

FEES AND COMMISSIONS TARIFF FOR INDIVIDUALS

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I.A: ACCOUNTS OF INDIVIDUALS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Current account		
Minimum balance	Not required	Not required
Opening at a branch of the bank	BGN 2	BGN 2
Opening via online and mobile banking	No fee	No fee
Maintenance - monthly:		
without a debit card	BGN 2.50	BGN 2.50
with a debit card	BGN 2.50	BGN 2.50
Closing	No fee	No fee
„Activity” account		
Minimum balance	BGN 100	100 currency units
Opening	No fee	No fee
Maintenance - monthly (Depending on the number of transactions)		
Upon performed up to 10 debit transactions per month	BGN 3	BGN 3
Upon performed over 10 debit transactions per month	No fee	No fee
Closing	No fee	No fee
„Privilege” account*		
Minimum balance	Not required	
Opening at a branch of the bank	No fee	-
Maintenance - monthly	BGN 0.90	-
Closing	No fee	-
All other fees and commissions on “Privilege” account, shall be according to the currently effective Tariff for individuals of the Bank.		
Donor account		
Minimum balance	Not required	Not required
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee
Special purpose account related to deals/ Escrow		
Minimum balance	Not required	Not required
Opening	BGN 110	BGN 110
Maintenance - monthly	BGN 1	-
Closing	No fee	No fee



Open savings deposit

Minimum balance	BGN 50	50 currency units
Opening	No fee	No fee
Maintenance - monthly	BGN 2.50	BGN 2.50
Debit Transaction Fee (after the second transaction for the month)	BGN 10	BGN 10
Closing	No fee	No fee

Child open savings deposit

Minimum balance	BGN 50	50 currency units
Opening	No fee	No fee
Maintenance - monthly	No fee	No fee
Debit Transaction Fee (after the second transaction for the month)	BGN 10	BGN 10
Closing	No fee	No fee

Term deposit

Minimum balance	BGN 500	250 currency units
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee

Notes:

* "Privilege" Account may be opened to clients over the age of 60 or clients who are able to present a document for retirement.

- No fee shall be collected for opening current accounts for opening a term deposit;
- Accounts, to which there is a time deposit opened, are exempt from monthly maintenance fee over the deposit period;
- For accounts, in which there is simultaneously a time deposit opened, as well as a loan formed (including accounts with overdrafts), the monthly account maintenance fee shall be collected over the loan period until its full repayment;
- Ex officio closing of current and savings accounts shall be performed in case of uncollected account maintenance fees over a 6-month period, with the exception of accounts, in which there is a loan formed (accounts with overdrafts included).
- The Open Account is equivalent to the Open Deposit.



I.B: PACKAGED OFFERS

SERVICE TYPE	BGN
Standard Package	
Opening	No fee
Maintenance – monthly	BGN 4.50
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a <i>Standard Package</i>	No fee
Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a <i>Standard Package</i>	No fee
Regular payment of utility bills from a current account, linked to a Standard Package	
Monthly maintenance fee	No fee
Per payment	No fee
Outgoing fund transfers in BGN within UBB , effected via e-banking from the current account, linked to the package	No fee
Two outgoing interbank credit transfers in BGN per month , effected via e-banking from the current account, linked to the package, with the exception of fund transfers, ordered for execution through RINGS	No fee
Comfort Package - for clients with payroll in UBB	
Opening	No fee
Maintenance - monthly	BGN 3.00
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a <i>Comfort Package</i>	No fee
Cash withdrawal at ATMs of UBB with a Debit MasterCard/ Visa Debit, issued to a <i>Comfort Package</i>	No fee
Regular payment of utility bills from a current account, linked to a Comfort Package	
Monthly maintenance fee	No fee
Per payment	No fee
Outgoing fund transfers in BGN within UBB , effected via e-banking from the current account, linked to the package	No fee
One outgoing interbank credit transfer in BGN per month , effected via e-banking from the current account, linked to the package, with the exception of fund transfers, ordered for execution through RINGS	No fee



Privilege Package - for clients with pension payments in UBB

Opening	No fee
Maintenance – monthly	BGN 1.80
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a Privilege Package	No fee
Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a Privilege Package	No fee

Regular payment of utility bills from a current account, linked to a Privilege Package

Monthly maintenance fee	No fee
Per payment	No fee

Activity Package

Opening	No fee
Maintenance - monthly (Depending on the number of transactions)	
- Upon performed up to 10 debit transactions per month	BGN 12.00
- Upon performed over 10 debit transactions per month*	BGN 6.00
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a current account Activity in BGN, linked to a package	No fee
Opening and monthly maintenance of a current account Activity in EUR, linked to a package	No fee

Debit card of World Debit MasterCard brand /Visa Gold Debit, linked to an Activity Package

Payment instrument - annual maintenance fee	No fee
Cash withdrawal at ATMs of UBB with a Debit card of World Debit MasterCard brand /Visa Gold Debit issued to an Activity Package	No fee

Regular payment of utility bills from a current account, linked to an Activity Package

Monthly maintenance fee	No fee
Per payment	No fee

Outgoing intrabank and interbank credit transfers in BGN, effected via e-banking from the current account, linked to the package, with the exception of fund transfers, ordered for execution through RINGS

No fee



Package Youngsters and students

Opening	No fee
Maintenance – monthly	BGN 1.00
Closing (the fee shall be charged only upon closing a package, opened less than 12 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a Package Youngsters and students	No fee

Contactless Debit card of Debit Mastercard brand, linked to a Package Youngsters and students

Opening and maintenance	No fee
Microcard with accessory for payment	No fee
Reissuance of a card or microcard with accessory, non-expired validity (lost, stolen, destroyed)	BGN 5.00
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Cash withdrawal at UBB ATMs	No fee
Cash withdrawal at ATM of another bank in Bulgaria	BGN 0.30

Notes:

* It shall be valid for a package opened on an Activity account - The Bank shall charge the stated monthly maintenance fee upon performed over 10 debit transactions monthly (outgoing fund transfers through e-banking, utility payments, withdrawals and payments with a debit card, issued to the package, accounted within the calendar month), under the condition that on each last day of the month the account's available balance equals the monthly maintenance fee for the package.

- Package Youngsters and students may be opened to clients, between the age 18 to 25 incl.
- Withdrawal with microcard is possible at ATM that supports contactless functionality.
- Microcard and accessory are offered always together.
- For services, not specifically indicated in Packaged Offers Section, or upon closing a package, the applicable fees shall be those as per the currently effective Tariff of the Bank.
- The terms and conditions are valid for Comfort Package Agreements with Individuals, concluded after 06.06.2016.
- Upon withdrawal of funds from the account with the debit card, linked to a package, at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the agreement's signing, but accounted after the latter date, the transactions shall be charged as per the applicable package conditions (for Standard and Privilege Packages - no fee; for Comfort and Activity Package - fee for cash withdrawal at other banks' ATMs in Bulgaria)
- Upon withdrawal of funds from the account with the debit card, linked to the package at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the Package Agreement's termination, but accounted after the latter date, the transactions shall be charged in accordance with the applicable conditions in Cards Section of the Fees and Commissions' Tariff for Individuals.



I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/

SERVICE TYPE	BGN
Opening	
At a branch of the Bank	No fee
At a branch of the Bank and issuance of a debit card to the account	No fee
Maintenance - monthly	
No debit card to the account	BGN 2.00
With a debit card, issued to the account	BGN 1.50
Closing	
Closing a PABF, opened less than 6 months ago (as of the closing date)	No fee
Depositing funds in a PABF by the account holder	
At a teller desk	No fee
Withdrawing cash from a PABF	
At a teller desk in an office of the Bank up to BGN 1000	0.15%, min. BGN 0.90
With a debit card at an ATM, serviced by the Bank	BGN 0.15
With a debit card at an ATM, serviced by another bank in Bulgaria	BGN 0.88
Direct debit payment	
To an account with the same bank	BGN 0.99
To an account with another bank	BGN 1.99
Standing orders	
Intrabank standing orders among accounts of different holders	BGN 0.55
Interbank standing orders via BISERA	BGN 1.15
Payment transactions, effected with a payment card, including via Internet	
Payment with a debit card at a POS, serviced by the Bank	No fee
Payment with a debit card at a POS, serviced by another bank in Bulgaria	No fee
Credit transfer in Bulgarian leva	
Paper-based, to a payment account with the same bank	BGN 0.96
Via online banking to a payment account with the same bank	BGN 0.39
Paper-based through BISERA to a payment account with another bank	BGN 1.99
Via online banking through BISERA to a payment account with another bank	BGN 0.79



Paper-based to a State Budget payment account with the same bank	BGN 0.96
Via online banking to a State Budget payment account with the same bank	BGN 0.39
Paper-based through BISERA to a State Budget payment account with another bank	BGN 1.99
Via online banking through BISERA to a State Budget payment account with another bank	BGN 0.79

Notes:

- The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of the Payment Services and Payment Systems' Act.
- All other fees and commissions on Payment Accounts with Basic Features, applied to services outside the scope of those, specified in Section I.C., shall be according to the currently effective Tariff for individuals of the Bank.



II. CASH OPERATIONS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Depositing		
At a teller desks of amounts up to 3 000 BGN	No fee	No fee
At a teller desks of amounts exceeding 3 000 BGN	0.20% on the amount exceeding 3 000 BGN, max. 300 BGN	0.20% on the amount exceeding 3 000 BGN, max. 400 BGN
Depositing of cash by an individual to an account of a legal entity	0.2%, min. 3 BGN	0.2%, min. 3 BGN
Depositing of cash by an individual to an account of a State Budget-spending entity	0.4%, min. 4 BGN	0.4%, min. 4 BGN
In a currency, different from the account's currency	No fee	No fee
For depositing in foreign currency, different from USD and EUR	-	0.1%, min. BGN 2, max. BGN 200
Withdrawing		
At a teller desks of amounts up to 2 000 BGN	0.35%, min. 3.50 BGN	0.35%, min. 4 BGN
At a teller desks of amounts exceeding 2 000 BGN:		
- Of amounts exceeding 2 000 BGN	0.50% on the amount exceeding 2 000 BGN	0.60% on the amount exceeding 2 000 BGN
- Without prior request: Of amounts exceeding 10 000 BGN	0.60% on the entire amount	0.70% on the entire amount
In a currency, different from the account's currency	No fee	No fee
Withdrawing foreign currency different from USD and EUR	-	0.3%, min. BGN 3 max. BGN 250
Funds requested in writing but not withdrawn (on the total requested amount)	0.50%	0.50%
Other commissions related to cash operations		
Depositing of coins (collected on the total amount upon depositing more than 20 coins), not applicable to a loan installment	5% min. BGN 3	N/A
Processing, counting, exchange without depositing to an account (including exchange of banknotes to coins and vice versa)	5% min. BGN 3	N/A
Checking a banknote with doubtful authenticity (per banknote) which is not deposited in an account	BGN 1	BGN 1
Replacement of damaged bank notes/coins	No fee	N/A
Purchase of foreign currency at a teller desk	-	0.35% from the whole amount

Notes:

- For withdrawal of amounts exceeding BGN 10 000 or equivalent in foreign currency per client daily, a request should be submitted 2 business days in advance in a branch of the Bank or via the Client Contact Center;

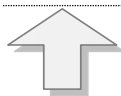


- Neither commission for cash operations nor notification fee shall be collected for withdrawal of term deposits on the maturity date or on the first business day, following this date, when the maturity is a non-business day; Neither commission for cash operations nor notification fee shall be collected for withdrawal of Open deposit on the first business day of the month, following the date of interest payment;
- No cash desk fees and commissions shall be collected upon payments on term deposits (upon opening deposits and/or depositing additional amounts) as well as for making cash desk payments for the purpose of repayment of liabilities under a credit product, including credit card, credit line and overdraft granted by UBB;
- Commission for cash operations shall not be collected upon coupon payment or payment at maturity, nor for repurchasing target issues of government securities;
- Unfit banknotes - strongly damaged banknotes with interrupted wholeness due to physical and chemical processes;
- Funds deposited outside the bank's business hours shall be posted with value date the first business day, following the depositing date;
- Cash transfers returned by the bank of the beneficiary shall be refunded to the sender, within 7 business days of the date of the ordered transfer. The amount shall be refunded upon the payer's request;
- No commission for cash operations shall be collected upon depositing amounts for subscription of units from UBB Asset Management and/or KBC Asset Management;
- Available Funds Deposit - Neither commission for cash operations, nor notification fee shall be collected for withdrawal of interest on the interest payment date during the respective month, as well as on the maturity date or on the first business day, following that date, when the maturity /interest payment date is a non-business day;
- Purchase of foreign currency at a teller desk is restricted to 1 transaction of amount up to BGN 10 000 (currency equivalent) per client on a daily basis .



III. FUND TRANSFERS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Transfers to and from account - within UBB network		
Outgoing		
- at a branch/office of the bank	BGN 2.00	BGN 2
- through online and mobile banking	BGN 0.50	BGN 0.50
- through the Customer Service Center	BGN 0.50	BGN 0.50
Incoming	No fee	No fee
Transfers to and from account – interbank		
Outgoing fund transfers via BISERA		
- through a branch of the bank	BGN 4.00	-
- through online and mobile banking	BGN 0.90	-
Outgoing transfers through RINGS		
- at a branch of the bank	BGN 19.00	-
- through online and mobile banking	BGN 13.00	-
Incoming fund transfers through BISERA/RINGS	No fee	-
Outgoing fund transfers in foreign currency		
Outgoing fund transfers in euro within the European Economic Area (EEA)		
Ordered at a branch of the bank	-	BGN 4.00
Ordered through online and mobile banking	-	BGN 0.90
Ordered at a branch of the bank (express fund transfers)	-	BGN 19.00
Ordered through online and mobile banking (express fund transfers)	-	BGN 13.00
Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA		
Ordered at a branch	-	0,22% min. BGN 50 max. BGN 400
Ordered through online and mobile banking	-	0,15% min. BGN 35 max. BGN 400
Ordered at a branch of the bank or through online and mobile banking with expenses borne by the payer (OUR)	-	The relevant fee for an outgoing fund transfer in foreign currency + BGN 40
Incoming fund transfers in foreign currency		
Incoming fund transfers in euro within the European Economic Area (EEA)	-	No fee
Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent up to BGN 200	-	No fee



Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent over BGN 200	-	0,10% min. BGN 20 max. BGN 200
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Cash transfers – interbank

Outgoing with depositing at the cashier's desk	0.8%, min. BGN 5	-
Outgoing with depositing at the cashier's desk - via the RINGS system	0.8%, min. BGN 15	-

Direct debit

Accepting consent for direct debit	No fee	-
Initiating direct debit order	BGN 1.00	-
Initiating a refusal to pay a received direct debit order	BGN 1.00	-
Payment of a direct debit order		
Within the UBB network		
through a branch of the bank	BGN 2.00	-
through online banking *	BGN 0.50	-
Through BISERA		
through a branch of the bank	BGN 4.00	-
through online banking *	BGN 0.90	-
Through RINGS*		
through a branch of the bank	BGN 19.00	-
through online banking	BGN 13.00	-

Regular payment of utility bills from a current account/credit card

Monthly maintenance fee	No fee	-
Per payment	BGN 0.20	-

Payment of tax liabilities

Through the Taxes and Fees Section in online banking	BGN 1.00	-
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UPAY Gateway Payments

Registration in the payment gateway	No fee	-
Payment of utility bills with cards, issued by UBB	No fee	-
Payment of utility bills with cards of issuers, other than UBB - per paid bill	BGN 0.30	-
Payment of taxes and fees	BGN 1.50	-
Donor campaign contributions	No fee	-
Effectuated payments' inquiries	No fee	-
Change of client's profile data	No fee	-
Profile recovery upon a forgotten password	No fee	-
Profile deactivation	No fee	-



Standing orders

Registration

Standing orders among accounts of the same holder	No fee	-
Standing orders among accounts of different holders	BGN 1.00	-

Transfers

Intrabank Transfers		
Among accounts of the same holder	No fee	-
Among accounts of different holders	BGN 1.00	BGN 1.00
Interbank Transfers via BISERA	BGN 2.00	-
Changing/Adding registration	BGN 1.00	-
Deactivation of Registration	No fee	-

Other

Current year survey fee with correspondence to another bank	BGN 20	BGN 60
Previous years survey fee with correspondence to another bank	BGN 30	BGN 80
For each additional message	-	BGN 20
For amendment of the conditions of the transfer order	-	BGN 65
Fee for cancelling a fund transfer in foreign currency	-	BGN 65
Fee for manual processing of an incoming foreign currency transfer due to non-specified IBAN (collected from the beneficiary of the transfer, except in cases when expenses to the transfer are "OUR")	-	BGN 10

Notes:

- The return of received transfers upon the beneficiary's order shall be considered a fund transfer;
- Outgoing transfer via RINGS, effected through an account with a distraint imposed thereon, shall be charged a fee of BGN 14
- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts with UBB
- No fund transfer fee shall be collected upon a fund transfer within the Bank's network, between accounts of a client, ordered via online and mobile banking or the Customer Service Center.
- Upon using a multiple transfer order to the state budget, each of the initiated outgoing BGN transfers shall be treated as a separately ordered payment;
- Deadline for accepting orders for BGN transfers through BISERA for execution within the same business day shall be 15.00 h.
- Deadline for accepting payments through RINGS for execution within the same business day shall be 15.00 h.;
- Orders for Intrabank transfers from and to account with UBB AD shall be accepted by 16.30 h. and shall be executed with value date the same business day;
- Interbank orders for fund transfers in foreign currency through a branch shall be accepted by 15.00h. Payments ordered after this hour shall be executed on the next business day;
- Interbank orders for fund transfers in foreign currency via online and mobile banking shall be accepted by 15.30h. Payments ordered after this hour shall be processed on the next business day;
- Fund transfers in foreign currencies in EUR, USD, CHF and GBP shall be executed with value date – the same business day:
- Fund transfers in foreign currencies of the other EEA countries, ordered via online and mobile banking, shall be executed with value date 1 business day, while those ordered through a branch - with value date up to 2 business days;
- Fund transfers in JPY, TRY, CAD, AUD, RUB, ordered via online and mobile banking and a branch of the bank shall be executed with value date 2 business days.
- Express fund transfers via TARGET2 shall be executed only in EUR to banks in EEA countries, participating in TARGET 2;
- Deadline for processing incoming transfers in foreign currency within the business day - 16.30 h.;
- Fund transfers in EUR and in the national currencies of countries from the European Union/ European Economic Area to banks on the territory of the European Union and the European Economic Area shall be executed with an option for sharing the expenses between the payer and the beneficiary (SHA).



- For survey and change of an ordered foreign currency transfer apart from the fees of UBB, all fees of the correspondent banks, having originated in relation with these services, shall be additionally collected from the payer.
- Upon execution of outgoing fund transfers in foreign currency with expenses, shared between the payer and the beneficiary (SHA), the correspondent bank may deduct some costs from the fund transfer amount.
- Upon executing outgoing foreign currency transfers in USD with expenses OUR to banks in the USA, the Bank guarantees that the order will be executed without collecting fees from the correspondent bank in the USA, but it is possible the beneficiary's bank to withhold expenses from the transfer amount.
- No fee shall be collected upon a fund transfer in BGN, ordered through a branch (on paper) to accounts of UBB Asset Management AD, for subscription of units from UBB Mutual Funds.
- Transactions performed through the Taxes and Fees section in online banking are charged per taxable person, regardless of the number of paid liabilities.
- Upon payments through the UPAY Payment Gateway (www.ubbpay.bg site) the card issuing bank may charge additional fees, of which the client can obtain information from his/her issuing bank's tariff. Upon effecting payments through UPAY, UBB clients will not be charged additionally.
- Upon payment of taxes through the UPAY Payment Gateway one transaction can pay the arrears of one person under 1 Taxable Person's Account Number.
- The limit for a transaction, made through the Customer Service Center, shall be BGN 2 000 or their equivalent in foreign currency upon transfers between same holder accounts and own credit card limit repayment.
- The limit for a transaction, made through the Customer Service Center, shall be BGN 1000 or their equivalent in foreign currency upon intrabank fund transfers and transfers to a credit card, held by another client.
- The daily limit per account for transfers, performed through the Customer Service Center, shall be BGN 2000 or their equivalent in foreign currency.
- Upon payment of utility bills through UPAY Payment Gateway a random number of bills to different companies can be paid with one card transaction, as the applicable fee is per separate paid bill.
- For standing order performed through saving accounts an additional fee is due according to the product's characteristics.



IV: CARDS

International debit card VISA DEBIT /DEBIT MASTERCARD

BGN

Card issuance	No fee
Renewal of a card with expired validity	No fee
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	BGN 5.00
Issuance of subsequent or additional card	BGN 6.00
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 0.30
Cash withdrawal at ATM of another bank in Bulgaria	BGN 1.10
Cash withdrawal at ATM of a bank abroad	BGN 1.10
Cash advance in UBB branch	0.3%, min. BGN 1
Cash advance in branch of another Bulgarian bank	BGN 5 + 1%
Cash advance in a bank/ financial institution abroad	BGN 5 + 1%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an UBB ATM	BGN 0.30
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Unblocking a card, because of entered 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
SMS notifications for each transaction over BGN 100 (valid until 01.09.2019)	No fee
Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a daily transaction limit through the Client Service Center*	BGN 5.00
Changes in card data through a branch of the bank (transaction limit, account number, servicing branch for the card)	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
Debit cards transactions limits:	
Total daily limit for cash withdrawal	BGN 2 000
Daily limit for payment at merchants	BGN 10 000
Number of card transactions per calendar day	10

* Upon the client's request there is a possibility for increasing the cash limit for a certain period of time. The cash withdrawal limit for debit cards within 24 hours is BGN 2000. On non-business days, as well as in the time periods between 18.00 h. and 08.00 h. it is possible this limit to be restricted up to BGN 400.



International debit card VISA GOLD DEBIT/ WORLD DEBIT MASTERCARD	BGN
Card issuance	No fee
Payment instrument - annual maintenance fee	BGN 50.00
Renewal of a card with expired validity	No fee
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	BGN 15.00
Issuance of subsequent or additional card	BGN 15.00
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 0.50
Cash withdrawal at ATM of another bank in Bulgaria	BGN 1.00
Cash withdrawal at ATM of a bank abroad	BGN 1.00
Cash advance in UBB branch	0.3%, min. BGN 1
Cash advance in branch of another Bulgarian bank	BGN 6 + 1.5% min. BGN 20
Cash advance in a bank/ financial institution abroad	BGN 6 + 1.5% min. BGN 20
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an UBB ATM	BGN 0.30
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Unblocking a card, because of entered 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
SMS notifications for each transaction over BGN 100 (valid until 01.09.2019)	No fee
Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a daily transaction limit through the Client Service Center	BGN 5.00
Changes in card data through a branch of the bank (transaction limit, account number, servicing branch for the card)	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
VISA Gold / World Debit Mastercard transactions limit	
Total daily limit for cash withdrawal	BGN 5 000
Daily limit for payment at merchants	BGN 20 000
Number of card transactions per calendar day	20



International credit cards MASTERCARD and VISA

BGN

Payment instrument - MasterCard, Visa, Visa Electron card - annual maintenance fee for the first year	BGN 24
Payment instrument - Visa Gold and Master Card Gold card - annual maintenance fee for the first year	BGN 60
Payment instrument - MasterCard and Visa card - annual maintenance fee after the first year	BGN 48
Payment instrument - Visa Gold and Master Card Gold - annual maintenance fee after the first year	BGN 120
Application fee	No fee
Credit assessment fee	No fee
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	3%, min. BGN 4
Cash withdrawal at ATM of another bank in Bulgaria	3%, min. BGN 5
Cash withdrawal at an ATM of a bank abroad	3%, min. BGN 5
Cash withdrawal at a POS in UBB branch	3%, min. BGN 4
Cash withdrawal at a POS of another bank	3%, min. BGN 20
Cash withdrawal at a POS abroad	3%, min. BGN 10
Payment of goods and services at merchant in Bulgaria	No fee
Payment of goods and services at merchant abroad	No fee
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
Penalty fee for unauthorized exceeding the limit	BGN 30
Min. mandatory amount of monthly repayment installment (includes the total amount of the due fees, commissions and interest plus min. 3% of the amount of the effected transactions)	3% min. BGN 10
Changes in card data through a branch of the bank (transaction limit, servicing branch for the card, change of an address for paper statement delivery)	BGN 6
Changes in card data through the Client Service Center (servicing branch for the card, change of an address for paper statement delivery, updating names on card plastics upon the card's reissuing)	No fee
Changes in a transaction limit through the Client Service Center	BGN 6
Temporary blocking a card (upon a client's request)	No fee
Generating a new PIN	BGN 2
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	BGN 20
Reissuance of a card with non - expired validity upon the bank's initiative	No fee
Deferral of a credit card purchase into 3 or 6 equal installments	3 % of the transaction's value, one-off



Deferral of a credit card purchase into 9 or 12 equal installments	6 % of the transaction's value, one-off
Unsubstantiated chargeback of accrued interest and amounts payable on a credit card for past periods (for statements, different from the last 3)	BGN 10
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5
Card balance inquiry at an UBB ATM	BGN 0.40
Card balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Card balance inquiry at an ATM abroad	BGN 1.50
Fee for delivery of a monthly paper statement to a specified address	BGN 2 monthly*
*The fee shall be charged after generation of the monthly statement and shall be included in the statement for the month to follow	
Receipt of a card or PIN code abroad	BGN 100*
*This fee is valid only for deliveries to Zone 1 countries. For delivery to countries outside Zone 1 the fee shall be in accordance with the tariff of the respective courier company, as the expenses shall be borne by the client and shall be deducted from the credit card limit upon its activation. In case there is a PIN code also delivered with the credit card, it shall be packed in a different parcel.	
Limits for transactions with credit cards over 7 subsequent days:	
Transaction limit upon payment at merchant	up to 100% of the approved credit limit
Transaction limit upon cash withdrawal at a POS/ATM	up to 100% of the approved credit limit
Transaction's number (per week)	50
Fee for restructuring loan	0.5% of the disbursed amount, min. BGN 15, max. BGN 500

Other operations with international bank cards

Obtaining cash upon a purchase at a POS of UBB AD	
Visa/Mastercard Credit Card	BGN 1.50
Visa/Mastercard Debit Card	BGN 0.20
Obtaining cash upon a purchase at a POS of another bank	
Visa/Mastercard Credit Card	BGN 3.00
Visa/Mastercard Debit Card	BGN 0.40
Opening an account, related to international credit card	No fee
Opening of arbitration procedure to Mastercard and VISA, payable to the respective international card organization	USD/EUR 250
Considering a chargeback from an arbitration procedure to an international card organization - Mastercard and VISA	USD/EUR 250
Withdrawing at a POS with a debit or credit card issued by another bank	3.0%, min. 10 BGN

Notes:

- For changing the way of repayment under credit cards, from payment in cash to payment from account, no fee shall be collected for changing card data.
- Deposits at ATMs made by 17.00 h. shall be posted with value date the same business day. Deposits made after 17.00 h. shall be posted with value date the next business day. Deposits made on non-business days shall be posted with value date on the next business day;
- No fee shall be collected for issuance of a primary or additional card to the Privilege account.
- An integral part of this tariff is: Apps 6, 7 and 8 for issuing and servicing international revolving credit cards with a grace period of Mastercard Standard, Visa Classic and Mastercard Gold.



V: CHEQUES

As of 15.03.2019 this service has been discontinued.



VI: WESTERN UNION

As of 02.01.2018 this service has been discontinued.



VII: OPERATIONS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS ON THE BULGARIAN STOCK EXCHANGE AND OTC, WHICH ARE REGISTERED IN THE CENTRAL DEPOSITORY

SERVICE TYPE BGN	BGN 4
For placing a buy / sell order	
For placing a buy/ sell order through U-Broker	No fee
Effecting a buy/ sell order for shares, compensatory instruments, rights and stakes:	
Up to BGN 1 000	2%, min. BGN 4
From BGN 1 000 up to BGN 3 000 incl.	BGN 20 + 1.75% for the amount above 1 000
From BGN 3 000 up to BGN 5 000 incl.	BGN 55 + 1,5% for the amount above 3 000
From BGN 5 000 up to BGN 10 000 incl.	BGN 85 + 1,2% for the amount above 5 000
From BGN 10 000 up to BGN 20 000 incl.	BGN 145 + 1% for the amount above 10 000
From BGN 20 000 up to BGN 50 000 incl.	BGN 245 + 0.8% for the amount above 20 000
Over BGN 50 000	BGN 485 + 0.5% for the amount above 50 000
Effecting a buy/sell order for corporate bonds	0.1%, min. BGN 4
For deals with corporate securities, compensatory instruments, rights and stakes effected through U-Broker	0.5%, min. BGN 2
For deals with corporate bonds effected through U-Broker	0.1%, min. BGN 2
Order to exchange compensatory instruments for shares	
Up to BGN 30 000 – on the nominal value	0.8%, min. BGN 10
Over BGN 30 000 – on the nominal value	BGN 240 + 0.6% for the amount above 30 000
Order for transfer of securities from proprietary account into a client account with UBB AD	BGN 4
Deals on a non-regulated /OTC market/ - shares	0.8%, min. BGN 10, max. BGN 800
Participation fee for increasing the capital of a company	BGN 10
Issuance of a document certifying ownership of financial instruments held in a client account under management by UBB AD with the Central Depository AD	BGN 4
For transfer to another investment intermediary	BGN 10
For underwriting by another investment intermediary	BGN 4
For fulfillment of an order for replacement of financial instruments	BGN 10
Issuance of a document certifying ownership of financial instruments in a personal account with the Central Depository upon termination of an agreement	BGN 4
Other deals and services, relating to investment intermediation	negotiable

VIII: OPERATIONS WITH BULGARIAN GOVERNMENT SECURITIES AND INTERNATIONAL BONDS

Bulgarian government bonds issued on the internal market under Ordinance 5 of MF and BNB

Primary market:

– For allocated order – on the nominal **0.06%, min BGN 10**

– If not allocated **BGN 10**

Secondary market deals:

– For purchase or sell of bonds **BGN 15**

– For transfer of bonds **BGN 15**

Transferring of securities in Ministry of Finance account used to participate in privatization deals **BGN 15**

For payment of a maturing bonds **0.03%**

For each blocking and unblocking of government securities under the sub-register in UBB - by the pledger and the pledgee under a special pledge **BGN 20**

For issuing a ownership certificate for government securities **BGN 10**

International bonds **BGN**

Fee per deal **BGN 25**

Note:

- The fees and commissions for processing deals with government securities shall be paid in BGN, as the par value of Government securities, issued in foreign currency shall be considered an absolute figure in BGN.



IX: LOANS

Debit card/ Current account Overdraft

Application fee for a loan, collateralized with a pledge of future receivables - upon submitting an application	No fee
Application fee for a loan, collateralized with a pledge of receivables	No fee
Credit Assessment Fee	
For overdraft with a limit up to BGN 1 000 incl.	BGN 15
For overdraft with a limit from BGN 1 000 up to BGN 5 000	BGN 30
For limits over BGN 5 000	BGN 50
Terms Renegotiation Fee	BGN 15
Fee for restructuring loan	0.5% of the disbursed amount, min. BGN 15, max. BGN 500

Consumer loan

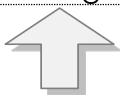
Application Fee upon submitting an application	No fee
Credit Assessment Fee	
For loans up to BGN 1 000 incl.	BGN 30
For loans from BGN 1 001 up to BGN 5 000	BGN 60
For loans from BGN 5 001 up to BGN 12 000	BGN 170
For loans from BGN 12 001 up to BGN 20 000	BGN 250
For loans over BGN 20 001	BGN 300
Terms Renegotiation Fee (not applicable to a request for a change in a monthly installment date)	BGN 35
Fee for prepayment under a consumer loan with a fixed interest rate*	
* When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal
* When the remaining period of the loan agreement is shorter than one year	0.5% of the prepaid amount of the principal

**The fee shall be charged on applications submitted after 14.10.2013.*

Fee for restructuring loan	0.5% of the restructured amount, min. BGN 15, max. BGN 500
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Mortgage loan

Application Fee upon submitting an application	No fee
Credit assessment fee	BGN 200
Fee for renegotiation: of parameters which are not related to pricing (not applicable to a request for a change in a monthly installment date) of a change in interest conditions	BGN 35 1% on the amount of the outstanding principal
Mortgage release fee*	BGN 60



Prepayment as regards agreements, concluded after 01.10.2016 In UBB AD	1% on the amount of the prepaid principal until payment of the first 12 installments under the loan
Fee for restructuring loan	0.5% of the restructured amount, min. BGN 15, max. BGN 500
Fees for appraisal of assets proposed as collateral for loans	
Apartment, house floor (with/without garage)	BGN 130
additionally for each subsequent unit in the same building	BGN 45
additionally for each subsequent garage in the same building	BGN 25
House, including the adjacent land for the first floor	BGN 190
for each subsequent floor	BGN 35
additionally for each subsequent unit in the same terrain	BGN 35
Office (up to 300 m²)	BGN 215
additionally for each subsequent unit in the same building	BGN 50
additionally for each subsequent garage in the same building	BGN 25
Shop, restaurant, café (with terrain, TBA up to 300 m²)	BGN 240
additionally for each subsequent unit in the same building	BGN 65
additionally for each subsequent garage in the same building	BGN 25
Real estates, outside the listed above	As per the Tarrif for corporate clients

Notes:

- The credit assessment fee shall be collected one-off prior to loan drawdown;
- The collected fees and commissions on loans shall not be subject to refund in case of prepayment;
- Upon prepayment of a loan with funds from a newly extended UBB loan, no prepayment fee shall be payable;
- For mortgage loans approved by 02.07.2007 with free of charge „Life“ and „Property“ insurance an annual administration fee of 0.5% shall be accrued;
- For mortgage and consumer loan agreements, concluded prior to 23.07.2014, an annual administration fee of 0.5% shall be accrued on the outstanding loan principal. The monthly amount of the accrued fee shall be deducted by the bank on a monthly basis.
- In terms of loan agreements, concluded after 22.07.2014, the “Mortgage release” fee shall be collected only if it has been explicitly stipulated therein.
- Overdraft, secured with pledge of future receivables, linked to Comfort and Privilege Packages, is offered without a credit assessment fee.
- Overdraft, collateralized with a pledge of receivables, linked to an Activity Package, is offered without credit assessment fee.



X: OTHER SERVICES

SERVICE TYPE	BGN
Preparation of statement	
Statements of account movements and card for the current year	No fee
For previous years	BGN 20
Issuing a certificate to serve before a tax authority	
BGN 5	
Issuing a certificate for presence of bank accounts, account funds, loans	
In Bulgarian	BGN 20
In a foreign language	BGN 40
Issuing of other certificates	
BGN 20	
Duplicate or photo-copy of document (per page)	
BGN 1	
Bank reference	
To Bulgarian institutions	BGN 50
To foreign institutions	BGN 75
For adjusting an accounting entry upon the client's request	BGN 5
Special courier services for delivery of documentary parcels abroad	according to the courier's tariff
Documentary parcels abroad by registered mail	according to the courier's tariff
One-off distraintment maintenance fee	BGN 20
Fund storage fee on available balances of current and savings accounts under agreements, unilaterally terminated by the Bank with a notification to the Client	4% per annum on stored account balances, accrued on a daily basis

Note:

- No fee shall be collected for preparing account movement statements for the last month of the previous year, in case such has been requested during the first month of the current year.

XI: BANK SAFES

Branch	UBB AD Fees and Commissions Tariff for renting safety deposit boxes depending on their size (BGN) (VAT included)					
	sizes	1 month	3 months	6 months	12 months	
I - Maria Luiza branch	5 cm.	30.00	50.00	80.00	120.00	
	7.5 cm.	40.00	70.00	100.00	140.00	
	10 cm.	50.00	80.00	120.00	160.00	
	15 cm.	60.00	90.00	130.00	170.00	
	20 cm.	70.00	100.00	140.00	180.00	
	30 cm.	80.00	110.00	150.00	190.00	
	45 cm.	90.00	120.00	200.00	250.00	
	60 cm.	100.00	150.00	240.00	270.00	
II - Tundzha branch	small	50.00	80.00	120.00	160.00	
Alabin branch	mid-sized	60.00	120.00	140.00	180.00	
Laiptsig branch	large	80.00	140.00	160.00	220.00	
III - Blagoevgrad branch	small	50.00	90.00	160.00	240.00	
	Ruse branch	mid-sized	80.00	110.00	180.00	300.00
	large	100.00	160.00	240.00	340.00	
Number of free-of-charge visits		4	12	24	48	
Each subsequent visit		BGN 5.00				
At Tundzha branch, strongboxes are rented out for an annual fee of BGN 1200, VAT included, with unlimited number of visits						
Loss/damage of one (two) key(s) of a renter	All costs for replacement of the lock					
Release / conclusion of a new contract for renting a safe deposit box (for each day after expiry of the term of validity of the rental agreement)	BGN 1.00					



XII: ONLINE BANKING

Registering

Online banking	No fee
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Use -monthly fee

Online banking	No fee
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Other services

Reissuing a forgotten login password via UBB branch or Call center	BGN 5
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Setting a new login password via online banking	No fee
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Hardware token for scanning color CRONTO codes – usage fee, payable one-off	BGN 29
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Replacement of a Hardware token for scanning color CRONTO codes with a new device	BGN 29
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Using a software token, integrated in the UBB Mobile application	No fee
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Account information service (valid until 01.09.2019)

SMS	No fee
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Notes:

- Operations ordered through online and mobile banking channels shall be charged according to Section: Fund Transfers.
- A hardware token for scanning color CRONTO codes that has shown a defect within 2 years of its purchase will be replaced free of charge.



XII.A: ELECTRONIC NOTIFICATIONS

Subscription plan SMS

SMS 20 (20 notifications)

BGN 3

SMS 40 (40 notifications)

BGN 5

Subscription plan Viber

Viber 20 (20 notifications)

BGN 2

Viber 40 (40 notifications)

BGN 4

E-mail

No fee

Notes:

• Subscription for the service will be possible with effect from 01.07.2019, as the charging and sending of notifications will be initiated as from 01.09.2019. The subscription for e-notifications may include notifications for account movements, monthly account balance and card transactions. E-mail notifications will be provided only for account movements and monthly account balances. The Bank reserves its right to send a determined by it number of free-of charge SMS messages to the mobile phone number, stated by the Client to the Bank, concerning transactions with bank cards, as the Client shall be entitled at any time to explicitly refuse their receipt at a branch of the Bank. The price of the e-notifications subscription plan is inclusive of VAT.

• It is possible for a client to simultaneously subscribe for more than one package type (SMS and Viber), in case he/she has selected a different notification channel for his/her cards and/or accounts. The use of the SMS or Viber notifications, included in the respective subscription plan, is not limited by time and will be valid until their full depletion.



XIII: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable only to individuals, not operating in their capacity as merchants, free-lancers or not engaged in other economic or non-business activities.

2. Value dates:

2.1. On interest-bearing accounts in leva - the date of the accounting entry.

2.2. On interest-bearing accounts in foreign currency:

2.2.1. When crediting an account - the date of receiving funds in UBB account.

In cases when both the payer's and the beneficiary's accounts are with UBB, the value date shall be the date of rendering the service.

2.2.2. When debiting an account - the date of effecting the debit.

3. This Tariff's fees and commissions are VAT inclusive.

4. Fees and commissions shall not be collected in the following cases:

4.1. For issuing certificates upon a request of Court, prosecutor's office and investigating authorities;

4.2. For all operations in BGN and foreign currency related to the disposal with donor accounts and the raising and spending of funds for medical treatment, upon presenting the respective documents;

4.3. For depositing cash in BGN and foreign currency at a teller desk in donor accounts, opened with UBB AD;

4.4. Upon payments in BGN and foreign currency from accounts with the bank to donor accounts, opened with UBB AD, including such initiated via e-banking or at branches;

4.5. Transactions in local and foreign currency executed by UBB employees or in their favor.

5. In case of insufficient funds in a client account for payment of fees and commissions due under the current Tariff, the Bank shall be entitled to collect those from other leva or foreign currency accounts of the same client (except deposit accounts with a specified maturity).

6. Expenses for claims, relating to foreign currency transfers, initiated and rejected by the payer's bank, shall be borne by the client of UBB, who is beneficiary of the transfer.

7. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis

8. For performing complex services, specific operations and other additional services, operations and activities, the Bank shall reserve itself the right to collect additional fees and commissions.

9. This Tariff is valid since **27.03.2020**



XIV: Discontinued Products

[Attachment 1 – Discontinued products and services in UBB AD, opened up to 01.10.2019](#)

