

FEES AND COMMISSIONS TARIFF

OF UNITED BULGARIAN BANK

APPLICABLE TO BUSINESS CLIENTS

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I: BUSINESS CLIENTS ACCOUNTS

TYPE OF SERVICE

BGN

FOREIGN CURRENCY

Time Deposit

Minimum balance	BGN 1 000	500 currency units
Opening	Free of charge	Free of charge
Maintenance-monthly	Free of charge	Free of charge
Closing	Free of charge	Free of charge

Current account

Minimum balance	BGN 200	200 currency units
Opening	BGN 10	BGN 10
Maintenance with e-mail statement	BGN 12	BGN 15
Maintenance with monthly statement	BGN 19	BGN 25
Maintenance with weekly statement**	BGN 17	BGN 20
Maintenance with daily statements	BGN 25	BGN 30
Closing	BGN 20	BGN 20

* Only for customers used the service before 26.11.2018

Current account servicing POS

Minimum balance	BGN 200	200 currency units
Opening	No fee	No fee
Maintenance with e-mail statement	BGN 10	BGN 10
Maintenance with monthly statements	BGN 16	BGN 16
Closing	BGN 20	BGN 20

Current accounts with differentiated interest accrual** - not opened from 09.05.2017

Minimum balance	BGN 200	200 currency units
Opening	BGN 10	BGN 10
Maintenance with e-mail statement	BGN 10	BGN 11.50
Maintenance with monthly statement	BGN 15	BGN 20
Maintenance with daily statements	BGN 25	BGN 30
Closing	BGN 20	BGN 20

Retention Account

Opening	BGN 20	BGN 20
Maintenance monthly	BGN 10	BGN 10
Closing	BGN 20	BGN 20

Liquidation accounts and accounts of clients undergoing bankruptcy proceedings

Minimum balance	BGN 100	200 currency units
Opening	BGN 10	BGN 10
Maintenance with e-mail statement	BGN 12	BGN 15

Maintenance with monthly statement	BGN 19	BGN 25
Maintenance with daily statements	BGN 25	BGN 25
Closing	BGN 20	BGN 20

Escrow and Special Purpose Accounts

Minimum balance	Not required	Not required
Opening and maintenance	0.08 % of the contract amount, per quarter, or a part thereof, min BGN 35	0.08 % of the contract amount, per quarter, or a part thereof, min BGN 35
Statement	Free of charge	Free of charge
Closing	Free of charge	Free of charge

Accounts for Funds of Private Enforcement Agents' (PEA) Clients

Minimum balance	Not required
Opening	No fee
Maintenance with e-mail statement	No fee
Maintenance with monthly statements	No fee
Maintenance with daily statements	No fee
Closing	No fee

Accounts for Funds of Insurance Brokers and Agents' Clients (legal entities and individuals), and Free Lancers (lawyers, notaries etc.)

Minimum balance	Not required
Opening	BGN 10
Maintenance with e-mail statement	BGN 12
Maintenance with monthly statements	BGN 19
Maintenance with daily statements	BGN 25
Issuing a certificate for availability of a client account	BGN 10
Closing	BGN 20

DVP – account for investment agents

Opening	BGN 10
Monthly maintenance fee	BGN 40
Accomplishing of net settlement in corporate securities transactions under Guide 19-12002 of Bulgarian National Bank and Central Depository	BGN 3 per transfer
Transferring funds to an investment intermediary through the Central Depository in transactions with corporate securities (MT 200)	BGN 3 per transfer
Closing	BGN 20

Safekeeping fee for account balances in BGN and EUR of legal entities and sole proprietors

Cumulative daily balance for all client accounts in BGN and EUR up to BGN 2 000 000 (including)	Free of charge	-
Cumulative daily balance for all client accounts in BGN and EUR over BGN 2 000 000	1.0% p.a.	-

New package accounts for PEA

Account for Funds of PEA clients (account for somebody else's funds)

Minimum balance	Not required	-
Opening	No fee	-
Maintenance - monthly	No fee	-
Closing	No fee	-

Savings account – PEA

Minimum balance	Not required	-
Opening	No fee	-
Maintenance - monthly	No fee	-
Closing	No fee	-

PEA Comfort Account – Fees and expenses (own funds account – fees and expenses, collected by PEA)

Minimum balance	Not required	-
Opening	No fee	-
Maintenance - monthly	BGN 1	-
Closing	No fee	-

PEA Comfort Account – Additional activities (own funds account – funds, that PEA receives in relation to the additional activities, performed pursuant to Art. 18 of the Private Enforcement Agents Act)

Minimum balance	Not required	-
Opening	No fee	-
Maintenance - monthly	BGN 1	-
Closing	No fee	-

Other Accounts

Opening	BGN 10	BGN 10
Maintenance with e-mail statement	BGN 12	BGN 15
Maintenance with monthly statements	BGN 19	BGN 25
Maintenance with daily statements	BGN 25	BGN 30
Closing	BGN 20	BGN 20

Other account-related services

Confirmation of information for a client for audit check needs	BGN 100	BGN 100
Maintenance with structured electronic statement	BGN 50	BGN 50
Maintenance with SWIFT MT940 statement	BGN 50	BGN 50

Notes:

- The Safekeeping fee on current account and term deposits balances of legal entities and sole proprietors is assessed for the days the respective threshold in the Tariff is exceeded (on a daily basis) and is collected on a monthly basis by the 10th day of each calendar month for the preceding month. The fee is not charged for accounts of Budget Institutions, Enforcement Agents, trustee (receiver in bankruptcy) account, ESCROW, donor campaign, retention, liquidation and letter of credit accounts, as well as accounts holding third party funds, balances, servicing as collateral for loan exposures. The BGN equivalent of balances in EUR currency accounts will be calculated on a daily basis through the BNB fixing for the respective day.
- Account balances below the required minimum for a current account, retention account, liquidation account, insolvent clients' account, shall not bear interest;
- It is not necessary to deposit the minimum balance upon opening an account, with the exception of a term deposit;
- The monthly maintenance fee for retention account is applicable, in case the account is not closed within 6 months from its opening;

- The Bank has the right to close an account of a Client, who has not paid the fee for its maintenance over a 6 (six)-month period;
- No closing and opening fees shall be collected in case of transforming a retention account into a current account.
- Escrow account shall be opened upon availability of a current account in BGN or EUR;
- Commissions for account statements and transfers from an escrow account shall be collected from the client's current account in the respective currency;
- Current accounts (accounts for own funds), of client account holders, which have not been opened in relation to the scope of activity requiring opening of such client accounts, shall be treated under the tariff as current accounts;
- The fee for opening an escrow account shall be collected once-off for the whole agreement period upon opening the account;
- No fee shall be collected for opening BGN accounts by agricultural producers;
- All other account types and services to those, which have not been explicitly provided for in Section I, shall be charged as stated in Other Accounts section.

II: PACKAGE PROGRAMS

Package Programs (monthly fee)

„Business Partnership“ Package	BGN 15.90
„Business Partnership Start“ package - electronic	BGN 12.90
„Business Partnership Express“ package - electronic	BGN 18.90
„Business Partnership Optimum“ package - electronic	BGN 29.90
„Business Partnership Silver“ package	BGN 35.00
„Business Partnership Gold“ package	BGN 70.00

III: ONLINE BANKING

Registering

Online Banking

No fee

Use -monthly fee

Online Banking

No fee

Other Services

Reissuing a forgotten login password via UBB branch or Call center

BGN 5

Reissuing a forgotten login password via online banking

No fee

Hardware token for scanning color CRONTO codes – usage fee, payable one-off

BGN 29

Replacement of a Hardware token for scanning color CRONTO codes with a new device

BGN 29

Using a software token, integrated in the UBB Mobile application

No fee

Account Information Service (valid until 01.09.2019)

SMS

No fee

Note:

- Operations ordered through online and mobile banking channels shall be charged according to Section IV: 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.

IV: FUNDS TRANSFERS

TYPE OF SERVICE

BGN

FOREIGN CURRENCY

Transfers to and from Account – Intrabank

(within UBB network)

Outgoing

- through the bank branch

BGN 2.00

BGN 2.00

- through online and mobile banking

BGN 0.50

BGN 0.50

Incoming

Free of charge

Free of charge

Transfers to and from Accounts of PEA package – Intrabank

(within UBB network)

Outgoing

- through the bank branch

BGN 0.50

- through online and mobile banking

Free of charge

Incoming

Free of charge

Transfers to and from Account – Interbank

Outgoing through BISERA

- through the bank branch

BGN 4.00

-

- through online and mobile banking

BGN 1.20

-

Outgoing Transfers through RINGS

- through the bank branch

BGN 20

-

- through online and mobile banking

BGN 10

-

Incoming through BISERA / RINGS

Free of charge

-

Outgoing fund transfers in foreign currency

Outgoing fund transfers in euro within the European Economic Area (EEA)

Ordered at a UBB branch

-

BGN 4.00

Ordered through online and mobile banking

-

BGN 1.20

Ordered at a UBB branch (Express)

-

BGN 20.00

Ordered through online and mobile banking (Express)

-

BGN 10.00

Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA

Ordered at a UBB branch

-

**0.20% min. BGN 50
max. BGN 600**

Ordered through online and mobile banking

-

**0.15% min. BGN 50
max. BGN 600**

Ordered at a UBB branch 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 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 over BGN 200	-	0.1% min. BGN 25 max. BGN 200

Interbank Cash Transfers at the Expense of the Payer

Outgoing with cash deposit at the cashiers' desk	0.8%, min. BGN 8	N/A
Outgoing with cash deposit at the cashiers' desk via RINGS	0.8%, min. BGN 25	N/A

Direct Debit

Accepting of consent for direct debit	Free of charge	-
Initiating direct debit order	BGN 2.00	-
Initiating a refusal to pay a received direct debit order	BGN 1.00	-
Payment of a direct debit order within UBB net		-
- through the bank branch	BGN 2.00	-
- through online banking	BGN 0.50	-
via BISERA		-
- through the bank branch	BGN 4.00	-
- through online banking	BGN 1.20	-
via RINGS		-
- through the bank branch	BGN 20.00	-
- through online banking	BGN 10.00	-

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 0.50	BGN 0.50
Interbank Transfers via BISERA	BGN 1.00	-
Changing/Adding registration	BGN 1.00	-
Deactivation of Registration	No fee	-

Payment of tax liabilities

Through <i>Taxes and Fees</i> section in online banking	BGN 1.00	-
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Payment of Electronic vignette (e-Vignette)

Through e-Vignette section in UBB Mobile	No fee	-
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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	-

Mass Payroll Payments

Outgoing within UBB Network

Through the bank branch	BGN 2.00	BGN 2.00
Through online banking or payment file	BGN 0.30	BGN 0.30

Outgoing interbank via BISERA

Through the bank branch	BGN 4.00	-
Through online banking or payment file	BGN 1.10	-

Outgoing interbank via RINGS

Through the bank branch	BGN 20.00	-
Through online banking or payment file	BGN 10.00	-

Processing of payroll payment file

Through the bank branch	BGN 5.00 per file	
Through online banking or payment file	Free of charge	

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 fund transfer order conditions	-	BGN 65 + commission of the correspondent bank
Fee for cancelling a fund transfer in foreign currency	-	BGN 65 + commission of the correspondent bank
Return incoming transfer (not by the fault of the Bank)	-	BGN 100
Return outgoing transfer (not by the fault of the Bank)	-	The commission for incoming transfer in foreign currency
Fiduciary operations related to transfer of funds	Negotiable	Negotiable
Fee for manual processing of an incoming foreign currency transfer due to unspecified IBAN (shall be collected from the beneficiary of the transfer, except in cases, when the expenses related to the transfer are "OUR")	-	BGN 10
Additional fee for incoming non-cash transaction through a virtual IBAN	BGN 0.30	-

Notes:

- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts in the Bank's system;
- No additional fee, charged on teller operations, is collected for cash transfers;
- No transfer fee shall be collected in case of funds transfer within the bank's network, between accounts of the same holder;
- 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 via BISERA for execution within the same business day shall be 15.00 h;
- Deadline for accepting payments via RINGS for execution within the same business day shall be 15.30 h.;
- Orders for intrabank transfers from and to accounts with UBB shall be accepted till 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 transfer in the currencies of the other countries from the EEA, ordered via online and mobile banking, will be executed with value date 1 business day, while those ordered through a branch of the bank – with value date up to 2 business days;
- Fund transfers in JPY, TRY, CAD, AUD, RUB, ordered via online and mobile banking and through a branch of the bank, will be executed with a value date 2 business days;
- Express transfers via TARGET2 shall be executed only in EUR to banks in countries within the European Economic Area which participate in TARGET2;
- Deadline for processing incoming transfers in foreign currency within the business day - 16.30 h.
- Transfers in EUR and in the national currencies of European Union/European Economic Area countries 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 amendment of an ordered foreign currency transfer, besides the fees of UBB, the payer shall be charged additionally with all fees of the correspondent banks, having originated in relation with these services.
- 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 execution of 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 deduct expenses from the fund transfer amount;
- No commission for transfers in BGN through the branch network (on a hard copy) in accounts of UBB Asset Management AD for subscription of shares 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 its issuing bank's tariff. Upon effecting payments through UPAY UBB clients will not be charged additionally.
- 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 paid bill.
- Upon payment of taxes through the UPAY Payment Gateway one transaction can pay the arrears of one entity under 1 Taxable Entity's Account Number.
- In the cases when to an account of the Holder there is a received fund transfer in a currency, other than the account currency, the Bank shall credit the account as at the moment of posting the accounting entries, by converting the received amount at the announced for the day official buy /sell rates for the respective currency and for the account currency, applicable to electronic exchange of foreign currency.

V: CASH OPERATIONS

TYPE OF SERVICE	BGN	FOREIGN CURRENCY
Cash deposit up to BGN 2 000 (currency equivalent)	BGN 2.00	BGN 2.00
Cash deposit above BGN 2 000 (currency equivalent)	0.25%, min. 5 BGN, max. 300 BGN	0.3%, min. 5 BGN, max. 300 BGN
Cash deposit by a legal entity, other than the account holder	0.3% on the total amount, min. 4 BGN	0.3% on the total amount, min. 4 BGN
Cash deposit by a legal entity, other than the account holder to an account of a State Budget	0.4% on the total amount, min. 4 BGN	0.4% on the total amount, min. 4 BGN
Depositing in a currency, different from the account's currency	No fee	No fee
ATM Deposit	Free of charge	-
Cash deposit on account from PEA package*	Free of charge	-
<i>*No fee shall be charged on cash deposits, made by a natural person to an account for funds of Private Enforcement Agents' clients (account for somebody else's funds).</i>		
Cash Withdrawal up to BGN 10 000 (currency equivalent) and above BGN 10 000 with prior request	0.55%, min. 4 BGN	0.6%, min. 5 BGN
Cash Withdrawal above BGN 10 000 (currency equivalent) without request	0.65% from the whole amount	0.7% from the whole amount
Withdrawing in a currency, different from the account's currency	No fee	0.35% from the whole amount
Cash Withdrawal from account from PEA package	0.2%, min. 1 BGN, max. 100 BGN	-
Cash Collection		
With a specialized vehicle of the Bank	Negotiable	Negotiable
Cash transportation to client sites	Negotiable	Negotiable
Other Cash Commissions:		
Processing, counting, exchange without depositing to an account (including exchanging banknotes for coins and vice versa)	5%, min. BGN 5	-
Checking a banknote with doubtful authenticity /per banknote/	BGN 1	BGN 1
Replacement of damaged banknotes and coins	No fee	N/A
Coins deposit (collected on the whole amount in case of deposited more than 20 coins)	5%, min. BGN 3	-
Account deposit through cash collection or twenty-four-hour vault	0.2%	0.2%
Safe-keeping of valuables in a twenty-four-hour vault – per week	BGN 27	BGN 27
Safe-keeping of valuables in a twenty-four-hour vault – per month	BGN 100	BGN 100
Additional fee for incoming cash transaction through a virtual IBAN	BGN 0.30	BGN 0.30
Purchase of foreign currency at a teller desk	-	0.35% from the whole amount

Notes:

- Upon withdrawal of amounts exceeding BGN 10 000 or their equivalence in foreign currency (only in case it coincides with the account currency) by one particular client on a daily basis, a prior written request 2 business days in advance is required. For funds requested in writing but not withdrawn, a commission of 0,5% shall be charged on the non-withdrawn amount;
- No commissions shall be collected for cash deposits of sorted banknotes, when the grounds for the deposit are expressly stated as repayment of an obligation under a loan, granted by UBB. Cash commissions shall not be due only upon a cash installment under a

loan with a repayment schedule (excluding credit lines and overdrafts) and up to the amount of the currently due loan installment, in accordance with the repayment schedule;

- Strongly damaged banknotes are such with interrupted wholeness due to physical or chemical processes;
- No transfer fees shall be collected for purchase-sale and exchange of foreign currency through a non-cash transfer between accounts of the same holder;
- An agreement for safe-keeping of valuables in a twenty-four-hour vault can be entered into only with legal entities, upon the explicit condition that the valuable consignment deposited into twenty-four-hour vault, be opened by a Bank committee, and the cash found in it, be credited to the client's account with the Bank;
- Funds deposited after the Bank's business hours will be posted with value date the first business day, following the depositing date.
- Cash transfers, returned by the beneficiary's bank shall be refunded to the payer within 7 business days following the date of the ordered transfer. The amount shall be refunded upon the payer's request;
- ATM deposits, made by 17 h., shall be posted with value date the same business day. Deposits made after 17h., 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;
- All deposits, made by an individual, representing the client or an individual expressly authorized by the client to make deposits to its account or in the cases, when in the deposit reasons there are no details, typical for effecting a payment between the depositor and the account holder, shall be charged as deposits to an account;
- In all other cases the deposit shall be charged as a cash deposit to an account by a third party different from the account holder and the fee shall be collected from the depositor;
- No commission for deposits to UBB Asset Management AD accounts for subscription of shares from UBB Mutual Funds;
- Purchase of foreign currency at a teller desk and withdrawal in a foreign currency, different from that of the client's account, is restricted to 1 transaction of amount up to BGN 10 000 (currency equivalent) per client on a daily basis.

VI: 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

Note:

- 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.

VII: DOCUMENTARY COLLECTIONS

TYPE OF SERVICE	BGN	FOREIGN CURRENCY
Documentary Collection Received by UBB		
Documents against payment	0.25% min. BGN 80 max. BGN 600	
Documents against acceptance	0.30% min. BGN 80 max. BGN 600	
Documents free of payment	0.20% min. BGN 80 max. BGN 300	
Processing of documents, sent to the order of UBB	0.30% min. BGN 220	
Aval with cash collateral (per quarter or part thereof)	0.30% min. BGN 100	
Aval with other collateral	Upon agreement	
Advising of amendment	BGN 60	
Urgent processing upon a customer's request (within one banking day)	BGN 80	
Tracers/Inquiries	BGN 70	
Correspondence upon the client's order	BGN 70	
Return of unpaid documents	BGN 80	
Documentary Collection Sent by UBB		
Documents against payment/acceptance/free of payment	0.25% min. BGN 80 max. BGN 600	
Amendment of the collection instructions	BGN 100	
Urgent processing upon a customer's request (within one banking day)	BGN 80	
Tracers/Inquiries	BGN 70	
Correspondence upon the client's order	BGN 70	

Notes:

- All commissions and charges for processing of documents, received for collection, but paid with payment transfer are due and shall be collected;
- The commissions for processing documentary collection are charged upon advising/ sending the documents;
- UBB process Documentary collections that are subject to the Uniform Rules for Collections issued by ICC, Paris, the edition currently into force.

VIII: LETTERS OF CREDIT

TYPE OF SERVICE

Letters of Credit Issued by UBB

Pre-advising	BGN 60
Issue with cash collateral (per quarter or part thereof)	0.30% min. BGN 100
Issue with other collateral (per quarter or part thereof)	0.55% min. BGN 100
Processing and payment of documents	0.10% min. BGN 100
Deferred payment / acceptance (per month or part thereof)	0.10% min. BGN 100
Letter of credit amendment	
Amendment with increase of amount /extension of validity	Issue commission is applied
Other amendment	BGN 120
Cancellation of customer's application for issuance or before expiry date	BGN 100
Urgent processing upon a customer's request (within one banking day)	BGN 100
Discrepancy fee	BGN 200
Processing of documents, sent to the order of UBB	0.30% min. BGN 220
Correspondence upon the client's order	BGN 100
Photocopying of the documents for the bank file (if not presented by the beneficiary)	BGN 60 (VAT excluding)

Letters of Credit Received by UBB

Pre-advising	BGN 60
Advising without commitment (including advising of amendment extending the validity or increasing the L/C amount of a confirmed L/C)	0.12% min. BGN 100 max. BGN 1000
Confirmation (per quarter or part thereof)	Upon agreement
Advising an amendment (excluding extension of validity of a confirmed L/C and amount increase)	BGN 100
Processing, sending and payment of documents	0.18% min. BGN 100
Deferred payment or acceptance of L/C (per month or a part thereof)	
confirmed by UBB	0.1% min. BGN 100
not confirmed by UBB	BGN 80
Transfer of an L/C	0.20% min. BGN 100
Assignment of proceeds (once-off)	0.15% min. BGN 100
Authenticity confirmation of L/C, issued directly to the beneficiary	BGN 50
Advising of assignment of proceeds	BGN 100
Discounting	Upon agreement
Cancellation before the expiry date	BGN 100
Preliminary examination of documents	BGN 100
Second examination of documents, returned for correction	BGN 100
Urgent processing upon a customer's request (within one banking day)	BGN 100
Correspondence upon the client's order	BGN 100
Non-utilization fee	BGN 80
Purchase of receivables under L/C	BGN 50

Notes:

- For letters of credit, issued directly to the beneficiary, requesting to be handled by UBB AD, fees and commissions shall be charged as for letters of credit, received in UBB AD;
- The issuing commission is collected upon issuance of a letter of credit for the whole period of validity, or upon agreement between UBB and the applicant, the collected commissions are not subject to refund upon decrease of the amount of the letter of credit;
- Under revolving letters of credit the respective commission is charged on the revolving amount as if on a new letter of credit;
- When there is a tolerance in the letter of credit or "about", the commissions are charged on the amount plus tolerance as stated;
- For amendment, relating to reduction of the amount or extending the validity period, when such extension is within a quarter, for which the issuing commission has already been paid, Other Amendment Fee shall be collected;
- For amendment, relating to extending the validity period, when such extension is beyond the quarter, for which the issuing commission has already been paid, or the amendment relates to increase in the amount, a Commission for Issuing shall be charged;
- A commission for deferred payment / acceptance shall be collected for the period from the moment of presenting documents under the L/C till its maturity. The discrepancy commission is for beneficiary's account;
- Commissions for pre-advising, advising, for confirmation, for transfer of L/C, for advising of assignment of proceeds, transfer of assignment, for amendment, for urgent processing are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund;
- Processing of the issued Stand-by letters of credit and respectively the applying of the Tariff shall be made as for bank guarantees, depending on the collateral;
- Received Stand-by letters of credit, by decision of Trade Finance Section, may be processed as received letters of credit or received guarantees;
- UBB processes Documentary letters of credit that are subject to the Uniform Customs and Practice for documentary credits issued by the ICC, Paris, the edition currently in force.
- For letters of credit, secured with collateral other than cash, apart from the fees due in accordance with the present, the client shall pay fees and commissions (like management fee, application fee, renegotiation fee and others) in accordance with chapter XIV Loans. Commitment fee is not applicable.

IX: CARDS

Debit MasterCard Business

Tariff

Visa Business Electron debit card

Tariff

Visa Business debit card

Tariff

Visa Gold Business debit card

Tariff

Credit cards MASTERCARD BUSINESS/MASTERCARD CORPORATE

Tariff

X: CHEQUES

As of 15.03.2019 this service has been discontinued

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XI: 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 trough 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 trough U-Broker	0.5%, min. BGN 2
For deals with corporate bonds effected trough 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

XII: OPERATIONS WITH BULGARIAN GOVERNMENT SECURITIES AND INTERNATIONAL BONDS

Government securities

BGN

For non-bank financial institutions for register maintenance (monthly)

BGN 50

Primary Market Deals

For placing bid for government securities auction (per one bid)

BGN 3

Accepted bid

- Up to BGN 100 000 incl.

0.06%

- Over BGN 100 000

Negotiable

Not accepted bid (per one bid)

BGN 15

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 pledge under a special pledge deal

BGN 20

International bonds

B G N

Fee per deal

BGN 25

Notes:

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

XIII: DEPOSITORY AND CUSTODY SERVICES

TYPE OF SERVICE

BGN

FOREIGN
CURRENCY

DEPOSITORY SERVICES

To Implement the Service Depository Bank (Under the Public Offering of Securities Act and the Act on the Joint Stock Companies Established for Special Investment Purposes /REIT/)

Opening a register and accepting securities for safe-keeping by UBB AD as a Depository Bank for: an investment company - open or closed type, mutual fund or a joint stock company established to special investment purposes /REIT/

BGN 20 one off

Servicing a register of the custody accounts for the safe-keeping of dematerialized securities in the account of UBB AD as a Depository Bank in the Central Depository (including a monthly statement from the register) (taxable to VAT)

BGN 25 per month

Servicing a register for safe-keeping of government securities of the client (including a monthly statement from the register)

BGN 50 per month

For servicing as a Depository Bank of a joint stock company established for special investment purposes /REIT/

Negotiable

Controlling the calculation of net asset value per share, price issue for the securities and redemption price of the stocks/shares of the client.

Negotiable

Issuance of a monthly written summary information for the held by the Depository Bank assets of the client and transactions made with them under the Ordinance on the Activities of Investment Companies

BGN 15 per each set

When changing UBB AD as a Depository Bank - the closure of the register and any custody account, and transfer of the safe-kept securities

BGN 10 per each account, min. BGN 100 one off

Operations recorded in the opened register on the name of the client of the held dematerialized securities in an account of the Depository Bank in the Central Depository:

Performing an order for a transfer under a custody deal of securities of the client

BGN 5 for a single transfer

Performing an order for transfer from or transfer to another investment intermediary of securities from/to a client account with UBB AD

BGN 4 for a single transfer

Performing an order for transfer of securities from its own account to the client's account with UBB AD

BGN 4 for a single transfer

Performing of a request of the client for participation in capital increase (subscription rights against shares) of a joint-stock company

BGN 4 for a single transfer

Correction of a data in a wrong order made by the client for transfer: custodian transaction, transfer from or transfer to of securities referred to the register

BGN 5 for a single transfer

Enter in a list of a contract for a pledge to the Central Depository

BGN 54

Obliteration from the list of a pledge to the Central Depository

BGN 31

Blocking and unblocking of securities to the Central Depository

BGN 45

Operations with an Opened Client Register for the Kept Book-Entry Securities in an Account of the Depository Bank with a Foreign Depository

Servicing a register of foreign issues of book-entry securities with a foreign Depository - Clearstream Banking SA (Luxembourg): (including a monthly statement from the register) (taxable to VAT)		Negotiable
Transfer/underwriting of foreign bonds of the client according to a register of the Depository Bank in a foreign Depository - Clearstream Banking SA (Luxembourg)		Negotiable
Transfer/underwriting of foreign shares of the client according to a register of the Depository Bank in a foreign Depository - Clearstream Banking SA (Luxembourg)		Negotiable
Transfer of foreign securities between two clients, which register is maintained by UBB AD (payable by each party, involved in the transfer)	BGN 10	
Cancellation or correction of a wrongfully submitted order by the client	The equivalence of the fee for effecting the respective operation	
For advice note upon the client's request	BGN 20	
Allocation of income - payment of dividends, coupon and principal payments, allocation of, dividends in the form of shares, repurchase and others		EUR 15 for each action
Provision of information on Corporate Events (taxable to VAT)	Negotiable	

Preparation of Additional Written Information (Other than the Obligatory Information under the Regulation on the Activities of Investment Companies) upon the Client's Request

For the securities accepted for safe-keeping in the respective deposit accounts and registers	BGN 10	
For the movement of securities accepted for safe-keeping for a certain period of time, per issue	BGN 15	
Issuance of a Depository receipt for securities kept in the register of UBB AD (as a Depository Bank) in the Central Depository	BGN 4	
Issuance of a Certificate of the client for missing or available of listed circumstances of a pledge to the Central Depository	BGN 15	
Issuance of a Certificate of blocked or unblocked securities of the client to the Central Depository	BGN 15	

Other Depository Services

Servicing of custody account for safe-keeping of available securities and certification documents for held dematerialized securities (including a monthly statement from the register)	BGN 15 per month	
Deposit or withdrawal of existing securities and certification documents for held dematerialized securities	BGN 2 for each 100 number, but not less than BGN 4	
Payment of dividends on shares of a joint-stock companies	Negotiable	
Payment of liquidation shares of a joint-stock companies in bankruptcy	Negotiable	

Maintenance of DVP accounts and settle transactions on the Bulgarian Stock Exchange - Sofia with corporate securities of Licensed Investment Intermediaries

Accomplishing of net settlement in corporate securities transactions under Guide 19-12002 of Bulgarian National Bank and Central Depository

BGN 3 per transfer

Transferring funds to an investment intermediary through the Central Depository in transactions with corporate securities (MT 200)

BGN 3 per transfer

CUSTODY SERVICES TO FUNDS FOR ADDITIONAL PENSION INSURANCE

For the service as a custodian bank to funds for additional pension insurance, required by the Social Security Code and Ordinance № 36 of the BNB

Negotiable

XIV: LOANS

XIV.A: LOANS FOR BUSINESS CLIENTS

TYPE OF SERVICE

BGN

Survey Fee

(Payable upon submitting of the loan application. If the application is in different currency, it's calculated at the BNB fixing rate applicable for the loan application submission date.)

0.1% on the amount, min BGN 100

Management fee applicable to all types of loans

The fee shall be collected upon signing the loan agreement, limit for bank guarantees/limit for letters of credit, combined limits for WCF and bank guarantees/letters of credit or contracts for standalone bank guarantee/letter of credit. If the loan is in a currency different from BGN, the fee shall be re-calculated according to BNB exchange rate on the date of payment

For the first year (payable before loan drawdown)

1% on the agreed amount

1% on the outstanding amount / approved amount (for overdrafts and credit lines, limits for bank guarantees/letters of credit, combined limits for WCF and bank guarantees/letters of credit or contracts for standalone bank guarantee/letter of credit)

For each subsequent year (payable every 12 months from the date of the contract).

Commitment fee

Investment and working capital loans (with defined repayment schedule)

1% once-off on the unutilized portion

Credit line and Overdraft (on the non-drawn down amount, to be collected on a monthly basis on the date of interest payments)

1% per annum

Renegotiation fee

(Additionally an administration fee shall be collected also for the increased loan portion and/or the extended period – collected on the expiry date of the previous deadline, if the period is extended, otherwise – upon signing the annex)

For renegotiation or restructuring

0.25% over the credit limit, min BGN 200, or over the outstanding debt on the principal plus the additionally approved limit/principal if applicable

Fee for non-fulfillment of one or more financial covenants and/or other special credit conditions and/or other explicitly contracted obligations under a loan agreement

Upon first non-fulfillment

For loans with approved amount up to 1 MBGN (or equivalent)

BGN 200

For loans at 1 MBGN (or equivalent) or above

BGN 350

For subsequent non-fulfillment

For loans with approved amount up to 1 MBGN (or equivalent)

0.1% of the approved loan amount but not less than 500 BGN

For loans at 1 MBGN (or equivalent) or above

0.05% of the approved loan amount but not less than 1 000 BGN

Partial or Full Prepayment of a Loan

In case of prepayment and / or loan agreement termination by refinancing or borrowings from third parties (including related parties to the Borrower) and / or early repayment made by the Co-debtor	5% once-off
In case of prepayment and /or loan agreement termination with funds provided by the main activity of the Borrower	Negotiable

Documentation and Legal services fees

Preparing a notary deed draft or application for registering a legal mortgage	100 for the first page+ 50 per each subsequent page of the mortgage deed but not more than 600
Preparing documents for registering a pledge of a commercial enterprise (agreement for pledge of a commercial enterprise, an application for registration in the Commercial Register, the Central Register of Special Pledges and other respective registers)	100 (for the first page + 50 per each subsequent page of the agreement for a pledge of a commercial enterprise but not more than 600) 100 (for registering a pledge in the Central Register of Special 100 (for registration in each respective register)
Obliteration of a mortgage	BGN 100
Obliteration of a pledge under the Special Pledges' Act	BGN 100

Combined fees for legal advice and appraisal of real estates, machines and equipment, entire commercial enterprises, intellectual property

** prices with VAT included*

1. Apartment, floor house (with / without garage)	BGN 200
add. for each subsequent apartment in the same building	20% of the standard appraisal fee
add. for each subsequent garage in the same building	20% of the standard appraisal fee
2.1. House with adjacent land (total living area up to 300 sq.m.) for 1st floor	BGN 290
2.2. House with adjacent land (total area over 300 sq.m.) for 1 floor	BGN 330
for each subsequent floor (for 2.1 and 2.2.)	BGN 50
add. for each others. self-contained object on the same terrain (for 2.1 and 2.2.)	BGN 50
3.1. Office (up to 300 m²)	BGN 315
3.2. Office (over 300 sq.m.)	BGN 355
added to each subsequent office in the same building (for 3.1 and 3.2)	BGN 50
additional garage in the same building (for 3.1 and 3.2)	BGN 25
4.1. Shop, restaurant (with terrain or CRC-cession of right of construction , total built -up area up to 300 sq.m.)	BGN 340
4.2. Shop, restaurant (with terrain or CRC -cession of right of construction, total built-up area over 300 sq.m.)	BGN 380
for each next commercial object in the same building (for 4.1 and 4.2)	BGN 65
5. Garage (single occupancy)	BGN 100
add. for each subsequent garage in the same building	BGN 50
6.1. Other individual buildings (commercial, administrative, industrial, hotel) with terrain or PPS, up to 1000 sq.m.	BGN 665
6.2. Other individual buildings (commercial, administrative, manufacturing, hotel) with terrain or CRC(cession of right of construction), total built-up area over 1000 sq.m.	min. BGN 790- max. BGN 2650
from 1001 sq.m. to 2000 sq.m.	BGN 790
from 2001 sq.m. to 3000 sq.m.	BGN 910
from 3001 sq.m. to 5000 sq.m.	BGN 1170
from 5001 sq.m. to 7500 sq.m.	BGN 1420

from 7501 sq.m. to 10 000 sq.m.	BGN 1670
from 10 001 sq.m. to 12 500 sq.m.	BGN 1920
from 12 501 sq.m. to 15 000 sq.m.	BGN 2180
from 15 001 sq.m. to 18 000 sq.m.	BGN 2430
over 18 001 sq.m.	BGN 2650
7.1 Non-built-up land or agricultural (arable) land	
Zoned land properties	BGN 290
Non-zoned land properties	BGN 325
arable land with perennials	BGN 400
add. for each following terrain in the same area, incl.	
non-build-up terrains neighboring to properties under 6.1. and 6.2.	BGN 50
7.2 Building plot - Investment project	min. BGN 415 - max. BGN 2650
8. Construction works / Certificate of execution per 1 building (on base of reference prices)	BGN 230
9.1. Light vehicles, trucks, agricultural machinery, standard machinery/ equipment	BGN 100 (per item)
9.2. Non-standard machines, aircraft, ship, technological lines	min. BGN 415 - max. BGN 2000
10. Assets of commercial enterprise – land, buildings, machinery, equipment and other tangible assets (without inventory)	min. BGN 750 - max. BGN 3500
11. Revaluatuiou in case the property has been changed - through expansion, demolition, new construction, change of intended use - and/or if the previous valuation has been made by a different valuer (i.e. valuation company) AND/OR if the previous valuation has been made before 12 – 36 months	70 % of the standard appraisal fee (in case of change)
12. Revaluation in case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. and if the previous valuation has been made by the same valuer (i.e. valuation company) and if the previous valuation has been made up to 12 months before	50 % of the standard appraisal fee (in case of no change)
13. Specific assessments and consultations (gas-station; photovoltaic installation; (solar power plant); biomass installation (biomass power plant); HPP; co-generation; concrete center; grain store, incl. land, buildings, equipment; etc.	Negotiable

* for a large number of objects of the same type 13 is applicable

Notes:

- The Loan Survey fees are collected at the time of submitting the application for the respective loan;
- If the application is in different currency other than BGN the application is re-calculated according to BNB exchange rate on the day of submitting the application;
- The prepayment fee is calculated on the prepaid amount;
- The administration fee for the first year is collected once-off upon signing the loan agreement and for each subsequent year payable every 12 months from the date of signing the contract /including overdrafts and credit lines/.. In case the revolving loan is refused for the forthcoming period, and the fee for the same is collected, it is refunded to the client;
- For non-revolving credit line management fee after the first year is collected on the remaining debt;
- The collected fees and commissions for loans shall not be refundable upon prepayment;
- The fees for appraisal of real estates and movables include VAT;
- Each amendment of the loan agreement shall be considered re-negotiation;
- When collecting the re-negotiation fee the outstanding principal shall include the standard and overdue principal as of the date of signing the annex;
- Upon a request for revolving a working capital loan, a credit line or overdraft Survey fee shall be payable. In case of renegotiation of current parameters, other than the term of the loan during the revolving, no renegotiation fee is collected;
- The fee for “preparing documentation for registering collateral” shall be due only in the cases when the respective document is prepared by a legal advisor/employee of the Bank. The fee shall not be collected in case the document is prepared by a notary public or an attorney at law;
- For guarantees and L/Cs, secured with collateral other than cash, apart from the fees due in accordance with Chapter XV. Bank Guarantees, respectively Chapter VIII. Letters of Credit, the client shall pay fees and commissions in accordance with the current chapter.
- Bank shall be entitled to collect ex-officio all due loan fees of business clients.

XIV.B: LOANS FOR MICRO BUSINESS CLIENTS

Survey Fee

(Payable upon submitting of the loan application. If the application is in different currency, it's calculated at the BNB fixing rate applicable for the loan application submission date) **0.1% on the amount, min. BGN 50**

Management fee

1%

Commitment fee

0.50%

Renegotiation fee

(Additionally an administration fee shall be collected also for the increased loan portion and/or the extended period – collected on the expiry date of the previous deadline, if the period is extended, otherwise – upon signing the annex) **0.25%**

Full Prepayment of a Loan

in case of refinancing **5%**

with own funds **1%**

Combined fees for legal advice and appraisal of real estates, machines and equipment, entire commercial enterprises, intellectual property

** prices with VAT included*

1. Apartment, floor house (with / without garage)

BGN 200

add. for each subsequent apartment in the same building

20% of the standard appraisal fee

add. for each subsequent garage in the same building

20% of the standard appraisal fee

2.1. House with adjacent land (total living area up to 300 sq.m.) for 1st floor

BGN 290

2.2. House with adjacent land (total area over 300 sq.m.) for 1 floor

BGN 330

for each subsequent floor (for 2.1 and 2.2.)

BGN 50

3.1. Office (up to 300 m²)

BGN 315

3.2. Office (over 300 sq.m.)

BGN 355

added to each subsequent office in the same building (for 3.1 and 3.2)

BGN 50

additional garage in the same building (for 3.1 and 3.2)

BGN 25

4.1. Shop, restaurant (with terrain or CRC-cession of right of construction , total built -up area up to 300 sq.m.)

BGN 340

4.2. Shop, restaurant (with terrain or CRC -cession of right of construction, total built-up area over 300 sq.m.)

BGN 380

for each next commercial object in the same building (for 4.1 and 4.2)

BGN 65

5. Garage (single occupancy)

BGN 100

add. for each subsequent garage in the same building

BGN 50

6.1. Other individual buildings (commercial, administrative, industrial, hotel) with terrain or PPS, up to 1000 sq.m.

BGN 665

6.2. Other individual buildings (commercial, administrative, manufacturing, hotel) with terrain or CRC(cession of right of construction), total built-up area over 1000 sq.m.

min. BGN 790 - max. BGN 2650

from 1001 sq.m. to 2000 sq.m.

BGN 790

from 2001 sq.m. to 3000 sq.m.

BGN 910

from 3001 sq.m. to 5000 sq.m.

BGN 1170

from 5001 sq.m. to 7500 sq.m.

BGN 1420

from 7501 sq.m. to 10 000 sq.m.

BGN 1670

from 10 001 sq.m. to 12 500 sq.m.

BGN 1920

from 12 501 sq.m. to 15 000 sq.m.

BGN 2180

from 15 001 sq.m. to 18 000 sq.m.	BGN 2430
over 18 001 sq.m.	BGN 2650
7.1 Non-built-up land or agricultural (arable) land	
Zoned land properties	BGN 290
Non-zoned land properties	BGN 325
arable land with perennials	BGN 400
add. for each following terrain in the same area , incl. non-build-up terrains neighboring to properties under 6.1. and 6.2	BGN 50
7.2 Building plot - Investment project	min. BGN 415 - max. BGN 2650
8. Construction works / Certificate of execution per 1 building (on base of reference prices)	BGN 230
9.1. Light vehicles, trucks, agricultural machinery, standard machinery/ equipment	BGN 100 (per item)
9.2. Non-standard machines, aircraft, ship, technological lines	min. BGN 415 - max. BGN 2000
10. Assets of commercial enterprise – land, buildings, machinery, equipment and other tangible assets (without inventory)	min. BGN 750 - max. BGN 3500
11. Revaluatuaion in case the property has been changed - through expansion, demolition, new construction, change of intended use - and/or if the previous valuation has been made by a different valuer (i.e. valuation company) AND/OR if the previous valuation has been made before 12 – 36 months	70 % of the standard appraisal fee (in case of change)
12. Revaluation in case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. and if the previous valuation has been made by the same valuer (i.e. valuation company) and if the previous valuation has been made up to 12 months before	50 % of the standard appraisal fee (in case of no change)
13. Specific assessments and consultations Specific assessments and consultations (gas-station; photovoltaic installation; (solar power plant); biomass installation (biomass power plant); HPP; co-generation; concrete center; grain store, incl. land, buildings, equipment; etc.).	Negotiable
* for a large number of objects of the same type 13 is applicable	

Notes:

- Collected loan related fees and commissions are not subject of refund upon partial or full repayment.
- For renegotiation of a loan, the Bank considers each change of the loan agreement, excluding revolving of the loan. Upon collection of the renegotiation fee, in outstanding principal will be included regular and overdue principle as of the annex signing date.
- The management fee is collected upon utilization on the approved loan amount and annually on the principal amount.
- The overdraft management fee shall be collected in full amount, no matter whether the loan is for a 1-year, or a shorter period. Administration commission shall be collected upon each revolving of the loan
- Management fee shall be collected upon each revolving of the loan.

XV: BANK GUARANTEES

SERVICE

Guarantees, ISSUED by UBB

Pre-advising	BGN 60
Issue with cash collateral (per quarter or a part thereof)	
For bank guarantees in foreign currency	0.30% min. BGN 100
For bank guarantees in BGN	0.30% min. BGN 60
Issue with other collateral (per quarter or a part thereof)	0.55% min. BGN 100
Processing of a claim	0.10% min. BGN 100 max. BGN 750
Guarantee amendment	
Amendment with increase of amount/extension of validity	Issue commission is applied
Other amendment	BGN 100
Cancellation of a customer's application	BGN 80
For urgent processing upon the client's request (within one banking day)	BGN 100
Correspondence upon the client's order	BGN 60
Bank guarantee for confirming financial stability	3% per annum, min. BGN 250

Guarantees, received in UBB

Pre-advising	BGN 60
Advising without commitment (including advising of a change, relating to increasing the amount)	0.10% min. BGN 100 max. BGN 500
Advising an amendment (excluding amount increase)	BGN 100
Processing of a claim:	
For guarantees advised by the Bank	BGN 100
For guarantees issued directly to the beneficiary	0.10% min BGN 200, max BGN 600
Assignment of proceeds	0.15% min. BGN 70 max. BGN 700
Authenticity confirmation of guarantee, issued directly to the beneficiary	BGN 60
For urgent processing upon the client's request (within one banking day)	BGN 60
Correspondence upon the client's order	BGN 60

Notes:

- Documentary bank guarantees issued and received with UBB and having the characteristics of letters of credit, are treated as letters of credit;
- The issuance commission is collected in advance, from the issuance date of the guarantee until the latest date of the liability of the bank under the guarantee, or upon agreement between UBB and the applicant., The collected commissions are not subject to refund upon decrease of the amount of the guarantee;
- For amendment, relating to reduction of the amount or extending the validity period, when such extension is within a quarter, for which the issuing commission has already been paid, Other Amendment Fee shall be collected;
- For amendment, relating to extending the validity period, when such extension is beyond the quarter, for which the issuing commission has already been paid, or the amendment relates to increase in the amount, a Commission for Issuing shall be charged;
- Upon increase of the amount of a bank guarantee, a commission as if on a new one is charged on the amount of the increase;
- The minimum fees/commissions relate to each quarter or a part thereof, regardless of the guarantee period.
- For guarantees, secured with collateral other than cash, apart from the fees due in accordance with the present, the client shall pay fees and commissions (like management fee, application fee, renegotiation fee and others) in accordance with chapter XIV Loans. Commitment fee is not applicable.

XVI: OTHER SERVICES

TYPE OF SERVICE	BGN	CURRENCY
Preparation of Statements		
For the current year	BGN 25	
For each previous year	BGN 50	
Account turnover statements for the current year	BGN 10	
Fee for the preparation of a statements during the current year	BGN 40	
Fee for the preparation of a statements in the previous year	BGN 50	
Issuing a Certificate		
In Bulgarian	BGN 30	
In a foreign language	BGN 50	
Certificate for a bank account number required by Agriculture State Fund in connection with the Single Area Payment Scheme – SAPS and extra payments on local basis	BGN 5	
True Copy or Photo Copy of a Document		
Per page	BGN 1	
Filling-in a Bank Payment Document		
	BGN 1	
Bank Reference		
To Bulgarian institutions	BGN 50	
To foreign institutions	BGN 100	
Upon request of a correspondent bank	BGN 115	
Install a physical and virtual POS terminal at a merchant for accepting cards		
Fees and commissions payable by the merchant	Negotiable	
Collection of an inactive POS Terminal:		
Returned by a physical POS terminal to a branch of the bank	No fee	
Collection of a physical POS terminal by a bank representative from a merchant's office or a merchant's office	BGN 50 per each POS terminal	
Examination of documents of foreign legal entities in regards of acceptance / refusal of establishing relationships with the bank (VAT included)		
For legal entities, registered outside Bulgaria, but within the EEA	BGN 200	
For legal entities, registered outside EEA	BGN 400	
For adjusting an accounting entry upon the ordering client's request		BGN 5
Special courier services for delivery of documentary parcels abroad	BGN 12 + actual expenses	

Documentary parcels abroad by registered mail	BGN 12	
Courier services for documentary parcels within the country	BGN 6	
For performing a check on a test-key, encoded by UBB, verifying a test-key without responsibility for UBB or providing a test-key to other banks	-	BGN 100
For verifying the authenticity of signatures, telegraphic and telex test-keys without responsibility on the part of UBB	-	BGN 100
Distraintment maintenance fee	BGN 20	

Fee for funds keeping under unilaterally terminated by UBB AD contracts on current accounts **4% per annum**

**The fee is not applied for current accounts with imposed distrains, other rights of third parties and accounts, servicing credit contracts with the bank.*

Remote account opening within KBC Group

Examination of documents for opening remote accounts in KBC Group divisions	BGN 300	
Annual Check-up on remote-account accounts in the KBC Group divisions	BGN 100	

Notes:

- The Examination of documents of foreign legal entities in regards of acceptance / refusal of establishing relationships with the bank does not apply for KBC Group clients or companies directed by IBOS Association.
- FX transactions are being effected, based on the announced by the Bank official exchange rates as at the moment of posting the accounting entries, unless another exchange rate has been negotiated, pursuant to the procedure, envisaged in the General Terms.

XVII: 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, Alabin branch Laiptsig branch	small	50.00	80.00	120.00	160.00
	mid-sized	60.00	120.00	140.00	180.00
	large	80.00	140.00	160.00	220.00
III - Blagoevgrad branch Ruse branch	small	50.00	90.00	160.00	240.00
	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				

XVIII: FACTORING

Fee for assessment of the financing limit of the supplier:

For a limit up to BGN 200 000	BGN 200
For a limit between BGN 201 000 and BGN 400 000	BGN 400
For a limit between BGN 401 000 and BGN 1 000 000	BGN 1 000
For a limit between BGN 1 001 000 to BGN 2 000 000	BGN 2 000
For a limit exceeding BGN 2 000 000	BGN 4 000

Fee for renegotiation of a financing limit of a supplier

When a request for renegotiation, referring to an increase of an existing financing limit of a Supplier, is received, the fees for analysis and assessment of a financing limit of the supplier are applied, the calculation based on the sum total of the Supplier's existing factoring limit and the requested increase.

Fee for analysis and assessment of a debtor limit

Analysis and assessment of each debtor on a recourse factoring facility	BGN 40
Analysis for each approved debtor under the factoring facility without recourse	BGN 90
Analysis and assessment of each debtor on an export factoring facility with recourse	Varies depending on the country of the debtor

Other fees

Fee for changes of other parameters of a factoring facility without changes in the of the overall approved factoring limit of the supplier	0.15% on the total financing limit of the Supplier
Fee for termination of the Factoring Agreement prior to maturity by the Supplier	2% on the total financing limit of the Supplier
Fee for issuance of an account statement for the current period	BGN 50
Fee for issuance of a statement for each previous year	BGN 100
Fee for issuance of a statement regarding invoices interest, fees and commissions	BGN 20
Fee for issuance of a certificate in Bulgarian	BGN 20
Fee for issuance of a certificate in English	BGN 40
Fee for a copy or photocopy of a document	BGN 2.00 per page
Fee for express processing of a disbursement request (within 2 hours from receipt of all necessary documents)	BGN 50
Costs of legal services	Negotiable

Notes:

- The fees and commissions set out in this section are quoted net of VAT and are subject to taxation as per the Law on Value Added Tax.
- The fee for assessment is due prior to the initial examination of the factoring request and at each annual review thereafter.
- The assessment fee is collected upon submission of a factoring request from a client and is not refundable in case of cancellation or partial approval of the request for a factoring limit.
- In the event that the requested factoring limit is in a currency different than BGN, the requested factoring limit shall be converted at the exchange rate of the Bulgarian National Bank on the day of submission of the factoring request.
- In addition to the fee for assessment of the financing limit of the supplier, assessment fees for each requested debtor limit are applicable, as indicated in paragraph "Fees for assessment of a debtor limit on a factoring transaction".

- The fee for assessment of a debtor limit on a factoring facility is applied in addition to the fee for processing and analysis of a financing limit of a supplier and is due prior to the initial examination of the deal and on each annual review thereafter. The fee is applicable to the requested change of the approved debtor sub-limit / or changes in the deferred payment period of the debtor. Upon receiving a request for changes in more than one parameter, the applicable fee is charged only once.
- In export factoring without recourse the fees for analysis and assessment are calculated on the requested credit limit, not on the financing limit.
- The fees for issuance of statements are applicable to statements with specific content, different from the standard reports, provided by the Factor for each transaction.
- Upon termination of the Factoring Contract prior to maturity, the collected fees and commissions are not subject to reimbursement.
- For all factoring services, which are not included in this Schedule, fees and commissions will be subject to negotiation.
- UBB reserves the right to charge additional fees and commissions for services, which involve additional work, unusual complexity or commitment

XIX: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable to business customers, meaning all customers operating in their capacity as merchants, freelancers or other customers engaged in non-commercial activities in Bulgaria or abroad.
2. Value dates:
 - 2.1. On interest-bearing accounts in BGN – the date of accounting entry.
 - 2.2. On interest-bearing accounts in foreign currency:
 - 2.3. 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.
 - 2.4. When debiting an account – the date of effecting the debit.
3. This Tariff's fees and commissions, chargeable pursuant to the VAT Act, are inclusive of Value Added Tax, unless additional accrual of VAT is explicitly stated.
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 online and mobile banking or at branches
5. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis.
6. Expenses for claims on foreign currency transfers, claimed and rejected by the payer's bank, shall be at the expense of the client of UBB, beneficiary of the transfer.
7. 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).
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 in effect since 12.07.2021

XX: DISCONTINUED PRODUCTS

[Attachment 1 - Discontinued products and services in UBB AD](#)