

Appendix 8 to Tariff applicable to individuals

TARIFF FOR ISSUANCE AND SERVICING OF AN INTERNATIONAL REVOLVING CREDIT CARD WITH INTEREST FREE PERIOD MASTERCARD GOLD

/all fees and transaction limits are in BGN/

	IN FORCE	FROM 06.04.2018
Currency of the card	BGN	BGN
(1) Issuance fee		free of charge
(2) Fee for express issuance (up to 4 working days)		N/A
(3) Re-issuance of a card before expiry date		20.00
(4) Re-issuance of a card due to expiry		free of charge
(5) Card deactivation upon customer request		10.00
(6.1.) Maintenance fee first (primary) card		
- Yearly*		100.00
- Monthly		10.00
(6.2.) Maintenance fee additional card		
- Yearly		50.00
- Monthly		5.00
(7) Minimum balance on the card		N/A
(8) Minimum balance on the account		0.00
(9) Registration for the service "Secure Internet payments"		free of charge
Financial services		
Cash deposit at ATM of UBB		free of charge
Cash withdrawal from an ATM of UBB		3%, min 4.00
Cash withdrawal from an ATM of other bank in Bulgaria		3%, min. 5.00
Cash withdrawal from an ATM abroad		3%, min. 10.00
Cash withdrawal from a POS terminal of UBB		3%, min. 4.00
Cash withdrawal from a POS of other bank in Bulgaria		3%, min. 20.00
Cash withdrawal from a POS abroad		3%, min. 10.00
Purchases of goods and services in Bulgaria and abroad		0.00
Fee for a Refund transaction		2.00%
Fee for a ATM decline transaction abroad		0.50
Payment of utility bills via ePay		0.15
Discount for purchase/payment made in groceries and gasolines** (maximum BGN 20.00 monthly/ BGN 240.00 annually)		2.00%
Additional services		
(1) Card Blocking		free of charge
(2) Card Unblocking		10.00
(3) Change of transaction limits		10.00
(4) Change of card data		10.00
(5) Generation of a new PIN***		2.00
(6) Balance inquiry on ATM/SMS in Bulgaria		
- On ATM of UBB		0.40
- On ATM of other bank in Bulgaria, via ePay.bg or SMS		0.60
(7) Last 5 transactions inquiry on ATM		
- On ATM of UBB		0.20
- On ATM of other bank in Bulgaria		0.50
(8) PIN change on ATM in Bulgaria		
- On ATM of UBB		free of charge
- On ATM of other bank in Bulgaria		0.30
(9) Fee for not returning a card within the terms, specified by UBB		5.00
(10) Fee for receiving a card in another office		5.00
(11) Fee for unjustified cardholder claim		20.00
(12) Unblocking of 3-D secure code		5.00
Transaction limits for single transaction		
ATM cash withdrawal in Bulgaria		10 000
Cash withdrawal abroad		1 000
Payment of goods and services and POS cash withdrawal in Bulgaria		10 000
Payment of goods and services abroad		10 000
Transaction limits for 24 hours		
ATM cash withdrawal in Bulgaria		10 000
Cash withdrawal abroad		1 500
Payment of goods and services and POS cash withdrawal in Bulgaria		10 000
Payment of goods and services abroad		10 000
Maximum number of card usage: in Bulgaria/abroad		15
Transaction limits for 7 days		
ATM cash withdrawal in Bulgaria		10 000
Cash withdrawal abroad		2 000
Payment of goods and services and POS cash withdrawal in Bulgaria		10 000
Payment of goods and services abroad		10 000
Maximum number of card usage: in Bulgaria/abroad		50

Cards, issued within a period 02.05.2017 - 30.06.2017 (the contract for credit limit has been concluded within this period), could benefit from the following promotional conditions:

*50% discount from the annual maintenance fee for the first year- yearly maintenance fee for the first (primary) card in amount of BGN 50.

**Double discount for a purchase/payment with a credit card - 4% (max. BGN 40 monthly) within the period to 31.12.2017.

Additional cards are not included in the promotion.

The discount is provided by the Bank for credit cards for which the contract for credit limit has been concluded after 09.05.2016, and the card is issued after that date and it will be calculated on the booked within a calendar month payments, for the total amount not less than BGN 100 monthly, made in retail outlets classified by the international card organisations as Groceries, and/or in gasolines classified by the international card organisations as Gasolines, in the country and abroad.

Additional conditions:

-The discount will be calculated on the amount for purchases and does not include the interests, fees and commissions related to the purchase.

-The discount will be paid on the cardholder's account monthly, on the last calendar day of the month.

-The Bank is not obliged to provide discounts for purchase/payment if the merchant is not correctly registered by his servicing bank.

***Generation of a new PIN code is provided for cards issued after/on July 13, 2017.