

***TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC
APPLICABLE TO LEGAL ENTITIES AND SOLE PROPRIETORS***

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SECTION I: ACCOUNT	BGN	EUR/ USD
1 Current accounts		
1.1. Current accounts		
1.1.1. Opening	BGN 10.00	EUR 5.00
at an office of the Bank	BGN 10.00	EUR 5.00
via CiBANK online	BGN 5.00	EUR 2.50
1.1.2. Minimum non-reducible balance on the account*	BGN 30.00	BGN 30.00
1.1.3. Monthly maintenance fee		
incl. account statements sent electronically (e-mail, portal)	BGN 9.00	EUR 4.50
incl. account statements received in the office of the Bank (Print in branch)	BGN 12.00	EUR 6.00
incl. account statements sent by post	BGN 15.00	EUR 7.50
1.1.4. Closing	BGN 20.00	EUR 10.00
1.2. Current accounts with differentiated interest accrual** - not opened from 09.05.2017		
1.2.1. Opening	BGN 10.00	EUR 5.00
1.2.2. Minimum non-reducible balance on the account*	BGN 30.00	BGN 30.00
1.2.3. Monthly maintenance fee		
incl. account statements sent electronically (e-mail, portal)	BGN 9.00	EUR 4.50
incl. account statements received in the office of the Bank (Print in branch)	BGN 12.00	EUR 6.00
incl. account statements sent by post	BGN 15.00	EUR 7.50
1.2.4. Closing	BGN 20.00	EUR 10.00
1.3. Escrow accounts***		
1.3.1. Opening		
up to BGN 100 000 or the equivalent in foreign currency	BGN 100.00	EUR 50.00
above BGN 100 000 or the equivalent in foreign currency	BGN 500.00	EUR 250.00
1.3.2. Monthly maintenance fee	0.20% of the amount of the contract	0.10% of the amount of the contract
1.3.3. Closing	no charge	no charge
1.4. "Reserve" Accounts		
1.4.1. Opening	no charge	no charge
1.4.2. Monthly maintenance fee	no charge	no charge
1.4.3. Closing	no charge	no charge
2 Special accounts		
2.1. Special account (to be used from lawyers, notaries, insurance brokers, insurance agents, private prosecutors, acting within their professional and commercial activity)		
2.1.1. Opening	BGN 10.00	EUR 5.00
2.1.2. Monthly maintenance fee		
incl. account statements sent electronically (e-mail, portal)	BGN 6.00	EUR 3.00
incl. account statements received in the office of the Bank (Print in branch)	BGN 10.00	EUR 5.00
incl. account statements sent by post	BGN 12.00	EUR 6.00
2.1.3. Closing	BGN 20.00	EUR 10.00
2.2. DVP - account for investment agents *** - not opened from 09.05.2017		
2.2.1. Opening	BGN 10.00	EUR 5.00
2.2.2. Monthly maintenance fee	BGN 40.00	EUR 20.00
2.2.3. Closing	BGN 20.00	EUR 10.00
2.3. Accumulation account		
2.3.1. Opening	BGN 10.00	
2.3.2. Monthly maintenance fee	no charge	
2.3.3. Closing upon transformation into a current account	no charge	
2.3.4. Closing without transformation into a current account	BGN 20.00	
3 Term deposits		
3.1. Opening	no charge	no charge
3.2. Monthly maintenance fee		
incl. account statements sent electronically (e-mail, portal)	no charge	no charge
incl. account statements received in the office of the Bank (Print in branch)	no charge	no charge
3.3. Disposal with a term deposit, without presence of the contract	no charge	no charge
3.4. Closing	no charge	no charge
Note:		
* It is required to maintain a minimum non-reducible balance on current accounts in local currency and foreign exchange in the amount specified in the Tariff of the Bank. Upon closing of the account is paid in full the minimum non-reducible balance after deducting by the Bank the fees and commissions due.		
** For opening current accounts of legal entities with differentiated interest accrual or for transforming an existing current account into an account with differentiated interest accrual, the Bank requires minimum initial amount of 50 BGN/ 25 EUR.		
A current account or current account with differentiated rate is closed in case the account holder does not provide the monthly fee for maintenance for three consecutive months. There is no opening, closing and monthly service fee for a current account servicing a revolving credit card with a grace period.		
*** For escrow and DVP accounts for investment agents, the monthly fee for maintenance include a statement form the account by chosen from the customer channel and frequency, if something else is not agreed between the parties.		
For review of documents for remote opening of current accounts of legal entities, clients of KBC / IBOS, the Bank collects one-off fee amounting to 100 BGN.		
Legal entities for which can be applied the principles of single pricing for services, fees and commissions paid for the used services, according to the tariff for single pricing for banks in Central Europe, KBC / resp.participants of IBOS.		

SECTION II: CASH OPERATIONS		BGN	EUR/ USD
1	Cash deposits		
1.1.	Cash deposit to a current account account		
1.1.1.	made by the account holder or authorised person on account of a legal entity up to BGN 3 000/ 1 500 currency units	no charge	no charge
	above BGN 3 000/ 1 500 currency units	0.20% of the amount above	0.20% of the amount above, min. EUR 2
1.1.2.	made by a third (non-authorised) person on an account of a legal entity up to BGN 3 000/ 1 500 currency units	BGN 3.00	no charge
	above BGN 3 000/ 1 500 currency units	according to section II, item 1.1.1 + BGN 3.00	according to section II, item 1.1.1
1.2.	Cash deposit to a special account		
1.2.1.	made by the account holder or authorised person on account of a legal entity up to BGN 3 000/ 1 500 currency units	according to section II, item 1.1.1	according to section II, item 1.1.1
	above BGN 3 000/ 1 500 currency units	according to section II, item 1.1.1	according to section II, item 1.1.1
1.2.2.	made by a third (non-authorised) person on an account of a legal entity up to BGN 3 000/ 1 500 currency units	no charge	no charge
	above BGN 3 000/ 1 500 currency units	according to section II, item 1.1.1 + BGN 3.00	according to section II, item 1.1.1
1.3.	Cash deposit to a term deposits	no charge	no charge
1.4.	Cash deposit in Bulgarian coins		
	up to BGN 100	no charge	
	above BGN 100	2.00%	
1.5.	Cash deposit for payment of loans (monthly installments)	according to section II, item 1.1	according to section II, item 1.1
1.6.	Cash deposit in currency different than the account currency	no charge	no charge
2	Cash withdrawal*		
2.1.	Cash withdrawal from a current account or special account		
2.1.1.	up to 3 000 BGN/ 1 500 currency units	BGN 1.00	EUR 0.50
2.1.2.	above 3 000 BGN/ 1 500 currency units		
	without submission of a 2-day prior notification	0.50% of the amount above, min. BGN 6	0.55% of the amount above, min. EUR 3
	upon submitting a 2-day prior notification	0.35% of the amount above, min. BGN 3	0.40% of the amount above, min. EUR 2.50
2.2.	Cash withdrawal from a current account with an issued bank card at a POS terminal	according to section IV	according to section IV
2.3.	Cash withdrawal from a current account with an issued bank card without using of the card		
2.3.1.	for amounts up BGN 3 000/1 500 currency units	according to section II, item 2.1	according to section II, item 2.1
2.3.2.	for amounts above BGN 3 000 / 1 500 currency units		
	without submission of a 2-day prior notification	according to section II, item 2.1	according to section II, item 2.1
	upon submitting a 2-day prior notification	according to section II, item 2.1	according to section II, item 2.1
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)**		
2.4.1.	up to BGN 3 000/1 500 currency units	no charge	no charge
2.4.2.	above BGN 3 000/1 500 currency units		
	without submission of a 2-day prior notification	0.50% of the amount above	0.50% of the amount above, min EUR 3
	upon submitting a 2-day prior notification	no charge	no charge
2.5.	Cash withdrawal from a term deposit on a date before the maturity date (partial or in full)		
2.5.1.	up to BGN 3 000 BGN/1 500 currency units	no charge	no charge
2.5.2.	above BGN 3 000/1 500 currency units		
	without submission of a 2-day prior notification	0.50% of the amount above	0.50% of the amount above, min EUR 3
	upon submitting a 2-day prior notification	0.30% of the amount above	0.40% of the amount above
2.6.	Cash withdrawal from loans		
2.6.1.	up to BGN 3 000/1 500 currency units	according to section II, item 2.1	according to section II, item 2.1
2.6.2.	above BGN 3 000/1 500 currency units		
	without submission of a 2-day prior notification	according to section II, item 2.1	according to section II, item 2.1
	upon submitting a 2-day prior notification	according to section II, item 2.1	according to section II, item 2.1
2.7.	Cash withdrawal in currency different than the account currency	no charge	no charge
2.8.	Pre-noticed, but not withdrawn amount	1.00% of the amount	1.00% of the amount
2.9.	Cash withdrawal with a card, issued by another Payment institution at a POS terminal	3.00% of the amount, min. BGN 10	
3	Other cash operations		
3.1.	Replacement of damaged Bulgarian banknotes	1.00% of the amount, min. BGN 10	
4	Exchange of foreign currency***		no charge
Note:			
When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1, item 1.2. and to item 1.4.			
* The amount of the commission on cash transactions according to item 1 and item 2 is calculated on the total amount of the cash transactions within the working day for cash deposits to and cash withdrawals from each operation separately. On exceeding the daily cash deposit/ withdrawal limit, the Bank collects the due commissions. 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 a maturity date, are also valid and for deposits with withdrawals of interim dates of the deposit.			
*** The Bank is executing purchase and sale of currency on the announced exchanged rates. Deviations from the rates is permitted only after agreement with Dep. "Markets and Liquidity"			

SECTION III: PAYMENTS		BGN	EUR/ USD
1	Intrabank payments		
1.1.	Outgoing payments		
1.1.1.	Credit transfers		
1.1.1.1.	Transfers between accounts of the same holder		
	paper order	no charge	no charge
	electronic order	no charge	no charge
1.1.1.2.	Transfers between accounts of the same holder - from Reserve account to a current account upon submitting a 8-day prior notification (paper order)	no charge	no charge
	without submission of a 8-day prior notification (paper order / electronic order)	BGN 100	BGN 100
1.1.1.3.	Transfers between accounts of different holders		
	paper order	BGN 1.50	EUR 3.00
	electronic order	BGN 0.40	EUR 1.00
	from account with distraints	BGN 5.00	
1.1.2.	Cash payments		
1.1.2.1.	On accounts of National Revenue Agency (social security contributions and tax liabilities of legal entities) held within CIBANK		
	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.	On accounts of National Revenue Agency (social security contributions and tax liabilities of legal entities) held within CIBANK, deposited in office of the Bank at premises of the NRA		
	up to BGN 1 000	BGN 4.00	
	above BGN 1 000	BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.3.	On budget account held within CIBANK by 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.	On accounts of other budget institutions (fines and penal provisions) held within CIBANK		
	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.	On account of TBI Credit JSC held within CIBANK (payment of installments on contracts)	BGN 4.00	
1.2.	Incoming payments	no charge	no charge
2	Interbank payments		
2.1.	Outgoing payments in national currency		
2.1.1.	Cash transfers		
2.1.1.1.	Through BISERA (up to BGN 100 000)	0.60% of the amount, min. BGN 6	
2.1.1.2.	Through RINGS (up to and/ above BGN 100 000)	0.70% min. BGN 15	
2.1.1.3.	On account of National Revenue Agency held in another bank (social security contributions and tax liabilities of legal entities), deposited in office of the Bank, located at the premises of the NRA	0.40% of the amount, min. BGN 6	
2.1.1.4.	On budget account held in another bank by multiple payment order	0.50%, min. BGN 10	
2.1.2.	Credit transfers		
2.1.2.1.	Through BISERA (up to BGN 100 000)		
	paper order	BGN 2.50	
	electronic order	BGN 0.80	
	from account with distraints	BGN 5.00	
2.1.2.2.	Through RINGS (up to and/ above BGN 100 000)		
	paper order	BGN 14.00	
	electronic order	BGN 8.00	
	from account with distraints	BGN 20.00	
2.1.2.3.	Multiple payment order from/ to the budget		
	paper order	BGN 6.00	
	electronic order	BGN 2.40	
	from account with distraints	BGN 5.00	
2.1.3.	Change in the original order (request by the originator)	BGN 5.00	
2.2.	Outgoing payments in foreign currency		
2.2.1.	Standard credit transfers executed via SEPA or SWIFT		
	paper order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250 + EUR 10*
	electronic order		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150 + EUR 10*
2.2.2.	Express credit transfers executed via Target 2		
	paper order		0.30% of the amount of the transfer, мин. 30 EUR макс. 300 EUR + 10 евро*
	electronic order		0.20% of the amount of the transfer, мин. 20 EUR макс. 200 EUR + 10 евро*
2.2.3.	Change in the original order (request by the originator)		EUR 30.00 + commission of the correspondent banks (if any) + SWIFT
2.2.4.	Cancellation of transfer by request of the originator		EUR 40.00 + commission of the correspondent banks (if any) + SWIFT
2.2.5.	Return transfers (not by the fault of the Bank)		0.10% of the amount of the transfer, min. EUR 10, max. EUR 200
2.2.6.	Investigations to correspondent banks for uncorrect transfers		EUR 15.00 + commission of the correspondent banks (if any) + SWIFT
2.2.7.	Provisional payments		according Section XI
2.2.8.	SWIFT expenses		as per Section XIII - Other Services, t. 5, 5.1, of the present Tariff
2.3.	Incoming payments in national currency	no charge	
2.4.	Incoming payments in foreign currency		
2.4.1.	up to EUR 100 or their equivalent in foreign currency		no charge
2.4.2.	above EUR 100 or their equivalent in foreign currency		0.10% of the amount, min. EUR 10, max. EUR 200
2.4.3.	Return transfers (not by the fault of the Bank)		EUR 40.00 + SWIFT

SECTION III: PAYMENTS		BGN	EUR/ USD
3	Direct debit		
3.1.	Deposit of agreement	no charge	
3.2.	Initiation of direct debit orders		
3.2.1.	against accounts in the Bank		
	paper order	BGN 1.50	
	electronic order	BGN 0.40	
3.2.2.	against accounts in other banks		
	paper order	BGN 2.50	
	electronic order	BGN 0.80	
3.3.	Payments under direct debit orders		
3.3.1.	to accounts in the Bank	1.50 BGN	
3.3.2.	to accounts in other banks	2.50 BGN	
4	Standing orders		
4.1.	Registration		
	standing orders between accounts of the same holder	no charge	no charge
	standing orders between accounts of different holders	BGN 1.00	BGN 1.00
4.2.	Payments		
4.2.1.	Intrabank payments		
	transfer between accounts of the same holder	no charge	no charge
	transfer between accounts of different holders	BGN 0.40	EUR 1.00
4.2.2.	Interbank payments through BISERA	BGN 0.80	
4.3.	Changing/ adding registration	BGN 1.00	BGN 1.00
4.4.	Cancellation/Failure of standing order because of lack of funds in the account	BGN 0.80	BGN 0.80
4.5.	Cancellation of registration	no charge	no charge

Note:

For payment of salaries of employees to saving or current accounts by the employer, the fee is negotiable.

In execution of payment orders in foreign currency with instructions from the client, all fees and commissions are for the ordering client's account; the Bank collects additional fees except this of item 2.2.in accordance to the tariffs of the foreign banks.

The following value dates are applicable for transfers from/to payment accounts in BGN and foreign currency on the name of local and foreign individuals:

- 1) Credit to a payment account of CIBANK's customer - the value 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) Debit to a payment account of CIBANK's customer - the value date of debiting the correspondent or settlement account of the Bank with the amount of the transfer in BGN or foreign currency;
- 3) The value date of an intrabank payment in BGN or foreign currency for the remitter and for the beneficiary is the same working day when the payment transaction is effected.

The value date is considered as interest day. The date of account completion is considered as interest day for the next period.

The value date for the account balance after completion is also the same day of completion. When closing interest accounts during the year, the day of closing is not considered as 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.

SECTION IV: CARDS		BGN	EUR/ USD
1	International debit card Visa Business Electron with chip - not issued from 09.05.2017	a separate price list	Appendix 1
2.1	International card with minimum account balance and/ or overdraft MasterCard Business	a separate price list	Appendix 2.1
2.2	International revolving credit card with a grace period MasterCard Business	a separate price list	Appendix 2.2
2.3	International Debit MasterCard Business PayPass	a separate price list	Appendix 2.3
3	Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"		
3.1.	Registration for payment for a merchants (one for each subscribe number)	BGN 3.00	
3.2.	Monthly fee maintenance	no charge	
3.3.	Registration after the expiry of the validity of the card	BGN 3.00	
3.4.	Data changing – GSM number, change of the service, a subscribe number	BGN 3.00	
	Tarriff of EPAY PLC operator for the service - "Electronic payment of utility bills"		
3.5.	SMS notice	BGN 0.10	
3.6.	E-mail notification	BGN 0.05	
4	SMS Notice when there is a transaction with a bank card		
4.1.	Registration of the card for the service	BGN 1.00	
4.2.	Monthly fee maintenance	no charge	
4.3.	Registration after the expiry of the validity of the card	BGN 1.00	
4.4.	Data changing– GSM number, change of the service	BGN 1.00	
4.5.	Fee for SMS notice for authorisation	BGN 0.15	
4.6.	Fee for SMS notice for the balance of the bank card	no charge	
5	Fees for program "Priority Pass"		
5.1.	Issuance of the card	no charge	
5.2.	Annual fee for participating in Priority Pass	no charge	
5.3.	Renewal of the card after the expiry date of the card	no charge	
5.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
5.5.	Blocking the card Priority Pass	BGN 1.00	
5.6.	Visit VIP office, participating in the program Priority Pass (per person)		EUR 24.00
6	Fees for program "Priority Traveller"		
6.1.	Issuance of the card "Priority Traveller"	no charge	
6.2.	Annual fee for participating in Priority Traveller	no charge	
6.3.	Renewal of the card after the expiry date of the card	no charge	
6.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
6.5.	Blocking the card Priority Traveller	BGN 1.00	
7	Installation of POS terminal at merchant for acceptance of payments with cards		
7.1.	Express installation (up to 3 working days for Sofia, up to 5 workin days for other locations)	BGN 100.00	
7.2.	Monthly fee for POS terminal		
	For a monthly turnover of the POS terminal device up to BGN 2 000 for the previous month	BGN 10.00	
	For a monthly turnover of the POS terminal device more than BGN 2 000 for the previous month	no charge	
7.3.	Fees and commissions per transaction	by negotiation	
7.4.	Detailed monthly report for transactions by the type of the cards	BGN 10.00	
8	Virtual POS terminal		
8.1.	Monthly fee for acceptance of payments via Virtual POS terminal	15.00 BGN	
8.2.	Fees and commissions per transaction	by negotiation	

SECTION V: INTERNET BANKING - CIBANK ONLINE		BGN	EUR/ USD
1	Registration of CIBANK ONLINE internet banking		
1.1.	Using of qualified/universal electronic signature	no charge	
1.2.	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	10.00 BGN	
1.3.	Using TOKEN device, when CIBANK ONLINE is used without a bank package *	25.00 BGN	
1.4.	With replaced TOKEN device due to damage or loss.	30.00 BGN	
Remarks:			
* The fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when the battery is discharged.			
* The fees under items 1.2 and 1.3 are not due in case of registration of a new/additional user in certain client's profile for the service if their TOKEN device had already been registered in the			
2	Monthly service fee	no charge	
3	TOKEN device		
3.1.	Provide the TOKEN device at the moment of signing the contract	no charge	
3.2.	Not returned TOKEN device at the moment of termination of the contract	BGN 30.00	
4	Payments		
4.1.	Intrabank payments		
4.1.1.	Credit transfers		
	transfers between accounts of the same holder	no charge	no charge
	transfers between accounts of different holders	BGN 0.40	EUR 1.00
4.1.2.	Direct debit	BGN 0.40	
4.2.	Interbank payments		
4.2.1.	Outgoing payments in national currency		
4.2.1.1.	Through BISERA (up to BGN 100 000)	BGN 0.80	
4.2.1.2.	Through RINGS (up to and/ above BGN 100 000)	BGN 8.00	
4.2.1.3.	Multiple payment order from/ to the budget	BGN 2.40	
4.2.2.	Outgoing payments in foreign currency		
4.2.2.1.	Standard credit transfers executed via SEPA or SWIFT		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150 + EUR 10*
4.2.2.2.	Express credit transfers executed via Target2		0.20% of the amount of the transfer, min. EUR 20, max. EUR 200 + EUR 10*
Note:			
* Communication fee for execution through payment system.			

SECTION VI: PACKAGES		BGN	EUR/ USD
1	Package "Business Convenience"		
1.1.	Purchase	no charge	
1.2.	Monthly maintenance fee	BGN 10.00	
1.3.	Monthly maintenance fee for additional debit card	BGN 1.00	
1.4.	Termination	no charge	
2	Package "Business Convenience +"		
2.1.	Purchase	no charge	
2.2.	Monthly maintenance fee	BGN 18.00	
2.3.	Monthly maintenance fee for additional debit card	BGN 1.00	
2.4.	Termination	no charge	
3	Package program "CiLawyer"		
3.1.	Purchase	no charge	
3.2.	Monthly maintenance fee	BGN 9.00	
3.3.	Minimum balance for activation	BGN 20.00	
3.4.	Termination	BGN 10.00	
4	Package program "CiNotary"		
4.1.	Purchase	no charge	
4.2.	Monthly maintenance fee	BGN 9.00	
4.3.	Minimum balance for activation	BGN 20.00	
4.4.	Termination	BGN 10.00	
5	Package program "CiPrivate Enforcement Agents"		
5.1.	Purchase	no charge	
5.2.	Monthly maintenance fee	BGN 15.00	
5.3.	Minimum balance for activation	BGN 20.00	
5.4.	Termination	BGN 20.00	

SECTION VII: CHEQUES /revoked with Minutes No 47/25.11.2013 of the Management Boards, in force as of 02.02.2012

SECTION VIII: SECURITIES AND CUSTODY SERVICES

BGN

EUR/USD

1 Securities		
1.1.	Opening of customer account for corporate securities	BGN 0.70
1.2.	Issuance of depository receipts for corporate securities	BGN 0.50
1.3.	Execution of transfer by customer order for corporate securities	BGN 1.00
1.4.	Execution of transfer by customer order for corporate securities of non-public companies	BGN 10.00
1.5.	Transfer of a customer account for corporate securities to another investment agent	BGN 10.00
1.6.	Brokerage fee for executed customer order on the Bulgarian stock exchange	
1.6.1.	shares	3.00% of the value of the deal, min. BGN 5
1.6.2.	government securities	0.05% of the value of the deal, min. BGN 5
1.6.3.	corporate and municipal debt securities	0.10% of the value of the deal, min. BGN 5
1.6.4.	other securities	0.15% of the value of the deal, min. BGN 5
1.7.	Additional fee for executed customer order for deal on the Bulgarian stock exchange.	0.20% of the value of the deal
1.8.	Registration of deals at Central Depository, agreed between customers of the Bank (each side is charged)	BGN 10.00
1.9.	Trust management of funds	by negotiation
1.10.	Underwriting of corporate securities emissions	by negotiation
2 Government securities		
2.1.	Deals with government securities	
2.1.1.	For approved orders on the primary market	0.04% of the nominal value
2.1.2.	For not approved orders on the primary market	BGN 6.00
2.1.3.	For deals under Art.18 from Ordinance № 5 of the Bulgarian National Bank (transfer or purchase of government securities from private individuals or legal entities)	BGN 1.00
2.1.4.	For deals under Art.20, Paragraph 1 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities to another primary dealer)	BGN 6.00
2.1.5.	For deals under Art.20, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private 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 № 5 of the Bulgarian National Bank (transfer of government securities owned by private individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00
2.1.7.	Deals with government securities, used for participation in privatization	BGN 10.00
2.1.8.	For each deal of government securities, where a foreign investor in government securities participates	BGN 15.00
2.1.9.	Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment
2.1.10.	Issuance or replacement of certificate	BGN 1.50
2.1.11.	Issuance or replacement of certificate for target emissions of government securities	BGN 1.00
2.2.	Deals with government securities, agreed with non- primary dealers of government securities	
2.2.1.	Register maintenance	BGN 50.00 monthly
2.2.2.	For approved orders	0.04% of the nominal value
2.2.3.	For not approved orders	BGN 6.00
2.2.4.	For deals under Art.14, Paragraph 6 from Ordinance № 5 of the Bulgarian National Bank (transfer and 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 № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer to another primary one)	BGN 7.00
2.2.6.	For deals under Art.14, Paragraph 8 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from 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 № 5 of the Bulgarian National Bank (transfer of government securities from 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 № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals or legal entities, with register in the bank)	BGN 2.00
2.2.9.	For deals under Art.21, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals and legal entities, with register in the bank and another primary dealer)	BGN 7.00
2.2.10.	Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment
2.3.	Establishment of pledge of government securities under the Law for the pledges	
	Record of the circumstances of pledges for the government securities under the Law for the pledge, is charged with state taxes according to the approved tariff of the Ministry Council	
3 Agent commissions for the purchase/sale of compensatory instruments against finance assets and for exchange of compensatory instruments with stocks.		
3.1.	Deals with compensatory instruments against financial assets.	0.50% of the nominal value, min. BGN 10
3.2.	Deals with exchange of compensatory instruments with stocks	1.00% of the nominal value, min. BGN 10

SECTION VIII: SECURITIES AND CUSTODY SERVICES		BGN	EUR/ USD
4	Custody services		
4.1.	Opening an account for keeping securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.2.	Keeping securities		
4.2.1.	Securities with fixed revenue- annual fee	min. BGN 50.00 monthly	
	nominal value in national currency from 0 to 500 000	0.20%	
	nominal value in national currency from 500 000 to 1 000 000	0.15%	
	nominal value in national currency from 1 000 000 to 5 000 000	0.10%	
	nominal value in national currency over 5 000 000	0.05%	
4.2.2.	Shares- annual fee	min. BGN 20.00 monthly	
	market value in national currency from 0 to 500 000	0.25%	
	market value in national currency from 500 000 to 1 000 000	0.20%	
	market value in national currency from 1 000 000 to 5 000 000	0.15%	
	market value in national currency over 5 000 000	0.10%	
4.3.	Statements for the balance on the account for keeping securities		
	regular monthly statement	no charge	
	statement different from the regular one	BGN 10.00	
4.4.	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.5.	Other custody services		
	Notice for corporate acts (an occasion)	BGN 25.00	
	Collection of dividends and interest (an occasion)	BGN 50.00	
	Vote at the General Assembly	BGN 400.00	

Note:

When there is an order for "purchase", if it is not agreed something else, the customer deposits 100 % from the price of each ordered stock and the amount of the due commissions. Under "price of discretion of the bank" is meant: limited from the customer, last stock quote, price "purchase" of CIBANK.

SECTION IX: VAULT		BGN	EUR/ USD
1	Rental of bank safe-deposit box of the public vault		
	Sofia - office Tundja, office Saborna, Plovdiv - office Laipciq		
1.1.	Small safe-deposit box (10 cm.)		
1.1.1.	for 1 month	BGN 50.00	
1.1.2.	for 3 months	BGN 80.00	
1.1.3.	for 6 months	BGN 120.00	
1.1.4.	for 12 months	BGN 160.00	
1.2.	Medium safe-deposit box (20 cm.)		
1.2.1.	for 1 month	BGN 60.00	
1.2.2.	for 3 months	BGN 80.00	
1.2.3.	for 6 months	BGN 120.00	
1.2.4.	for 12 months	BGN 180.00	
1.3.	Large safe-deposit box(40 cm.)		
1.3.1.	for 1 month	BGN 80.00	
1.3.2.	for 3 months	BGN 120.00	
1.3.3.	for 6 months	BGN 140.00	
1.3.4.	for 12 months	BGN 220.00	
	Branch Blagoevgrad		
1.1.	Small safe deposit box (10 cm)		
1.1.1.	for 1 month	BGN 50.00	
1.1.2.	for 3 months	BGN 80.00	
1.1.3.	for 6 months	BGN 160.00	
1.1.4.	for 12 months	BGN 240.00	
1.2.	Medium safe deposit box (20 cm)		
1.2.1.	for 1 month	BGN 80.00	
1.2.2.	for 3 months	BGN 110.00	
1.2.3.	for 6 months	BGN 180.00	
1.2.4.	for 12 months	BGN 280.00	
1.3.	Large safe deposit box (40 cm)		
1.3.1.	for 1 month	BGN 100.00	
1.3.2.	for 3 months	BGN 160.00	
1.3.3.	for 6 months	BGN 230.00	
1.3.4.	for 12 months	BGN 320.00	
	Branch Pusse		
1.1.	Small safe deposit box (10 cm)		
1.1.1.	for 1 month	BGN 50.00	
1.1.2.	for 3 months	BGN 90.00	
1.1.3.	for 6 months	BGN 150.00	
1.1.4.	for 12 months	BGN 240.00	
1.2.	Medium safe deposit box (20 cm)		
1.2.1.	for 1 month	BGN 80.00	
1.2.2.	for 3 months	BGN 110.00	
1.2.3.	for 6 months	BGN 180.00	
1.2.4.	for 12 months	BGN 300.00	
1.3.	Large safe deposit box (40 cm)		
1.3.1.	for 1 month	BGN 100.00	
1.3.2.	for 3 months	BGN 150.00	
1.3.3.	for 6 months	BGN 240.00	
1.3.4.	for 12 months	BGN 340.00	
2	Visit the vaults		
2.1.	Visits, included in the contract for the deposit box		
2.1.1.	contract for 1 month	4 times	
2.1.2.	contract for 3 months	12 times	
2.1.3.	contract for 6 months	24 times	
2.1.4.	contract for 12 months	48 times	
2.2.	Visits, not included in the contract for the safe-deposit box - unlimited (per visit)	BGN 1.50	
3	Loss/damage of one/ two key/s of the tenant	all expenses for changing the lock	
4	Release/ signing new contract for a safe-deposit box (for each overdue day)	BGN 5.00	
Note:			
*Charges under item 1 and item 2 are minimum, but it is permitted the fees to be higher than the specified in Tariff in case of the public vault at the relevant bank branch.			

SECTION X: DOCUMENTARY LETTERS OF CREDIT		BGN	EUR/ USD
1	Documentary Letters of Credit, issued by the Bank		
	Pre-advise	BGN 60.00	EUR 30.00
	Issuing with cash collateral (per quarter or part thereof)	0.25%, min. BGN 100	0.25%, min. EUR 50
	Issuing with other collateral (per quarter or part thereof)	by negotiation	by negotiation
	Handling and payment	0.15%, min. BGN 100	0.15%, min. 50 EUR
	Deferred payment/Acceptance	0.2%, min BGN 100 per quarter or part thereof	0.2%, min EUR 50 per quarter or part thereof
	Amendment (excl. validity extension and/or amount increase)	BGN 100.00	EUR 50.00
	Cancellation before expiry	BGN 100.00	EUR 50.00
	Handling of discrepant documents	BGN 150.00	EUR 75.00
	Inquiries and correspondence instructed by the customer	BGN 60.00	EUR 30.00
	Urgent processing upon customer's request (within 1 working day)	BGN 100.00	EUR 50.00
2	Documentary Letters of Credit, received in the Bank		
	Pre-advise	BGN 60.00	EUR 30.00
	Advising without undertaking	0.12%, min. BGN 80, max. BGN 1000	0.12%, min. EUR 40, max. EUR 500
	Confirmation	by negotiation	by negotiation
	Amendment (excl. increase)	BGN 100.00	EUR 50
	Handling and payment	0.18%, min. BGN 100	0.18%, min. EUR 50
	Deferred payment / Acceptance	by negotiation	by negotiation
	Transfer	0.2%, min. BGN 100, max BGN 1000	0.2%, min. EUR 50, max EUR 500
	Assignment	0.15% , min. BGN 100, max. BGN 600	0.15% , min. EUR 50, max: EUR 300
	Advising of received Assignment Notification	BGN 100.00	EUR 50.00
	Preliminary / Subsequent check of documents	BGN 100.00	EUR 50.00
	Cancellation before expiry	BGN 100.00	EUR 50.00
	Inquiries and correspondence instructed by the customer	BGN 60.00	EUR 30.00
	Urgent processing upon customer's request (within 1 working day)	BGN 100.00	EUR 50.00
Note:			
1. The commission for issuance or increase/extension of validity shall be paid upon issuance as well as at the start of each quarter or part thereof in the period of validity of the contingent liability. The collected commission is not refundable in case of decrease/early termination of the Bank's commitment.			
2. In case of revolving letter of credit, the commissions shall be charged on the revolving amount as upon opening a new letter of credit.			
3. In case the amount under the letter of credit increases, a commission shall be collected as with a new letter of credit on the amount of the increase.			
4. In case of letters of credit with note "plus/minus" or "about", the commissions shall be charged on the increased amount.			
5. In case the term of the letter of credit is extended for a new quarter or part thereof, a commission shall be charged as with a new letter of credit. In case the extension is within a period for which the payable commission has been collected or is to be collected, only a fee for the change shall be charged.			
6. The commissions do not include costs for SWIFT correspondence as well as costs for postal or courier services. Where applicable, the latter shall be charged additionally as per the tariff of the Bank (see Section "Other services").			

SECTION XI: BANK GUARANTEES		BGN	EUR/USD
1	Guarantees and Standby Letters of Credit, issued by the Bank		
	Pre-advise	BGN 60.00	EUR 30.00
	Issuing with cash collateral	0.3%, min. BGN 100 per quarter of part thereof	0.3% , min. EUR 50 per quarter of part thereof
	Issing with other collateral	by negotiation	by negotiation
	Amendment (excl. validity extention and/or amount increase)	BGN 80.00	EUR 40.00
	Cancellation of processed client's application	BGN 80.00	EUR 40.00
	Handling a request for payment	0.1%, min. BGN 100, max. BGN 700	0.1%, min. EUR 50, max. EUR 350
	Inquiries and correspondence instructed by the customer	BGN 60.00	EUR 30.00
	Urgent processing upon customer's request (within 1 working day)	BGN 100.00	EUR 50.00
2	RECEIVED Letters of guarantees/ SBLC's		
	Pre-advise	BGN 60.00	EUR 30.00
	Advising without undertaking	0.1%, min. BGN 100, max. BGN 500	0.1%, min. EUR 50, max. EUR 250
	Amendment (excl. increase)	BGN 80.00	EUR 40.00
	Assignment	0.15% , min. BGN 100, max. BGN 500	0.15% , min. EUR 50, max. EUR 250
	Administration of a guarantee received by the beneficiary directly	0.1%, min. BGN 100, max. BGN 500	0.1%, min. EUR 50, max. EUR 250
	Handling a request for payment	BGN 100.00	EUR 50.00
	Cancelling a request for payment	BGN 60.00	EUR 30.00
	Inquiries and correspondence instructed by the customer	BGN 60.00	EUR 30.00

Note:

1. The commission for issuance or increase/extension of validity shall be paid upon issuance as well as at the start of each quarter or part thereof in the period of validity of the contingent liability. The collected commission is not refundable in case of decrease/early termination of the Bank's commitment.
2. In case the amount of a guarantee increases, a commission shall be collected as with a new guarantee on the amount of the increase.
3. In case the term of a guarantee is extended for a new quarter or part thereof, a commission shall be charged as with a new guarantee. In case the extension is within a period for which the payable commission has been collected or is to be collected, only a fee for the change shall be charged.
4. The Bank shall be responsible for processing requests for payments under guarantees issued by other banks if the requests have been submitted at least 3 full working days before the validity deadline stated in the guarantee when the requests for payment are to be submitted in the country and 5 full working days when the requests for payment are to be submitted abroad.
5. Documentary guarantees having the character of letters of credit shall be treated as letters of credit.
6. The commissions do not include costs for SWIFT correspondence as well as costs for postal or courier services. Where applicable, the latter shall be charged additionally as per the tariff of the Bank (see Section "Other services").

SECTION XII: COLLECTIONS		BGN	EUR/ USD
1	Collection of funds		
1.1.	Delivery of cash and valuables to bank and nonbank institutions for amount over 20 000 BGN (with specially equipped and armored vehicles guarded by a licensed security guard)		
	transportation up to 20 km.	0.05% of the collected funds, min. BGN 50	
	transportation over 20 km.	0.05% of the collected funds or BGN 2.19 per km.(without VAT), by negotiation	
1.2.	Use of safe (one customer for 24 hours)		
	joint safe	BGN 1.50	
	separate safe	BGN 5.00	
1.3.	Use of fireproof safe for keeping (single occasions)	BGN 25.00	
2	Collection of documents		
2.1.	Advising for received documents for collection		EUR 30.00
2.2.	Delivery of documents "free of payment"		EUR 50.00
2.3.	Delivery of documents with payment or acceptance		0.15% of the value of the documents for collection, min. EUR 50
2.4.	Sending the documents for collection (incl. commercial effects-, drafts, promissory note ect) (per month or part of it)		0.15% of the value of the documents for collection, min. EUR 50
2.5.	Amendments of collection instructions		EUR 30.00
2.6.	Tracers		EUR 25
2.7.	Return of unpaid, withdrawn and unclaimed documents send for collection		EUR 30.00

SECTION XIII: OTHER SERVICES		BGN	EUR/ USD
1	Execution of written reports		
1.1.	Written reports for bank operations and copies requested by the customer, including a copy of the account statement (for each different case)		
	for current year	BGN 3.00	EUR 10.00
	for past years	BGN 4.00	EUR 15.00
1.2.	For correspondent accounts, required from odit companies (the fee is collect in advance)		
	for banks	BGN 120.00 with VAT	
	for nonbank institutions	BGN 25.00 with VAT	
2	Certificates and refernces		
2.1.	Issuance of certificate for the Tax authorities	BGN 5.00	
2.2.	Issuance of certificate for confirmation of the account balance	BGN 30.00	
2.3.	Issuance of certificate for the remaining balance on loan account (credit account)	BGN 60.00	
2.4.	Issuance of other certificates	BGN 30.00	
2.5.	Issuance of loan certificate for beneficiars of financing programs of EU		0.50% of the amount of the loan, max. EUR 2 000
2.6.	Issuance of bank references	BGN 30.00	
2.7.	Issuance of referrences (guarantee letter)	BGN 30.00	
3	Inquiries to correspondent banks for ordered or expected receipt of transfers (by customer request)		EUR 15.00
4	Corrections related to bookkeeping (at the request of the sender/recipient)		EUR 30.00
5	SWIFT expenses		
5.1.	Related to payment services		EUR 10.00 per page
5.2.	Related to dokumentary operation		EUR 15.00 per page
6	Remote account management		
6.1.	Type of message MT 101 (request for credit transfer)		
6.1.1.	Start the service of remote account management		EUR 50.00
6.1.2.	Processing of received SWIFT message (per message)		
	for third party		EUR 0.75
	for intrabank transfers		no charge
	for executed transfers		according to section III
6.1.3.	Send SWIFT message		EUR 0.75
6.2.	Type of message MT 940		
6.2.1.	Send a statement of the account to addressee (monthly fee for account)		EUR 30.00
6.2.2.	Send a statement of the account to banks in the group of KBC per addressee (monthly fee for account)		EUR 10.00
6.3.	Type of message MT 950		
	Prepare a message for report for the movement of the account		EUR 2.00
7	Electronic notification (SMS/email)		
7.1	Registration of SMS notification	no charge	
7.2.	Registration of email notification - annual fee (regardless of the number of registered events and notifications sent)*	BGN 5.00 BGN	
7.3.	Monthly fee for the service	no charge	
7.4.	Changes in the registration data	BGN 1.00	
7.5.	Price of SMS packages	BGN 3.00 - 20 SMS notifications BGN 5.00 - 40 SMS notifications	
8	Other services		
8.1.	Using fax service for sending documents		
	for the country		EUR 2.00 per page
	for abroad		EUR 10.00 per page
8.1.1.	Sending scanned documents via e-mail:	BGN 4.00 per documents related to services in BGN	EUR 2.00 per documents related to services in foregn currencies
8.2.	Use special courier		according to the tariff of the used special courier
8.3.	Consultation on the exchange of financial, market and other studies		by negotiating
8.4.	Collection of information for individuals abroad (by customer request)		EUR 25.00 + real expenses
8.5.	Payment for the service- video shot (request of the commercial banks) on the territory of Sofia	BGN 20 per working hour	
	For distance up to 50 km from Sofia	BGN 50 + BGN 20 per working hour	
	For distance up to 100 km from Sofia	BGN 80 + BGN 20 per working hour	
	For distance up to 150 km from Sofia	BGN 120 + BGN 20 per working hour	
	For distance up to 200 km from Sofia	BGN 140 + BGN 20 per working hour	
	For distance up to 250 km from Sofia	BGN 160 + BGN 20 per working hour	
	For distance up to 300 km from Sofia	BGN 200 + BGN 20 per working hour	
	For distance more then 300 km from Sofia	BGN 250 + BGN 20 per working hour	
8.6.	Payment for video shot, which is required from Ministry of Interior, National Security Agency, the Judiciary and other, bodies of state and local government.	no charge	
8.7.	One-time processing fee of distrains account	BGN 20.00	
8.8.	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 7.2. is valid for the respective calendar year.			

SECTION XIV: TRANSITIONAL AND FINAL PROVISIONS

- 1 For the purposes of this Tariff, the terms of "the Bank" and "CIBANK" shall refer to CIBANK JSC. The following appendixes are inseparable part to the current Tariff: Appendix 1 "Tariff for issuance and servicing of an international debit card Visa Business Electron with chip, Appendix 2 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Business with chip", International revolving credit card with a grace period MasterCard Business with chip", "Tariff for single pricing for banks in Central Europe", "Tariff for single pricing for banks participants of IBOS", "Tariff for pricing of international payments of clients of KBC group".
- 2 The commissions and fees specified under this Tariff shall only apply to common commitments and orders, bank products / services. For undertaking specific commitments and providing services that are not subject of this Tariff, fees and commissions shall be negotiated.
- 3 In addition to the commissions and fees specified, the ordering customer/beneficiary shall also cover all operating expenses in Bulgaria and abroad, including but not limited to: postal, phone, facsimile and SWIFT costs, related to the execution of payment order, including those of foreign banks, unless another condition is explicitly set and the Bank succeeds to execute it.
- 4 All fees and commissions for services - subject to VAT are specified in the Tariff with VAT included.
- 5 Commissions and fees, specified in EUR, USD or other currency are collected in their BGN equivalence at the exchange rate of Bulgarian National Bank at the day of transaction
- 6 Bank executes only those orders that are in proper form and content and meet the current legislation.
- 7 For express services (within 2 hours), the fee for the service provided shall be increased by 50%.
- 8 The Bank issues guarantees after an assessment of the creditworthiness of the customer based on account balances and other collaterals.
- 9 The current Tariff is approved with decision of the Management Board of CIBANK JSC and in force as of 12.09.2011.
Amended with Minutes No 45/ 22.11.2011 in force as of 21.11.2011; Minutes No 8/ 23.02.2012 is in force as of 01.03.2012; Minutes No 13/05.04.2012 in force as of 01.05.2012; Minutes No 21/07.06.2012 in force as of 07.06.2012; Minutes No 12/29.03.2012 in force as of 01.07.2012; 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 39/11.10.2012 in force as of 15.10.2012; Minutes No 41/25.10.2012 in force as of 01.11.2012., Minutes No 3/17.01.2013, in force as of 01.04.2013, Minutes No 6/07.02.2013, in force as of 01.03.2013; Minutes No 13/28.03.2013 in force as of 08.04.2013; Minutes No 32/12.08.2013, in force as of 18.10.2013; Minutes No 36/09.09.2013, in force as of 16.09.2013; 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 No 39/30.09.2013, in force as of 31.01.2014., Minutes 7/10.02.2014, in force as of 17.04.2014; Minutes 9/24.02.2014, in force as of 04.03.2014, Minutes 18/22.04.2014, in force as of 01.05.2014; Amendment as of 12.01.2014, approved by an executive director with a new it. 2.2.9 in Section III – bank transfers without a change in prices/conditions so that we have more clarity when calculating and collecting fees for foreign currency transfers, Minutes 22/15.06.2015, in force as of 15.07.2015, Minutes 19/25.05.2015, in force as of 01.08.2015, Minutes 41/26.10.2015, in force as of 11.01.2016, Minutes 45/23.11.2015, in force as of 15.12.2015, Minutes 6/08.02.2016, Amendment as of 24.02.2016, approved by an executive director, Minutes № 13/28.03.2016, in force as of 11.04.2016, and in force as of 25.04.2016, Minutes № 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; Minutes № 29/11.07.2016, in force as of 15.07.2016; Minutes № 13/28.03.2016, in force as of 22.08.2016, Minutes № 38/12.09.2016, in force as of 15.09.2016; Minutes № 41/03.10.2016, in force as of 17.10.2016, Minutes № 40/26.09.2016, in force as of 21.11.2016, Minutes № 48/21.11.2016, in force as of 28.11.2016; Minutes № 46/07.11.2016, in force as of 12.12.2016; Minutes № 14/03.04.2017, in force as of 07.04.2017, Minutes No 13/27.03.2017, in force as of 01.05.2017, Minutes No 12/20.03.2017, in force as of 04.05.2017, Minutes No 16/19.04.2017, in force as of 09.05.2017