolving bank cards			
4.1. Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period			
4.1.1. Application and documents review fee		no fee	
4.1.2. Renegotiation of the terms and conditions of the loan		no fee	
4.1.3. Partial or full early repayment		no fee	
Contracts for an interest rate based on BIR, concluded before 23.07.2014, as well as contracts for a fixed interest rate			
5 Fees charged by the Bank on non-performing loans			
5.1. Commission for renegotiation / restructuring of bad debts of individuals		0.50% of the renegotiated / restructured amount up to BGN 500	0.50% of the renegotiated / restructured amount up to 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 breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract.			
As of 14.07.2014, we suspend the following programmes: Consumer loan under the Classic credit programme, overdraft under the Classic credit programme, consumer loan under the Stimulus credit programme for better living, consumer loan under the Energy Efficiency credit programme, consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme, advantage mortgage loan, my home mortgage loan			
*CIBANK considers non-performing any loans for which there is an indication for deterioration or loans, which are not repaid in accordance with the contract signed for their disbursement.			
Contracts for interest rate based on RIR, concluded after 15.09.2014			
1 Consumer Loans			
1.1. Consumer Loan under the Advance Credit Programme			
1.1.1. Fee for application, analysis and assessment of creditworthiness		BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.2. Consumer Loan under the Premium Credit Programme			
1.2.1. Fee for application, analysis and assessment of creditworthiness		BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.3. Consumer Loan under the Partners Credit Programme			
1.3.1. Fee for application, analysis and assessment of creditworthiness		BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.4. Golden Age Consumer loan			
1.4.1. Reviewing of documents for a loan		BGN 35.00	
1.5. Consumer Loan under the Individual Banking Programme			
1.5.1. Fee for application, analysis and assessment of creditworthiness		BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.6. Consumer loan collateralized with a pledge on a financial asset			

1.6.1. Fee for application, analysis and assessment of creditworthiness	BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.7. Consumer loan collateralized with a pledge on a financial asset under the Individual Banking Programme		
1.7.1. Fee for application, analysis and assessment of creditworthiness	BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
1.8. Consumer Loan under the CiProfessional Programme		
1.8.1. Fee for application, analysis and assessment of creditworthiness	BGN 135.00 payable in two parts: BGN 35.00 – upon applying for a loan BGN 100.00 – after signing a loan contract	
2 Overdraft		
2.1. Overdraft under the Advance, Premium and Partners Credit Programmes		
2.1.1. Reviewing of documents for a loan	BGN 35.00	
2.2. Overdraft under the Individual Banking Programme		
2.2.1. Reviewing of documents for a loan	BGN 35.00	
2.3. Overdraft collateralized with a pledge on a financial asset		
2.3.1. Reviewing of documents for a loan	BGN 35.00	
2.4. Overdraft collateralized with a pledge on a financial asset under the Individual Banking Programme		
2.4.1. Reviewing of documents for a loan	BGN 35.00	
2.5. Overdraft under the CiProfessional Programme		
2.5.1. Reviewing of documents for a loan	BGN 35.00	
3 Mortgage Loans		
3.1. Reality Mortgage Loan		
3.1.1. Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.1.2. 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
3.1.3. Commitment commission	no commission	
upon disbursement within 1 month as of the signing date of the loan contract	no commission	
upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.1.4. Mortgage Deletion	BGN 30.00	EUR 15.00
3.2. Mortgage Loan under the Individual Banking Programme		
3.2.1. Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.2.2. 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
3.2.3. Commitment commission	no commission	
upon disbursement within 1 month as of the signing date of the loan contract	no commission	
upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.2.4. Mortgage deletion	BGN 30.00	EUR 15.00
3.3. Mortgage Loan for funding Current Needs		
3.3.1. Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.3.2. 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
3.3.3. Commitment Commission	no commission	
upon disbursement within 1 month as of the signing date of the loan contract	no commission	
upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.3.4. Mortgage Deletion	BGN 30.00	EUR 15.00
3.4. Mortgage Loan for funding Current Needs under the Individual Banking Programme		
3.4.1. Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.4.2. 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
3.4.3. Commitment Commission	no commission	
upon disbursement within 1 month as of the signing date of the loan contract	no commission	
upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.5. Mortgage Loan under the CiProfessional Programme		
3.5.1. Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.5.2. 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
3.5.3. Commitment Commission	no commission	
upon disbursement within 1 month as of the signing date of the loan contract	no commission	
upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.5.4. Mortgage Deletion	BGN 30.00	EUR 15.00
3.6 Refinancing a Mortgage Loan		
3.6.1. Reviewing of documents for a loan	BGN 60.00	EUR 30.00
3.6.2. 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
3.6.3. Commitment Commission	no commission	
upon disbursement within 1 month as of the signing date of the loan contract	no commission	
upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-disbursed part	0.50% per annum of the non-disbursed part
3.6.4. Mortgage Deletion	BGN 30.00	EUR 15.00
Contracts for a fixed interest rate		
4 Credit limit on revolving bank cards		
4.1. Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period		
4.1.1. Reviewing of documents for a loan	BGN 35.00	
4.1.2. Renegotiation of the terms and conditions of the loan	no fee	
4.1.3. Partial or full early repayment	no fee	
Contracts for an interest rate based on RIR, concluded after 14.07.2014, as well as contracts for a fixed interest rate		
5 Fees charged by the Bank on non-performing loans		
5.1. Commission for renegotiation / restructuring of bad debts of individuals	0.50% of the renegotiated / restructured amount up to BGN 500	0.50% of the renegotiated / restructured amount up to 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 breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract.

*CIBANK considers non-performing any loans for which there is an indication for deterioration or loans, which are not repaid in accordance with the contract signed for their disbursement.

SECTION IX: SECURITIES AND CUSTODY 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 of deals at the Central Depository, concluded between clients of the Bank (each party is charged)	BGN 10.00	
1.9.	Deals for custody management of funds	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 from 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, Paragraph 1 from 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, Paragraph 2 from 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, Paragraph 3 from 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, which includes a 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 Issue of 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, Paragraph 6 from 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, Paragraph 7 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from non-primary dealer to a primary dealer)	BGN 7.00	
2.2.6.	For deals under Art. 14, Paragraph 8 from 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, Paragraph 9 from 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, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity registered in the bank)	BGN 2.00	
2.2.9.	For deals under Art. 21, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (deals in government securities between a non-primary dealer and an individual or a legal entity registered in the bank and in another primary dealer)	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 under 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 under the Law on Special Pledges		

SECTION IX: SECURITIES AND CUSTODY 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	Custody 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 Custody 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; "purchase" 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 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 a safe deposit box	BGN 1,00	

Note:

*The fees referred to in item 1 and item 2 are minimal; the fee for a public vault in a bank branch can be higher than those specified in the Tariff.

SECTION XI: OTHER SERVICES		BGN	EUR/ USD
1	Written reports on bank operations and copies requested by the client , including a copy of the account statement (per case)		
	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 to the Tax Authority	BGN 5.00	
2.2.	Issuance of a certificate to certify an account balance	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	Enquiries 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	Corrections related to bookkeeping (at the request of the payer)		EUR 30.00
6	(SMS/email) e-notification		
6.1	Registration for SMS notification	no fee	
6.2.	Registration for e-mail notification	annual fee of BGN 5.00 (regardless of the number of registered events and notifications sent)	
6.3.	Monthly Service Fee	no fee	
6.4.	Change in the Registration Data	BGN 1.00	
6.5.	Price for SMS packages	BGN 3.00 - 20 SME notifications 5.00 - 40 SMS notifications SMS	
7	Others		
7.1	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	
7.2	Provision of information from the Central Credit Register about the credit debts of clients - individuals or inheritors of individuals being borrowers from CIBANK - at their request	BGN 10.00	
7.3	Fax services for sending documents		
	per page		EUR 2.00 per page
	abroad		EUR 10.00 per page
7.3.1.	Emailing scanned documents	BGN 4.00 (per document in BGN)	BGN 2.00 (per document in foreign currency)
7.4	Special courier services		according to the tariff of the used special courier
7.5	Consultation on monetary, financial, market and other studies		negotiable
7.6	Collection of information on persons abroad (at the request of a client)		EUR 25.00 + real expenses
7.7	Fee for reduction of the interest margin proposed by 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 The commissions and fees specified in this Tariff apply only to usual commitments and orders, bank products / services. In case of undertaking specific commitments and provision of services that are not subject of this Tariff, fees and commissions are negotiated.

3 In addition to the commissions and fees specified, 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 under the Law on VAT include VAT.

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 on the day of the transaction.

6 The Bank executes only those orders which are in a proper form and content and comply with the current legislation.

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

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

9 The current Tariff is approved with decision of the Management Board of CIBANK JSC and is in force as of 12.09.2011. It was amended with:
Minutes No 8/23.02.2012, in force as of 01.03.2012; Minutes No 21/07.06.2012, in force as of 07.06.2012; Minutes No 12/29.03.2012 and Minutes No 13/05.04.2012, in force as of 01.07.2012; Minutes No 22/14.06.2012, in force as of 12.08.2012; Minutes No 21/07.06.2012 and Minutes No 23/21.06.2012, in force as of 01.08.2012; Minutes No 32/23.08.2012, in force as of 01.09.2012; Minutes No 33/30.08.2012, in force as of 10.09.2012; Minutes No 35/12.09.2012, in force as of 24.09.2012; Minutes No 24/28.06.2012, in force as of 01.10.2012.; Minutes No 39/11.10.2012, in force as of 15.10.2012; Minutes No 32/23.08.2012, in force as of 01.11.2012, Minutes No 43 / 08.11.2012, Minutes No 47 / 06.12.2012, in force as of 06.12.2012; Minutes No 3/17.01.2013 on payments of electronic utility bills with Maestro cards (in force as of 21.03.2013) and on amendments to Section III and Section V (in force as of 01.04.2013)., Minutes No 5/31.01.2013, in force as of 25.02.2013, Minutes No 6/07.02.2013, in force as of 01.03.2013, Minutes No 10/07.03.2013, in force as of 18.03.2013; Minutes No 13/28.03.2013 in force as of 08.04.2013 (for Section II - it.2.1. and it.2.2. and Section III - it.1.1, 2.1, 3.2 in force as of 08.06.2013), Minutes No 15/11.04.2013 in force as of 15.04.2013., Minutes № 30/29.07.2013, in force as of 01.09.2013, Minutes №18./10.05.2013, in force as of 16.09.2013, Minutes №35./02.09.2013, in force as of 16.09.2013, Minutes No 32/12.08.2013 in force as of 18.10.2013 (this refers to Section I - it.1.1.2.), Minutes No 36/09.09.2013 in force as of 16.11.2013 (this refers to Section VIII - it.2 and Section XI - it.6.3 and it.6.3.1.), Minutes No 42/21.10.2013, in force as of 01.11.2013, Minutes No 47/25.11.2013, in force as of 02.12.2013 - revoked Section VIII Cheques; Minutes 39/30.09.2013, in force as of 31.01.2014., Minutes 7/10.02.2014, in force as of 17.04.2014, Minutes 18/22.04.2014, in force as of 01.05.2014, Minutes No 27/23.06.2014, in force as of 14.07.2014, Minutes No 37/01.09.2014, in force as of 15.09.2014, **Minutes No 39/15.09.2014, in force as of 27.09.2014**