



# TARIFF

**For  
Individuals**



CIBANK follows the principles of responsible banking and tries to build long-term relationships with its clients. The mission of the Bank is to do business in a responsible and ethical manner, with clear and transparent conditions.

This tariff contains detailed information on the prices of services offered to our individual clients.

Those services that CIBANK offers to its clients for free of charge, are marked in **blue**.

Services that are offered at promotional terms, conditions and fees, are marked in **red**.

Our experts in each branch and office of CIBANK are available to assist you in choosing the best solution for you.

This tariff is available on the official website of the Bank at: [www.cibank.bg](http://www.cibank.bg)

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## Tariff for Fees and Commissions

applicable to individuals

I. Accounts		BGN		Currency
<b>1. Current Accounts *</b>				
<b>1.1 Current accounts</b>				
1.1.1 Opening an Account in an Office of the Bank		BGN 3.00		EUR 1.50
1.1.2 Opening an Account Online		BGN 1.50		EUR 0.75
1.1.3 Minimum blocked Account Balance		BGN 5.00		BGN 5.00
1.1.4 Monthly Service Fee:				
including an account statement sent via electronic channels (email, web portal)		BGN 1.80		BGN 1.80
including an account statement received in an office		BGN 2.00		BGN 2.00
including an account statement sent by regular mail to the postal address		BGN 2.50		BGN 2.50
1.1.5 Closing		<b>No fee</b>		
<b>1.2 Current Accounts with Bank Cards **</b>				
1.2.1 Opening		BGN 1.00		EUR 0.50
1.2.2 Minimum blocked Account Balance		BGN 5.00		BGN 5.00
1.2.3 Monthly Service Fee				
including an account statement sent via electronic channels (email, web portal)		BGN 0.70		BGN 0.70
including an account statement received in an office of the Bank		BGN 0.90		BGN 0.90
including an account statement sent by regular mail to the postal address		BGN 1.40		BGN 1.40
1.2.4 Closing		<b>No fee</b>		
<b>1.3 Escrow Accounts</b>				
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 equivalent		BGN 500.00		EUR 250.00
1.3.2 Monthly Service Fee on the Contract Amount		0.20%		0.10%
1.3.3 Closing		<b>No fee</b>		
<b>2. Savings Accounts</b>				
<b>2.1 Savings Account with Differentiated Interest Accrual / Beneficial Account</b>				
2.1.1 Opening		<b>No fee</b>		
2.1.2 The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to BGN 499.99 /currency units				
including an account statement sent via electronic channels (email, web portal)		BGN 1.80		BGN 1.80
including an account statement received at an office of the Bank		BGN 2.00		BGN 2.00
including an account statement sent by regular mail to the postal address		BGN 2.50		BGN 2.50
2.1.3 The monthly service fee for an account with differentiated interest accrual with average monthly balance of more than BGN 499.99/EUR/US\$				
including an account statement sent via electronic channels (email, web portal)		<b>No fee</b>		
including an account statement received at an office of the Bank				
including an account statement sent by regular mail to the postal address				
2.1.4 Closing		<b>No fee</b>		
<b>2.2 Dreams Children's Savings Account ***</b>				
2.2.1 Opening		<b>No fee</b>		
2.2.2 Monthly Service Fee		<b>No fee</b>		
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		<b>No fee</b>		

<b>3. Term Deposits ****</b>	
3.1 Opening	<b>No fee</b>
3.2 Monthly Service Fee	
including an account statement sent via electronic channels (email, web portal)	
including an account statement received at an office of the Bank	<b>No fee</b>
3.3 Management of a term deposit without submission of the contract	
3.4 Closing	

**Note:**

\*The fees under Items 1.1. and 1.2. are also applicable to accounts of persons who act 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 for three consecutive months.

Current accounts opened especially for "EUROGARANT 12 and 24" are not charged with opening and monthly service fees. All other fees are charged as per the Tariff.

\*\* In addition to the fee under item 1.2.3, 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 1.1.4., 1.2.3. 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.

II. Cash operations		BGN		Currency
<b>1. Cash Deposits*</b>				
<b>1.1 In Current Accounts</b>				
1.1.1. By the account holder or an authorized person in an individual's account				
For amounts up to BGN 3 000.00 / 1 500.00 currency units	<b>No commission</b>			
For amounts of more than BGN 3 000.00 / 1 500.00 currency units - for the amount above that limit (min. BGN 4.00 / EUR 2.00, max. BGN 100.00 / EUR 50.00)	0.15%		0.15%	
1.1.2. By a third (unauthorized) person to an individual client's account				
For amounts up to BGN 3 000.00 / 1 500.00 currency units	BGN 4.00		No commission	
For amounts of more than BGN 3 000.00 / 1 500.00 currency units - for the amount above BGN 3 000 (min. BGN 4.00, max. BGN 100.00)	0.15% + BGN 4		No commission	
<b>1.2 In Savings Accounts: With differentiated interest accrual/Beneficial Account/ Dreams Children's Savings Account</b>				
1.2.1. By the account holder or an authorized person in an individual's account	according to section II, it.1.1.1		according to section II, it.1.1.1	
1.2.2. By a third (unauthorized) person in an individual client's account	according to section II, it.1.1.2		according to section II, it.1.1.2	
<b>1.3 In Term Deposits</b>				
<b>No commission</b>				
<b>1.4 Cash Deposits in Bulgarian Coins</b>				
for amounts up to BGN 100.00	<b>No commission</b>			
for amounts of more than BGN 100.00	2.00%		-	
<b>1.5 In a currency other than the currency of the account</b>				
<b>No commission</b>				
<b>2. Cash Withdrawals*</b>				
<b>2.1 From Current Accounts</b>				
2.1.1 for amounts up to BGN 3 000.00 / 1 500.00 currency units	BGN 1.00		EUR 1	
2.1.2 for amounts of more than BGN 3 000.00 / 1 500.00 currency units				
without a two-working-day notice-for the amount above the limit (min. BGN 12.00/EUR 6.00)	0.50%		0.50%	
with a two-working-day notice - for the amount above the limit (min. BGN 6.00 / EUR 3.00)	0.35%		0.35%	
<b>2.2 From Savings Accounts</b>				
	according to section II, it.2.1		according to section II, it.2.1	
<b>2.3 Cash withdrawals from current accounts with bank cards at POS terminals</b>				
	according to section IV		according to section IV	
<b>2.4 Cash withdrawals from approved loans granted to current accounts</b>				
	according to section II, it.2.1		according to section II, it.2.1	
<b>2.5 Cash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual / Beneficial Account</b>				
	according to section II, it.2.1		according to section II, it.2.1	
<b>2.6 Cash withdrawals in currency other than the currency of the account</b>				
<b>No commission</b>				
<b>2.7 Cash withdrawals from term deposits on the maturity date or on the first business day after the maturity date**</b>				
2.7.1 For deposits opened until 05.04.2013 inclusive				
2.7.1.1 for amounts up to BGN 5 000.00, or their equivalence in foreign currency	<b>No commission</b>			
2.7.1.2 for amounts above BGN 5 000.00, or their equivalence in foreign currency without a two-working-day notice - for the amount above the limit (min. BGN 10.00, max. BGN 100)	0.40%		0.40%	
with a two business day notice	<b>No commission</b>			
2.7.2 For deposits opened after 08.04.2013				
2.7.2.1 for amounts up to BGN 3 000.00 / 1 500.00 currency units	<b>No commission</b>			
2.7.2.2 for amounts above BGN 3 000 / 1 500.00 currency units without a two-working-day notice - for the amount above the limit (min. BGN 6.00 / EUR 3.00)	0.40%		0.50%	
with a two business day notice	<b>No commission</b>			

<b>2.8 (Partial or full) cash withdrawals from term deposits on dates prior to the maturity date</b>	
2.8.1 For deposits opened until 05.04.2013 inclusive	
2.8.1.1 for amounts up to BGN 5 000.00, or their equivalence in foreign currency	<b>No commission</b>
2.8.1.2 for amounts above BGN 5 000.00, or their equivalence in foreign currency	
without a two-working-day notice - for the amount above the limit (min. BGN 10.00)	0.40%   0.50%
with a two-working-day notice - for the amount above the limit (min. BGN 5.00)	0.20%   0.30%
2.8.2 For deposits opened after 08.04.2013	
2.8.2.1 for amounts up to BGN 3 000.00 / 1 500.00 currency units	<b>No commission</b>
2.8.2.2 for amounts above BGN 3 000.00 / 1 500.00 currency units	
without a two-working-day notice - for the amount above the limit (min. BGN 6.00/EUR 3.00)	0.40%   0.50%
with a two-working-day notice - for the amount above the limit (min. BGN 3.00/EUR 1.50)	0.20%   0.30%
<b>2.9 Purchase and Sale of Foreign Currency ***</b>	<b>No commission</b>
<b>2.10 Requested in writing but not drawn - it is based on the amount ****</b>	1.00%   1.00%
<b>2.11 Cash withdrawals with a card issued by another payment institution at a POS terminal</b>	
It is based on the amount (min. BGN 10.00)	3.00%   -
<b>2.12 Replacement of damaged and unfit Bulgarian banknotes</b>	
It is based on the amount (min. BGN 10.00)	1.00%   -

**Note:**

When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1 and item 1.4.

\* The limits specified under items 1 and 2 for depositing and withdrawing cash are daily and the amount of cash commissions are calculated based on the total of all cash transactions during the day for cash deposits and cash withdrawals from each operation separately. On exceeding the daily limit, the Bank collects officially due commissions on the excess over the limit. Cash operations performed on Saturday/Sunday shall be booked with a value date on the next working day. The limits for depositing and withdrawing amounts under it. 1 and it. 2 shall be calculated by taking into account the cumulative total of cash operations performed on Saturday/Sunday (if any).

\*\*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 2.10 are not applied for amounts of term deposits.

III. Bank Transfers		BGN   Currency
<b>1. Intrabank Transfers</b>		
<b>1.1 Outgoing Transfers</b>		
1.1.1 Credit Transfers		
1.1.1.1 Transfers among accounts of the same holder		
executed on paper or electronically		<b>No commission</b>
1.1.1.2 Among accounts of different holders		
executed on paper		BGN 1.00   EUR 3.00
executed electronically		BGN 0.50   EUR 1.50
from account with distraints		BGN 5.00
1.1.2 Cash Transfers (this service is offered only in BGN)		
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 and more than BGN 1,000		<b>No commission</b>
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)		
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 amount above the limit
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 the amount above the limit
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 amount above the limit
1.1.2.5 To a CIBANK account of TBI Credit EAD (payment of repayment installments)		
		BGN 4.00
<b>1.2 Incoming Transfers</b>		<b>No commission</b>
<b>2. Interbank Transfers</b>		
<b>2.1 Outgoing Transfers in BGN</b>		
2.1.1 Cash Transfers		
Through BISERA (for amounts of up to BGN 100,000)- it is based on the amount (min. BGN 6)		0.60%
Through RINGS (for amounts of up to / more than BGN 100,000) - it is based on the amount (min. BGN 15.00)		0.70%
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 - it is based on the amount (min. BGN 6.00)		0.40%
To a budget account held with another bank through a multiple payment order - it is based on the amount (min. BGN 10.00)		0.50%
2.1.2 Credit Transfers		
Through BISERA (for amounts of up to BGN 100,000)		
executed on paper		2.10
executed electronically		1.00
from account with distraints		5.00
Through RINGS (for amounts of up to/more than BGN 100,000)		
executed on paper		15.00
executed electronically		9.00
from account with distraints		20.00
Multiple payments from/to the budget		
executed on paper		4.50
executed electronically		2.40
from account with distraints		5.00
Change to the original order (at the request of the payer)		5.00



<b>2.2 Outgoing Transfers in Foreign Currency</b>	
2.2.1 Standard credit transfers executed via SEPA or SWIFT	
executed on paper	0.25% of the amount of the transfer (min. EUR 25.00, max. EUR 250.00) + EUR 10.00*
executed electronically	0.10% of the amount of the transfer (min. EUR 10.00, max. EUR 150.00) + EUR 10.00*
2.2.2 Express credit transfers executed via Target2	
executed on paper	0.30% of the amount of the transfer, (min. EUR 30.00, max. EUR 300.00) + EUR 10.00*
executed electronically	0.20% of the amount of the transfer, (min. EUR 20.00, max. EUR 200.00) + EUR 10.00*
2.2.3 Change to the original order (at the request of the payer)	
an extra commission is paid to correspondent banks + SWIFT fee	EUR 30.00
2.2.4 Cancellation of an ordered transfer at the request of the payer	
an extra commission is paid to correspondent banks + SWIFT fee	EUR 40.00
2.2.5 Returned transfer (not at the fault of the Bank)	
- it is based on the transfer amount, (min. EUR 10.00, max. EUR 200.00)	0.10%
2.2.6 Enquiries about incorrectly received transfers to correspondent banks	
an extra commission is paid to correspondent banks + SWIFT fee	EUR 15.00
2.2.7 SWIFT expenses for all types of messages	
	in accordance with Section XII - Other services, it. 4 of the Tariff
<b>2.3 Incoming Transfers in BGN</b>	
	<b>No commission</b>
<b>2.4 Incoming Transfers in Foreign Currency</b>	
2.4.1 for amounts of up to EUR 100 or their foreign currency equivalent	<b>No commission</b>
2.4.2 for amounts of above EUR 100 or their foreign currency equivalent - based on the transfer amount (min. EUR 10.00, max. EUR 200.00)	0.10%
2.4.3 Returned transfer (not at the fault of the Bank) + SWIFT fee	EUR 40.00
<b>3. Direct Debit</b>	
<b>3.1 Depositing of Consent</b>	
	<b>No fee</b>
<b>3.2 Initiation of Direct Debit Orders</b>	
3.2.1 against an account at the Bank	
executed on paper	BGN 1.00
executed electronically	BGN 0.50
3.2.2 against an account at another Bank	
executed on paper	BGN 2.00
executed electronically	BGN 1.00
<b>3.3 Payment of Direct Debit Orders</b>	
Intrabank Transfers	BGN 1.00
Interbank Transfers	BGN 2.00
<b>4. Standing Orders</b>	
<b>4.1 Registration</b>	
4.1.1 Standing orders among accounts of the same holder	<b>No commission</b>
4.1.2 Standing orders among accounts of different holders	BGN 1.00
<b>4.2 Transfers</b>	
4.2.1 Intrabank Transfers	
Among accounts of the same holder	<b>No commission</b>
Among accounts of different holders	BGN 0.50   EUR 1.50
4.2.2 Interbank Transfers via BISERA	BGN 1.00
<b>4.3 Changing/Adding registration</b>	
	BGN 1.00
<b>4.4 Refusal/Failure to execute a standing order due to lack of sufficient funds on the account</b>	
	BGN 0.80
<b>4.5 Deactivation of Registration</b>	
	<b>No commission</b>

<b>5. Utility Bill Payments via an Account</b>	
<b>5.1 Registration</b>	<b>No fee</b>
<b>5.2 Change and Termination of Subscription</b>	<b>No fee</b>
<b>5.3 Monthly Fee</b>	<b>No fee</b>
<b>5.4 Payment fee irrespective of the selected manner of payment - automatically or upon manual confirmation</b>	BGN 0.20
<b>5.5 E-mail notification of an obligation or successful / unsuccessful transfer</b>	<b>No fee</b>
<b>5.6 Utility payments via an account included in a Classics, Comfort and Practice Packages (unlimited number)</b>	<b>No fee</b>

**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 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 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.

In case of depositing interbank transfers on Saturday/Sunday, they shall be performed on the next working day.

\* Communication fee for execution through payment system.

## IV. Bank Cards

1. International Maestro Debit Card - <b>it is not issued since 20.05.2015</b>	<a href="#">Appendix 1</a>
2. International Visa Electron Debit Card	<a href="#">Appendix 2</a>
3. International Card with Minimum Balance and/or Overdraft MasterCard Standard	<a href="#">Appendix 3</a>
4. International Card with Minimum Balance and/or Overdraft Visa Classic	<a href="#">Appendix 4</a>
5. International Card with Minimum Balance and/or Overdraft MasterCard Gold	<a href="#">Appendix 5</a>
6. International Revolving Credit Card with a Grace Period MasterCard Standard	<a href="#">Appendix 6</a>
7. International Revolving Credit Card with a Grace Period Visa Classic	<a href="#">Appendix 7</a>
8. International Revolving Credit Card with a Grace Period MasterCard Gold	<a href="#">Appendix 8</a>
9. International Debit MasterCard Pay Pass	<a href="#">Appendix 9</a>
10. International Cobranded Debit MasterCard PayPass - "Cibank - Auto"	<a href="#">Appendix 11</a>
11. International Cobranded revolving Credit Card MasterCard Standard - "Cibank - Auto"	<a href="#">Appendix 12</a>
12. International Cobranded Card with own funds MasterCard Standard - "Cibank - Auto"	<a href="#">Appendix 13</a>

### 13. Automatic Utility Bill Payment with a Bank Card - Electronic Utility Bills

/In effect from 16.11.2015, this service is not offered to new clients. Fees apply only to existing clients of the Bank, using the service as to 16.11.2015./

13.1 Registration for a payment at a commercial outlet (one-off fee for each subscription number)	BGN 3.00
13.2 Monthly Service Fee	<b>No fee</b>
13.3 Registration after the Card Expiry Date	BGN 3.00
13.4 Changed data - mobile number, change in services, subscription number	BGN 3.00
<b>Tariff of EPAY PLC operator for electronic payment of utility bills</b>	
13.5 SMS notification	BGN 0.10
13.6 E-mail notification	<b>No fee</b>

### 14. SMS Notification for Bank Card Transactions (programme is not offered from 09.05.2016)

14.1 Registration of a Service Card	BGN 1.00
14.2 Monthly Service Fee	<b>No fee</b>
14.3 Registration after the Card Expiry Date	BGN 1.00
14.4 Changed data - mobile number, change in services	BGN 1.00
14.5 Fee for SMS notification of authorization	BGN 0.15
14.6 Fee for SMS notification of funds available in a bank card	<b>No fee</b>

### 15. Fees under the Priority Pass Programme (programme is not offered from 09.05.2016)

15.1 Issuance of a Card	<b>No fee</b>
15.2 Annual Priority Pass Membership Fee	<b>No fee</b>
15.3 Card Renewal after the Card Expiry Date	<b>No fee</b>
15.4 Card Renewal before the Card Expiry Date	BGN 5.00
15.5 Blocking of a Priority Pass Card	BGN 1.00
15.6 Visit to a VIP office participating in the Priority Pass Programme (per person)	EUR 24.00

### 16. Fees under the Priority Traveler Programme (programme is not offered from 09.05.2016)

16.1 Issuance of a Priority Traveler Card	<b>No fee</b>
16.2 Annual Priority Traveller Membership Fee	<b>No fee</b>
16.3 Card Renewal after the Card Expiry Date	<b>No fee</b>
16.4 Card Renewal before the Card Expiry Date	BGN 5.00
16.5 Blocking of a Priority Traveler Card	BGN 1.00

### 17. Installation of POS terminal at a commercial outlet to accept payment cards payments

17.1 Installation of POS terminal	<b>No fee</b>
17.2 Express installation - up to 3 working days for Sofia, up to 5 working days for other locations	BGN 100.00
17.3 Monthly Support of POS Terminal	<b>No fee</b>
17.4 Fees and Commissions per Transaction	subject to negotiations
17.5 Detailed Monthly Information about Transactions by Card Types	BGN 10.00

## V. Internet Banking - CIBANK ONLINE

### 1. Registration for CIBANK ONLINE Internet Banking

1.1 Use of a Qualified/Universal Electronic Signature	<b>No fee</b>
1.2 Use of a TOKEN device when CIBANK ONLINE is used with a package programme*	
1.3 Use of a TOKEN device when CIBANK ONLINE is used without a package programme*	BGN 25.00
1.4 Replacement of a TOKEN device due to damage or loss	BGN 30.00

### 2. Monthly Fee

**No fee**

### 3. TOKEN Device

3.1 Failure to return a TOKEN device upon termination of a contract	BGN 30.00
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### 4. Transfers

**BGN | Currency**

4.1 Intrabank Transfers	
4.1.1 Credit Transfers	
among accounts of the same holder	<b>No commission</b>
among 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 BGN	
Through BISERA (for amounts of up to BGN 100,000)	BGN 1.00
Through RINGS (for amounts of up to/more than BGN 100,000)	BGN 9.00
Multiple payments from/to the budget	BGN 2.40
4.2.2 Outgoing Transfers in Foreign Currency	
Standard credit transfers executed via SEPA or SWIFT	0.10% of the amount of the transfer, (min. EUR 10.00, max. EUR 150.00) + EUR 10.00**
Express credit transfers executed via Target2	0.20% of the amount of the transfer, (min. EUR 20.00, max. EUR 200.00) + EUR 10.00**
4.3 Utility payments via CIBANK ONLINE from the client's account	
4.3.1 Registration	<b>No fee</b>
4.3.2 Change and Termination of Subscription	<b>No fee</b>
4.3.3 Monthly Fee	<b>No fee</b>
4.3.4 Payment fee irrespective of the selected manner of payment - automatically or upon manual confirmation	BGN 0.20
4.3.5 E-mail notification of an obligation or successful / unsuccessful transfer	<b>No fee</b>
4.3.6 Utility payments via an account included in a Classics, Comfort and Practice Packages (unlimited number)	<b>No fee</b>

#### Note:

- \* Charges in 1.2. and 1.3. not collected at registration of new / additional user at a client account service, where its current device is already registered in the system.
- \* Charges in 1.2. and 1.3. collect and the replacement of the current device because of depleted battery supply.
- \*\* Communication fee for execution through payment system.

## VI. Packages

BGN

1. DYNAMICS Package*	
1.1 Purchase	No fee
1.2 Monthly Service Fee	4.00
1.3 Termination	No fee

  

2. Classic Package Programme	
2.1 Purchase	No fee
2.2 Minimum amount for activation	5.00
2.3 Monthly Service Fee	3.00
2.4 Termination	20.00

  

3. Practice Package Programme	
3.1 Purchase	No fee
3.2 Minimum amount for activation	5.00
3.3 Monthly Service Fee	4.00
3.4 Termination	20.00

  

4. Comfort Package Programme	
4.1 Purchase	No fee
4.2 Minimum amount for activation	10.00
4.3 Monthly Service Fee	6.00
4.4 Termination	20.00

  

5. CIPRACTIC Package Programme	
5.1 Purchase	No fee
5.2 Minimum amount for activation	10.00
5.3 Monthly Service Fee	6.00
5.4 Termination	10.00

**Note:**

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

## VII. Payment account with basic features

BGN

### 1. Payment account with basic features without/with a bank card

#### 1.1. Payment account with basic features

1.1.1. Opening an account at an office of the Bank	BGN 2.10
1.1.2. Opening an account online	BGN 2.10
1.1.3. Minimum blocked balance on an account	BGN 5.00
1.1.4. Monthly service fee:	
including an account statement received via electronic channel (e-mail/portal)	BGN 1.80
including an account statement received at a branch/office	BGN 1.95
including an account statement received by post at the relevant address	BGN 2.50
1.1.5. Closing	<b>No fee</b>

#### 1.2. Payment account with basic features with a bank card

1.2.1. Opening	BGN 0.95
1.2.2 Minimum blocked Account Balance	BGN 5.00
1.2.3. Monthly service fee*	
including an account statement received via electronic channel (e-mail/portal)	BGN 0.50
including an account statement received at a branch/office of the Bank	BGN 0.60
including an account statement received by post at the relevant address	BGN 1.40
1.2.4. Closing	<b>No fee</b>

### 2. Cash operations

#### 2.1. Cash deposits /BGN/

By the account holder or an authorized person on a client - individual's account

For amounts of up to BGN 4 600.00

**No fee**

For amounts above BGN 4 600.00

0.09% of the surplus  
(min. BGN 3.00, max. BGN 99.00)

#### 2.2. Cash withdrawals /BGN/

For amounts of up to BGN 1 000.00

BGN 0.80

For amounts above BGN 1 000.00

according to section II,  
it.2.1

### 3. Bank transfers

#### 3.1. Intra-bank transfers

##### 3.1.1. Outgoing credit transfers

3.1.1.1. Between accounts of the same holder

    on paper or electronically

**No commission**

3.1.1.2. Between accounts of different holders /in BGN/

    on paper

BGN 0.95

    electronically

BGN 0.35

3.1.1.3. Between accounts of different holders /in foreign currency/

    on paper

EUR 2.10

    electronically

EUR 1.10

##### 3.1.2. Incoming transfers

**No commission**

#### 3.2. Interbank transfers

##### 3.2.1. Outgoing credit transfers

Through BISERA (for amounts of up to BGN 100 000)

    on paper

BGN 2.00

    electronically

BGN 0.90

<b>3.2.2. Incoming transfers in foreign currency</b>	
for amounts of up to EUR 100	<b>No commission</b>
for amounts above EUR 100 to EUR 4 646	EUR 3.50
for amounts above EUR 4 646	0.09% of the amount (min. EUR 9.00, max. EUR 135.00)

<b>3.3. Direct debit</b>	
Payment under direct debit order	
intrabank transfers	BGN 0.90
interbank transfers	BGN 1.90

#### **4. Bank cards: services and fees**

<b>4.1. Fees for servicing a bank card</b>	
Monthly fee for servicing main card Debit MasterCard/ Visa Electron	BGN 0.90
Annual fee for servicing main card (applicable only for Debit MasterCard)	BGN 9.90
<b>4.2. Fees for financial services</b>	
<b>4.2.1. Cash withdrawal from ATMs (Debit MasterCard/Visa Electron)</b>	
from CIBANK's ATMs	BGN 0.18
from other banks' ATMs in the country	BGN 0.85
from ATMs abroad	BGN 4.50 + 1.30%

#### **Note:**

\*For the bank card a monthly fee is also payable for servicing a main (first) card, which is specified in this section, in it.4. Bank cards.

For all other services which are not explicitly specified in Section VII Payment account with basic features, the fees for the respective services, specified in the other sections of the Bank's Tariff, are applied.

## VIII. Loans

### Contracts for interest rate based on RIR, concluded after 15.09.2014

1. Consumer Loans		BGN
<b>1.1 For You Consumer loan and Consumer loan under the CiProfessional Credit Programme</b>		
1.1.1 Fee for applying, analyzing and assessing the creditworthiness for loans in amount up to BGN 15 000.00	BGN 145.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 110.00 - upon signing the loan contract	
1.1.2 Fee for applying, analyzing and assessing the creditworthiness for loans in amount from BGN 15 000.01 to BGN 30 000.00	BGN 235.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 200.00 - upon signing the loan contract	
1.1.3 Fee for applying, analyzing and assessing the creditworthiness for loans in amount over BGN 30 000.00	BGN 285.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 250.00 - upon signing the loan contract	
<b>1.2 Consumer loan collateralized with a pledge on a financial asset</b>		
1.2.1 Fee for applying, analyzing and assessing the creditworthiness	BGN 135.00, payable in two parts: • BGN 35.00 - upon application for a loan; •• BGN 100.00 - upon signing the loan contract	
<b>1.3 Golden Age Consumer Loan</b>		
1.3.1 Review of loan documentation	BGN 35.00	
2. Overdraft		BGN   Currency
<b>2.1 Overdraft - "For You"; "For you" collateralized with a pledge on a financial asset; Overdraft under the CiProfessional Credit Programme</b>		
2.1.1 Review of loan documentation	BGN 35.00	

3. Loans collateralized with a mortgage on real estate		BGN   Currency
<b>3.1 Reality mortgage loan, CiProfessional and mortgage loan for funding current needs</b>		
3.1.1 Review of loan documentation	BGN 120.00   EUR 60.00	
3.1.2 Valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer	
3.1.3 Commitment commission		
Upon disbursement within 1 month from the date of signing the loan contract	<b>No commission</b>	
Upon disbursement after 1 month as of the signing date of the loan contract - annually on the non-disbursed amount	0.50%   0.50%	
3.1.4 Mortgage deletion	BGN 30.00   EUR 15.00	

<b>3.2 Refinancing a Mortgage Loan</b>		
3.2.1 Review of loan documentation	BGN 120.00   EUR 60.00	
3.2.2 Valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer	
3.2.3 Commitment commission		
Disbursement within 1 month from the signature of the loan contract	<b>No commission</b>	
Upon disbursement after 1 month as of the signing date of the loan contract - annually on the non-disbursed amount	0.50%	
3.2.4 Mortgage deletion	BGN 30.00   EUR 15.00	



<b>3.3 Mortgage loan My home</b>	
3.3.1. Review of loan documentation	BGN 120.00   EUR 60.00
3.3.2. Valuation/re-valuation of the real estate offered as collateral	as per the tariff of the respective licensed valuer
3.3.3. Commitment commission	
Disbursement within 1 month from the signature of the loan contract	<b>No commission</b>
Upon disbursement after 1 month as of the signing date of the loan contract - annually on the non-disbursed amount	0.50 %   0.50 %
3.3.4. Fee for early repayment in the first 12 monthly installments after the disbursement date - of the repaid amount	1 %   1 %
3.3.5 Mortgage deletion	BGN 100.00   EUR 50.00

<b>Contracts for a fixed interest rate</b>	
<b>4. Credit Limit on Revolving Bank Cards</b>	
<b>4.1. Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / MasterCard Gold with a Grace Period</b>	
4.1.1 Review of loan documentation	BGN 35.00 No fee for the period from 02.05.2017 to 30.06.2017**
4.1.2 Renegotiation of loan conditions	<b>No fee</b>
4.1.3 Early repayment (full or partial)	

<b>Contracts for an interest rate based on RIR, concluded after 14.07.2014, as well as contracts for a fixed interest rate</b>		BGN	Currency
<b>5. Fees charged by the Bank on non-performing loans</b>			
5.1 Commission for renegotiation/restructuring of individuals' loans in arrears* - percentage of the renegotiated/restructured amount, max. BGN 500/ EUR 250		0.50%	0.50%

<b>Contracts for an interest rate based on BIR, concluded before 23.07.2014, as well as contracts for a fixed interest rate</b>	<a href="#">Appendix 10</a>
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<b>Note:</b>
<p>The interest rates on the bank's consumer loans, overdraft loans, revolving credit cards and loans secured by mortgages, in national and foreign currency, are charged based on 365/365 interest days.</p> <p>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.</p> <p>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.</p> <p>*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.</p> <p>**The promotional conditions do not include the revolving credit card "CIBANK AUTO".</p>

**IX. Cheques (revoked with decision of the MB - Minutes No. 47/25.11.2013, effective from 02.12.2013)**
**X. Securities And Custodian Services**
**BGN**

<b>1. Securities</b>	
1.1 Opening of a client sub-account for corporate securities	0.70
1.2 Issuance of depository receipts for corporate securities	0.50
1.3 Transfer to execute a client order for corporate securities	1.00
1.4 Transfer to execute a client order for corporate securities of non-public companies	10.00
1.5 Transfer of a client sub-account for corporate securities to another investment agent	10.00
1.6 Brokerage commissions for executed client order on the stock exchange	
1.6.1 Shares - percentage of the deal, (min. BGN 5)	3.00%
1.6.2 Government securities - percentage of the deal, (min. BGN 5)	0.05%
1.6.3 Corporate and municipal bonds - percentage of the deal, (min. BGN 5)	0.10%
1.6.4 Other securities - percentage of the deal, (min. BGN 5)	0.15%
1.7 Additional fee for executed client order for deals on the Bulgarian stock exchange - percentage of the deal	0.20%
1.8 Registration of deals at the Central Depository, concluded between clients of the Bank (each party is charged)	10.00
1.9 Deals related to trust funds management	subject to negotiations
1.10 Underwriting of corporate securities issues	subject to negotiations
<b>2. Government Securities</b>	
<b>2.1 Deals in Government Securities</b>	
2.1.1 Approved orders on the primary market - percentage of the par value	0.04%
2.1.2 Non-approved orders on the primary market	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)	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)	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)	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)	5.00
2.1.7 For deals in government securities used for participation in the privatization	10.00
2.1.8 For each deal in government securities including participation of a foreign investor in government securities	15.00
2.1.9 For payments upon maturity of issues and interest payments	0.02%
2.1.10 Issuance or replacement of a certificate	1.50
2.1.11 Issuance or Replacement of a Certificate for Target Government Securities	1.00
<b>2.2 Deals in government securities concluded with non-primary dealers of government securities</b>	
2.2.1 Monthly maintenance of a register	50.00
2.2.2 Approved orders - percentage of the par value	0.04%
2.2.3 Non-approved orders	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)	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)	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)	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)	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)	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)	7.00
2.2.10 For payments upon maturity of issues and interest payments	0.02%

### 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.

### 3. Agent commissions for the purchase/sale of compensatory instruments for cash and for exchange of compensatory instruments

3.1 Deals in compensatory instruments for cash - from the nominal value (min. BGN 10)	0.50%
3.2 Deals in exchange of compensatory instruments for shares - from the nominal value (min. BGN 10)	1.00%

### 4. Custodian Services

#### 4.1 Opening an account for safekeeping securities

4.1.1 Government securities	10.00
4.1.2 Corporate securities	10.00

#### 4.2 Safekeeping securities

4.2.1 Securities with fixed revenue - annual fee	min. 50.00 per month
4.2.1.1 Par value in BGN from 0 to 500,000	0.20%
4.2.1.2 Par value in BGN from 500,000 to 1,000,000	0.15%
4.2.1.3 Par value in BGN from 1,000,000 to 5,000,000	0.10%
4.2.1.4 Par value above 5,000,000	0.05%
4.2.2 Shares - annual fee	min. 20.00 per month
4.2.2.1 Market value in BGN from 0 to 500,000	0.25%
4.2.2.2 Market value in BGN from 500,000 to 1,000,000	0.20%
4.2.2.3 Market value in BGN from 1,000,000 to 5,000,000	0.15%
4.2.2.4 Market value above 5,000,000	0.10%

#### 4.3 Account statements for safekeeping securities

Regular monthly statement	no fee
Non-regular statement	10.00

#### 4.4 Transferring Securities

4.4.1 Government securities	10.00
4.4.2 Corporate securities	10.00

#### 4.5 Other Custodian Services

4.5.1 Notice of corporate actions (per event)	25.00
4.5.2 Collection of dividends and interest (per event)	50.00
4.5.3 Voting at a general meeting	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.

## XI. Vault

BGN

### 1. Letting of safe deposit boxes in a public safety vault

Sofia - Tundzha and Saborna Offices, Plovdiv Branch - Leipzig Office

#### 1.1 Small safe deposit box (10 cm)

1.1.1 for 1 month	50.00
1.1.2 for 3 months	80.00
1.1.3 for 6 months	120.00
1.1.4 for 12 months	160.00

#### 1.2 Medium safe deposit box (20 cm)

1.2.1 for 1 month	60.00
1.2.2 for 3 months	80.00
1.2.3 for 6 months	120.00
1.2.4 for 12 months	180.00

#### 1.3 Large safe deposit box (40 cm)

1.3.1 for 1 month	80.00
1.3.2 for 3 months	120.00
1.3.3 for 6 months	140.00
1.3.4 for 12 months	220.00

### Blagoevgrad Branch

#### 1.1 Small safe deposit box (10 cm)

1.1.1 for 1 month	50.00
1.1.2 for 3 months	80.00
1.1.3 for 6 months	160.00
1.1.4 for 12 months	240.00

#### 1.2 Medium safe deposit box (20 cm)

1.2.1 for 1 month	80.00
1.2.2 for 3 months	110.00
1.2.3 for 6 months	180.00
1.2.4 for 12 months	280.00

#### 1.3 Large safe deposit box (40 cm)

1.3.1 for 1 month	100.00
1.3.2 for 3 months	160.00
1.3.3 for 6 months	230.00
1.3.4 for 12 months	320.00

### Ruse Branch

#### 1.1 Small safe deposit box (10 cm)

1.1.1 for 1 month	50.00
1.1.2 for 3 months	90.00
1.1.3 for 6 months	150.00
1.1.4 for 12 months	240.00

#### 1.2 Medium safe deposit box (20 cm)

1.2.1 for 2 month	80.00
1.2.2 for 3 months	110.00
1.2.3 for 6 months	180.00
1.2.4 for 12 months	300.00

#### 1.3 Large safe deposit box (40 cm)

1.3.1 for 3 month	100.00
1.3.2 for 3 months	150.00
1.3.3 for 6 months	240.00
1.3.4 for 12 months	340.00

<b>2. Visits to the vault</b>	
<b>2.1 Visits included in the contract for renting out a safe deposit box</b>	
2.1.1 for a contract for 1 month	4
2.1.2 for a contract for 3 months	12
2.1.3 for a contract for 6 months	24
2.1.4 for a contract for 12 months	48
<b>2.2 Visits not included in the contract - unlimited number (per visit)</b>	5.00
<b>3. Loss/damage of one (two) key(s) of the tenant</b>	
	all costs related to the replacement of the lock
<b>4. Release / signing of a new contract for renting out a safe deposit box</b>	
	1.00

XII. Other Services		BGN		Currency
<b>1. Written reports on bank operations and copies requested by the client, including a copy of the account statement (per case)</b>				
1.1	For the current year	BGN 3.00		EUR 10.00
1.2	For the previous year	BGN 4.00		EUR 15.00
<b>2. Certificates</b>				
2.1	Issuance of a certificate for submission to a tax authority	5.00		-
2.2	Issuance of a certificate for account balance validation	30.00		-
2.3	Issuance of a certificate for the remaining balance on a loan account (credit account)	60.00		-
2.4	Issuance of a certificate to a borrower for tax relief purposes	20.00		-
2.5	Issuance of other certificates	30.00		-
<b>3. Enquiries about ordered or expected receipt of transfers to correspondent banks (upon request of a client)</b>		EUR 15.00		
<b>4. SWIFT expenses for all types of messages (porto)</b>		EUR 10.00 per page		
<b>5. Bookkeeping adjustment operation (at the request of the payer/recipient)</b>		EUR 30.00		
<b>6. (SMS/email) e-notification</b>				BGN
6.1	Registration for SMS notification	<b>No fee</b>		
6.2	Registration for email notification - annual fee (regardless of the number of registered events and notification sent)*	5.00		
6.3	Monthly Service Fee	<b>No fee</b>		
6.4	Change in the Registration Data	1.00		
6.5	Price for SMS packages	3.00 - 20 messages SMS 5.00 - 40 messages SMS		
<b>7. Other</b>				
7.1	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		
7.2	Fax services for sending documents			
	for the country - per page	EUR 2.00		
	outside the country - per page	EUR 10.00		
7.2.1	Emailing scanned documents - per each single document in BGN/foreign currency	BGN 4.00   EUR 2.00		
7.3	Special courier services	according to the tariff of the used special courier		
7.4	Consultation on monetary, financial, market and other studies	subject to negotiations		
7.5	Collection of information on persons abroad (at the request of a client) + real costs	EUR 25.00		
7.6	Interest margin reduction fee at the proposition of the Bank	BGN 50.00		
7.7	One-time processing fee of distraints account	BGN 20.00		
7.8	One-time processing fee for account servicing with authorization of urgent payment from the National Revenue Agency /NRA/	BGN 20.00		

**Note:**

\*The fee as per 6.2 is valid for the respective calendar year.

### XIII. Final and Transitional Provisions

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, Appendix 9: Tariff for issuing and servicing International Debit MasterCard Pay Pass Card, Appendix 10: Tariff for loan contracts concluded before 23.07.2014, Appendix 11: Tariff for issuing and servicing International Combranded Debit MasterCard Pay Pass Card Cibank - Auto", Appendix 12: Tariff for issuing and servicing International Combranded Revolving MasterCard Standard Cibank - Auto", Appendix 13: Tariff for issuing and servicing International Combranded card with own funds MasterCard Standard Cibank - Auto".

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.

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.

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

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.

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

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

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

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 r.; 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; Minutes No 41/29.09.2014, in force as of 10.10.2014; Minutes No 53/22.12.2014 in force as of 01.01.2015; Amendment dated 12.01.2014, approved by an executive director – added new item 2.2.8 in Section III – Bank Transfers, without changing prices/conditions, for the sake of greater clarity upon accrual and collection of fees for foreign currency transfers; Minutes No 52/15.12.2014 and Minutes No 1/12.01.2015, in force as of 09.02.2015; Minutes No 12/03.04.2015, in force as of 18.05.2015; Minutes No 18/18.05.2015, in force as of 20.05.2015; Minutes No 24/29.06.2015, in force as of 01.07.2015; in force as of 13.07.2015 (approved by an executive director – campaign in the period 13.07 - 31.12.2015 for package programs); Minutes No 19/25.05.2015, in force as of 01.08.2015; Minutes No. 34/07.09.2015, in force as of 16.11.2015; Minutes No. 41/26.10.2015, in force as of 11.01.2016; Minutes No. 45/23.11.2015, in force as of 15.12.2015; in force as of 07.03.2016 (approved by an executive director – campaign in the period 07.03. - 05.05.2016 for consumer loans); Minutes No. 13/28.03.2016, in force as of 11.04.2016; Minutes No. 15/11.04.2016, in force as of 18.04.2016 and in force as of 09.05.2016; in force as of 25.05.2016 (approved by an executive director – mortgage loans campaign till 08.07.2016), Minutes No. 25/13.06.2016, in force as of 20.06.2016; Д3-613-07.04.2016 - as approved by an Executive Director, the way of stating the fees for interbank foreign currency transfers changes as of 04.07.2016; in force as of 09.07.2016 - Prolongation of the credit cards campaign period till 31.08.2016 (approved by an Executive director - 23.06.2016); Minutes No.28/04.07.2016, in force as of 09.07.2016; Minutes No.29/11.07.2016, in force as of 15.07.2016; Minutes No.24/06.06.2016, in force as of 09.08.2016, Minutes No.13/28.03.2016, in force as of 22.08.2016, Minutes No.35/22.08.2016, in force as of 01.09.2016, Minutes No.34/15.08.2016, in force as of 07.09.2016; Minutes No.12/21.03.2016, in force as of 15.09.2016; Minutes No.39/19.09.2016; Minutes No.33/08.08.2016 and Minutes No.40/26.09.2016, in force as of 10.10.2016; Minutes No.41/03.10.2016, in force as of 17.10.2016, Minutes No.48/21.11.2016, in force as of 28.11.2016; Minutes No.50/05.12.2016, Minutes No.46/07.11.2016, in force as of 10.01.2017, Minutes No.47/15.11.2016, in force as of 01.02.2017; Minutes No.5/30.01.2017, in force as of 13.02.2017; Minutes No.7/13.02.2017, in force as of 01.03.2017; Minutes No.14/03.04.2017, in force as of 07.04.2017; Minutes No.15/10.04.2017 (credit card campaign during the period from 02.05.2017 to 30.06.2017 - without a fee for review of loan documentation).