

## **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 10	BGN 11.50
Maintenance with monthly statement	BGN 15	BGN 20
Maintenance with daily statements	BGN 25	BGN 30
Closing	BGN 10	BGN 10

### Current account servicing POS

Minimum balance	BGN 200	200 currency units
Opening	No fee	No fee
Maintenance with e-mail statement	BGN 6	BGN 6
Maintenance with monthly or daily statements	BGN 12	BGN 12
Closing	BGN 10	BGN 10

### Retention Account

Minimum balance	BGN 100	200 currency units
Opening	BGN 20	BGN 20
Maintenance	Free of charge	Free of charge
Closing	BGN 20	BGN 20

### Other Accounts

#### (liquidation accounts or, insolvent clients' accounts)

Minimum balance	BGN 100	200 currency units
Opening	BGN 10	BGN 10
Maintenance with monthly statement	BGN 15	BGN 15
Maintenance with daily statements	BGN 25	BGN 25
Closing	BGN 20	BGN 20

### Escrow Account

Minimum balance	Not required	Not required
Opening and maintenance	0.25 % of the agreed amount, per quarter, or a	0.25 % of the agreed amount, per quarter, or a

	part thereof, min BGN 110	part thereof, min BGN 110
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	Free of charge
Maintenance with e-mail statement	Free of charge
Maintenance with monthly statements	Free of charge
Maintenance with daily statements	Free of charge
Closing	Free of charge

### Accounts for Funds of Insurance Brokers and Agents' Clients

(legal entities and individuals), and Free Lancers (lawyers, notaries etc.)

Minimum balance	Not required
Opening	Free of charge
Maintenance with e-mail statement	Free of charge
Maintenance with monthly statements	BGN 15
Maintenance with daily statements	BGN 25
Issuing a certificate for availability of a client account	BGN 10
Closing	BGN 15

### Package Programs (monthly fee)

"Business Partnership" Package	BGN 14.90
"Business Partnership" Package - electronic	BGN 14.90
"Business Partnership Extra" Package	BGN 22.90
"Business Partnership Extra" Package - electronic	BGN 22.90
„Business Partnership Start“ package	BGN 11.90
„Business Partnership Start“ package - electronic	BGN 11.90
„Business Partnership Optimum“ package	BGN 31.90
„Business Partnership Optimum“ package - electronic	BGN 31.90

### 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	<b>Not required</b>	-
Opening	<b>No fee</b>	-
Maintenance - monthly	<b>BGN 1</b>	-
Closing	<b>No fee</b>	-

## 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	<b>Not required</b>	-
Opening	<b>No fee</b>	-
Maintenance - monthly	<b>BGN 1</b>	-
Closing	<b>No fee</b>	-

## Other

Confirmation of information for a client for audit check needs	<b>BGN 75</b>	<b>BGN 75</b>
Maintenance with structured electronic statement	<b>BGN 50</b>	<b>BGN 50</b>
Maintenance with SWIFT MT940 statement	<b>BGN 50</b>	<b>BGN 50</b>

## Notes:

- 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;
- In case the client fails to ensure funds on his/her current account to cover the maintenance fee during a 3 month period, and the account balance is below the required minimum, the Bank shall be entitled to close the account;
- The above stated are the maximum amounts of the monthly account maintenance fees. Actual fees depend on the number of account statements;
- 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;
- Upon signing an agreement for servicing bank card payments through POS, no fee shall be collected for opening an account, through which POS payment authorizations shall be made;
- 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;

## II: CASH OPERATIONS

TYPE OF SERVICE	BGN	FOREIGN CURRENCY
Cash Deposit	<b>0.2%, min. BGN 1, max. BGN 190</b>	<b>0.2%, min. BGN 1, max. BGN 250</b>
Cash deposit by a legal entity, other than the account holder, incl. to a state budget account	<b>0.2% on the total amount, min. BGN 3</b>	<b>0.2% on the total amount, min. BGN 3</b>
Cash deposit on account from PEA package*	<b>Free of charge</b>	<b>-</b>
*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).		
ATM Deposit	<b>0.1% min 0.50</b>	<b>N /A</b>
Cash Withdrawal	<b>0.3%, min. BGN 1</b>	<b>0.4%, min. BGN 5</b>
Cash Withdrawal from account from PEA package	<b>0.2%, min. BGN 1, max. BGN 100</b>	
Cash Collection		
With a specialized vehicle of the Bank	<b>Negotiable</b>	<b>Negotiable</b>
Cash transportation to client sites	<b>Negotiable</b>	<b>Negotiable</b>
<b>Other Cash Commissions:</b>		
Processing, counting, exchange without depositing to an account (including exchanging banknotes for coins and vice versa)	<b>5%, min. BGN 3</b>	<b>-</b>
Checking a banknote with doubtful authenticity /per banknote/	<b>BGN 1</b>	<b>BGN 1</b>
Replacement of damaged banknotes and coins	<b>10%</b>	<b>N/A</b>
Coins deposit (collected on the whole amount in case of deposited more than 20 coins)	<b>5%, min. BGN 3</b>	<b>-</b>
Account deposit through cash collection or twenty-four-hour vault	<b>0.2%</b>	<b>0.2%</b>
Safe-keeping of valuables in a twenty-four-hour vault – per week	<b>BGN 27</b>	<b>BGN 27</b>
Safe-keeping of valuables in a twenty-four-hour vault – per month	<b>BGN 100</b>	<b>BGN 100</b>
Additional fee for incoming cash transaction through a virtual IBAN	<b>BGN 0.30</b>	<b>BGN 0.30</b>

### Notes:

- Upon withdrawal and deposit in a currency, different from the currency of the account, no cash commission shall be collected;
- When withdrawing amounts exceeding BGN 10 000 or their equivalence in foreign currency by one client per day, a 2 business day notice shall be required. In the absence of such there shall be an additional charge of 0.2% on the amount exceeding BGN 10 000 or the equivalence in foreign currency. For funds requested in writing but not withdrawn, a commission of 0,5% shall be charged on the non-withdrawn amount;
- No cash fees and commissions shall be collected upon repayment of principals, interest, penalties and other payments on loans, with the exception of credit lines and overdrafts, extended by UBB, when that has been specifically stated in the deposit slip;
- No cash commissions shall be collected upon withdrawal of term deposits on the maturity date or on the first business day, following this date, in case the maturity date is a non business day;

- 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;
- No cash fees and commissions shall be collected on current accounts of UBB subagents, maintained with the purpose of servicing Western Union;
- 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.

## III: FUNDS TRANSFERS

### TYPE OF SERVICE

### BGN

### FOREIGN CURRENCY

#### Transfers to and from Account – Intrabank

##### (within UBB network)

* Outgoing		
- through the bank branch	<b>BGN 1.00</b>	<b>BGN 6.00</b>
- through e-banking	<b>BGN 0.50</b>	<b>BGN 3.00</b>
* Incoming	<b>Free of charge</b>	<b>Free of charge</b>

#### Transfers to and from Accounts of PEA package – Intrabank

##### (within UBB network)

* Outgoing		
- through the bank branch	<b>BGN 0.50</b>	
- through e-banking	<b>Free of charge</b>	
* Incoming	<b>Free of charge</b>	

#### Transfers to and from Account – interbank

* Outgoing		
- through the bank branch	<b>BGN 2.00</b>	-
- through e-banking	<b>BGN 1.00</b>	-
* Outgoing transfers in foreign currency	-	<b>0.15% min. BGN 50 max. BGN 600</b>
* Outgoing transfers in foreign currency with OUR clause (additional fee)	-	<b>BGN 60</b>
* Express transfers – additionally	-	<b>Surcharge - BGN 60</b>
* Incoming	<b>Free of charge</b>	<b>0.1% min. BGN 25 max. BGN 200</b>

#### Outgoing transfers, ordered with expenses fully borne by the beneficiary or shared between the beneficiary and the payer

- through the bank branch	-	<b>BGN 15</b>
- through e-banking	-	<b>BGN 10</b>
Incoming transfers, ordered with expenses fully borne by the beneficiary or shared between the beneficiary and the payer	-	<b>BGN 10</b>

#### Outgoing Transfers through RINGS

- through the bank branch	<b>BGN 14</b>	-
- through e-banking	<b>BGN 10</b>	-

#### Interbank Cash Transfers at the Expense of the Payer

Outgoing with cash deposit at the cashiers' desk	<b>0.8%, min. BGN 5</b>	<b>N/A</b>
Outgoing with cash deposit at the cashiers' desk via RINGS	<b>0.8%, min. BGN 15</b>	<b>N/A</b>

## Direct Debit

Accepting of consent for direct debit	<b>BGN 1.00</b>	-
Initiating direct debit order	<b>BGN 1.00</b>	-
Initiating a refusal to pay a received direct debit order	<b>BGN 1.00</b>	-
Payment of a direct debit order		-
* within UBB net		
- through the bank branch	<b>BGN 1.00</b>	-
- through e-banking	<b>BGN 0.50</b>	-
* via BISERA		-
- through the bank branch	<b>BGN 2.00</b>	-
- through e-banking	<b>BGN 1.00</b>	-
* via RINGS		-
- through the bank branch	<b>BGN 12.00</b>	-
- through e-banking	<b>BGN 9.00</b>	-

## Payment of tax liabilities

Through <i>Taxes and Fees</i> section in e-banking	<b>BGN 1.00</b>	-
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## UPAY Gateway Payments

Registration in the payment gateway	<b>No fee</b>	
Utility bills' payment – per paid bill	<b>BGN 0.30</b>	-
Payment of taxes and fees	<b>BGN 1.50</b>	-
Effectuated payments' inquiries	<b>No fee</b>	-
Change of client's profile data	<b>No fee</b>	-
Profile recovery upon a forgotten password	<b>No fee</b>	-
Profile deactivation	<b>No fee</b>	-

## Mass Payroll Payments - effective as of 01.03.2015

### Outgoing within UBB Network

Through the bank branch	<b>BGN 1.00</b>	<b>BGN 6</b>
Through e-banking or payment file	<b>BGN 0.20</b>	<b>BGN 3</b>

### Outgoing interbank via BISERA

Through the bank branch	<b>BGN 2.00</b>	-
Through e-banking or payment file	<b>BGN 1.00</b>	-

### Outgoing interbank via RINGS

Through the bank branch	<b>BGN 14.00</b>	-
Through e-banking or payment file	<b>BGN 9.00</b>	-

## Processing of payroll payment file

Through the bank branch	<b>BGN 2.00 per file</b>
Through e-banking or payment file	<b>Free of charge</b>



## Other

Current year survey fee with correspondence to another bank	<b>BGN 20</b>	<b>BGN 60</b>
Previous years survey fee with correspondence to another bank	<b>BGN 30</b>	<b>BGN 80</b>
For each additional message	-	<b>BGN 20</b>
For amendment of fund transfer order conditions	-	<b>BGN 65</b>
Fee for cancelling a fund transfer in foreign currency	-	<b>BGN 65</b>
Fiduciary operations related to transfer of funds	<b>Negotiable</b>	<b>Negotiable</b>
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")	-	<b>BGN 10</b>
Additional fee for incoming non-cash transaction through a virtual IBAN	<b>BGN 0.30</b>	

### Notes:

- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts in the Bank's system;
- The return of received transfers upon the beneficiary's order shall be considered a fund transfer;
- No additional fee, charged on teller operations, is collected for cash transfers;
- No commissions shall be collected upon repayment of principals, interest, penalties and other payments on loans, extended by UBB, when this is specifically indicated in the payment document;
- No transfer fee shall be collected in case of funds transfer within the bank's network, between accounts of the same holder via e-banking;
- Deadline for accepting fund transfer orders in foreign currency for same day processing shall be 15.30 h.;
- 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;
- Deadline for accepting inter-bank orders for fund transfers in foreign currency shall be 15.30 h. Payments ordered after this hour shall be processed on the next business day.
- Fund transfers in foreign currency ordered through a branch (on paper) shall be executed with value date 2 business days (for UBB's correspondent account);
- Foreign currency transfers via Electronic Banking, ordered in EUR by 15.30 h. shall be executed with value date the next business day (for UBB correspondent account); For all other currencies, transfers ordered by 15:30, shall be executed with value date 2 business days (for UBB correspondent account);
- Express fund transfers shall be accepted by 14 h. and shall be executed with same day value date only for EUR and USD. For all other currencies express fund transfers shall have an execution deadline on the next business day and shall be effected by the Bank if possible.
- 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), other than in cases where there is an arrangement between the parties to the transfer, under which the payer has agreed to cover in full the fees of the bank providing the payment services and the other providers included in the payment chain (OUR).
- 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 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 e-banking are charged per taxable person, regardless of the number of paid liabilities
- Upon payments through the UPAY Payment Gateway ([www.ubbpay.bg](http://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.

## IV: DOCUMENTARY COLLECTIONS

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

### **Documentary Collection Sent by UBB**

Documents against payment/acceptance/free of payment	<b>0.25% min. BGN 80 max. BGN 600</b>	
Amendment of the collection instructions	<b>BGN 60</b>	
Urgent processing upon a customer's request (within one banking day)	<b>BGN 60</b>	
Tracers/Inquiries	<b>BGN 60</b>	
Correspondence upon the client's order	<b>BGN 60</b>	

#### 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.

# V: LETTERS OF CREDIT

## TYPE OF SERVICE

### Letters of Credit Issued by UBB

Pre-advising	<b>BGN 60</b>
Issue with cash collateral (per quarter or part thereof)	<b>0.30% min. BGN 100</b>
Issue with other collateral (per quarter or part thereof)	<b>0.55% min. BGN 100</b>
Processing and payment of documents	<b>0.10% min. BGN 100</b>
Deferred payment / acceptance (per month or part thereof)	<b>0.10% min. BGN 100</b>
Letter of credit amendment	
Amendment with increase of amount /extension of validity	<b>Issue commission is applied</b>
Other amendment	<b>BGN 100</b>
Cancellation of customer's application for issuance or before expiry date	<b>BGN 80</b>
Urgent processing upon a customer's request (within one banking day)	<b>BGN 60</b>
Discrepancy fee	<b>BGN 200</b>
Processing of documents, sent to the order of UBB	<b>0.30% min. BGN 220</b>
Correspondence upon the client's order	<b>BGN 80</b>
Photocopying of the documents for the bank file (if not presented by the beneficiary)	<b>BGN 60 (VAT excluding)</b>

### Letters of Credit Received by UBB

Pre-advising	<b>BGN 60</b>
Advising without commitment (including advising of amendment extending the validity or increasing the L/C amount of a confirmed L/C)	<b>0.10% min. BGN 100 max. BGN 1000</b>
Confirmation (per quarter or part thereof)	<b>Upon agreement</b>
Advising an amendment (excluding extension of validity of a confirmed L/C and amount increase)	<b>BGN 100</b>
Processing, sending and payment of documents	
UBB is nominated bank	<b>0.20% min. BGN 100</b>
UBB is not nominated bank	<b>0.15% min. BGN 100</b>
Deferred payment or acceptance of L/C (per month or a part thereof)	
confirmed by UBB	<b>0.1% min. BGN 100</b>
not confirmed by UBB	<b>BGN 80</b>
Transfer of an L/C	<b>0.20% min. BGN 100</b>
Assignment of proceeds (once-off)	<b>0.15% min. BGN 100</b>
Authenticity confirmation of L/C, issued directly to the beneficiary	<b>BGN 50</b>
Advising of assignment of proceeds	<b>BGN 80</b>
Discounting	<b>Upon agreement</b>
Cancellation before the expiry date	<b>BGN 80</b>
Preliminary examination of documents	<b>BGN 70</b>
Second examination of documents, returned for correction	<b>BGN 70</b>
Urgent processing upon a customer's request (within one banking day)	<b>BGN 60</b>
Correspondence upon the client's order	<b>BGN 80</b>
Non-utilization fee	<b>BGN 80</b>

## 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.

## VI: CARDS

Debit MasterCard Business **Tariff**

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Maestro/Visa Business Electron debit card **Tariff**

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MasterCard Business/Visa Business debit card **Tariff**

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MasterCard Gold Business/Visa Gold Business debit card **Tariff**

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## VII: CHEQUES

### SERVICE

### CURRENCY

#### Issuing of order cheques, drawn against banks, with which UBB has a correspondent account

Issuing of an order cheque from an account:

* Up to BGN 440	<b>BGN 15</b>
* From BGN 440 up to BGN 9000	<b>BGN 27</b>
* Over BGN 9000	<b>0.3%</b>

Encashment of order cheques:

* Up to BGN 440	<b>BGN 15</b>
* From BGN 440 up to BGN 6 000	<b>BGN 30</b>
* Over BGN 6 000	<b>0.5%</b>

Invalidation of a cheque upon client request

**BGN 25 + correspondent bank expenses**

Reissuing a cheque

**BGN 25**

Returning an unpaid cheque

**BGN 25 + correspondent bank expenses**

Fee for investigation, claims and queries upon the client's request

**BGN 40**

#### Traveller's Cheques

Sale

**0.5%, min BGN 10**

Encashment of traveller cheques (on the total value)

* Up to BGN 440	<b>BGN 15</b>
* From BGN 440 up to BGN 6 000	<b>BGN 30</b>
* Over BGN 6 000	<b>0.5%</b>

Repurchase of traveller's cheques

**1.5% on the total value, min. BGN 7, max. BGN 1 100 + BGN 0.20 per each cheque**

Fee for investigation, claims and queries upon the client's request

**BGN 40**

#### Fee for courier services upon sending a cheque for encashment

Fee for courier services

**BGN 12**

Fee for an express courier services upon a client's request

**BGN 12 + the actual expenses**

Notes:

- The expenses of foreign correspondent banks are to be collected additionally;
- Upon accepting cheques for encashment from clients, having no account with UBB, such should be opened and a temporary deposit of 0.5% shall be collected in advance /70 currency units at the minimum/. The above amount shall be blocked;
- Traveller's cheques shall be encashed only in BGN at a TELLER desk. The commission, excluding the fee of 0.20 BGN per cheque, is included in the encashment rate.

## VIII: OPERATIONS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

Acceptance of a buy or a sell order	<b>BGN 4</b>
Acceptance of a buy or a sell order through trading platform U – Broker	<b>Free of charge</b>
<b>Execution of an order for purchase or sale of shares, compensatory instruments, rights and units:</b>	
Up to BGN 1 000	<b>2%, min. BGN 4</b>
From BGN 1 000 up to BGN 3 000 incl.	<b>BGN 20 + 1.75% for the amount above 1 000</b>
From BGN 3 000 up to BGN 5 000 incl.	<b>BGN 55 + 1,5% for the amount above 3 000</b>
From BGN 5 000 up to BGN 10 000 incl.	<b>BGN 85+ 1,2% for the amount above 5 000</b>
From BGN 10 000 up to BGN 20 000 incl.	<b>BGN 145 + 1% for the amount above 10 000</b>
From BGN 20 000 up to BGN 50 000 incl.	<b>BGN 245 + 0.8% for the amount above 20 000</b>
Over BGN 50 000	<b>BGN 485 + 0.5% for the amount above 50 000</b>
Execution of an order for purchase or sale of corporate bonds	<b>0.1%, min. BGN 4</b>
Execution of an order for purchase or sale of shares, compensatory instruments, rights and units through trading platform U - Broker	<b>0.5%, min. BGN 2</b>
Execution of an order for purchase or sale of corporate bonds through trading platform U – Broker	<b>0.1%, min. BGN 2</b>
<b>Purchase of shares payable in compensatory instruments:</b>	
Up to BGN 30 000 - on the nominal value:	<b>0.8%, min. BGN 10</b>
Over BGN 30 000 - on the nominal value:	<b>BGN 240 + 0.6% for the amount above 30 000</b>
Transfer of corporate securities from client's account in Central Depository AD to client's account with UBB AD	<b>BGN 4</b>
Deals on a non-regulated /OTC market/ - shares	<b>0.8%, min. BGN 10, max. BGN 400</b>
Acceptance fee for purchase orders for shares in a capital increase	<b>BGN 10</b>
For issuing a depositary receipt for financial instruments held in client's sub-account with UBB AD in the Central Depository AD	<b>BGN 4</b>
Transfer of corporate securities from client's account with UBB AD to other investment intermediary	<b>BGN 10</b>
Transfer of corporate securities from other investment intermediary to client's account with UBB AD	<b>BGN 4</b>
Issuing a depositary receipt for financial instruments on a client's account in the Central Depository AD upon termination of the agreement	<b>BGN 4</b>
Other transactions and services relating to investment intermediation	<b>Negotiable</b>

# IX: 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.
- Over BGN 100 000

**0.06%**

**Negotiable**

Not accepted bid (per one bid)

**BGN 15**

### Secondary Market Deals

Deals pursuant to Art.18 Para. 1, Para. 2, Para. 3 of Regulation 5

**BGN 15**

Deals pursuant to Art.17 Para. 1 of Regulation 5

**BGN 15**

For privatization deals under Decree 22 of the Council of Ministers on the par value of securities transferred to the account of the Ministry of Finance

**BGN 15**

Maturity of issue (issued after 01.09.1997)

**0.02%**

Preparing a statement on the amount of government securities held

**BGN 10**

Preparing a statement on the movement of government securities held

**BGN 10**

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**

Issuance of a new ownership certificate for government securities

**BGN 2**

## International bonds

**BGN**

Fee per deal

**BGN 15**

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.



# X: DEPOSITARY AND CUSTODY SERVICES

## TYPE OF SERVICE

BGN

FOREIGN  
CURRENCY

## DEPOSITARY SERVICES

### To Implement the Service Depositary 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 Depositary 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 Depositary 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 Depositary 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 Depositary Bank assets of the client and transactions made with them under the Ordinance on the Activities of

**BGN 15 per each set**

Investment Companies

When changing UBB AD as a Depositary 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 Depositary 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	<b>BGN 31</b>
Blocking and unblocking of securities to the Central Depository	<b>BGN 45</b>

### 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)	<b>Negotiable</b>
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Transfer/underwriting of foreign bonds of the client according to a register of the Depository Bank in a foreign Depository - Clearstream Banking SA (Luxembourg)	<b>Negotiable</b>
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Transfer/underwriting of foreign shares of the client according to a register of the Depository Bank in a foreign Depository - Clearstream Banking SA (Luxembourg)	<b>Negotiable</b>
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Transfer of foreign securities between two clients, which register is maintained by UBB AD (payable by each party, involved in the transfer)	<b>BGN 10</b>
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Cancellation or correction of a wrongfully submitted order by the client	<b>The equivalence of the fee for effecting the respective operation</b>
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For advice note upon the client's request	<b>BGN 20</b>
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Allocation of income - payment of dividends, coupon and principal payments, allocation of, dividends in the form of shares, repurchase and others	<b>EUR 15 for each action</b>
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Provision of information on Corporate Events (taxable to VAT)	<b>Negotiable</b>
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### 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	<b>BGN 10</b>
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For the movement of securities accepted for safe-keeping for a certain period of time, per issue	<b>BGN 15</b>
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Issuance of a Depository receipt for securities kept in the register of UBB AD (as a Depository Bank) in the Central Depository	<b>BGN 4</b>
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Issuance of a Certificate of the client for missing or available of listed circumstances of a pledge to the Central Depository	<b>BGN 15</b>
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Issuance of a Certificate of blocked or unblocked securities of the client to the Central Depository	<b>BGN 15</b>
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### 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)	<b>BGN 15 per month</b>
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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**

# XI: LOANS

## XI.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 fixing rate applicable for the loan application submission date.)

Up to BGN 50 000 incl.

**BGN 40 for all loans regardless of currency**

From BGN 50 000 – to 100 000 incl.

**BGN 120**

From BGN 100 000 – to BGN 500 000 incl.

**BGN 200**

Over BGN 500 000

**0.15% on the amount, maximum BGN 3000**

#### For preparing a legal opinion and registration of collateral

Review of documentation regarding a proposed collateral for a loan, preparation of a legal opinion and representation of the Bank upon registering a mortgage

**BGN 100**

For applying to register a pledge under the Special Pledges Act

**BGN 30**

#### For preparing the documentation for registering collateral

Documents for registering a mortgage – a notary deed draft or application for instituting a legal mortgage (excl. loan under Business Energy program)

**BGN 100 for the first page+ BGN 50 per each subsequent page of the mortgage deed but not more than BGN 600**

Documents for registering a mortgage under Business Energy program – a notary deed draft or application for instituting a legal mortgage

**BGN 100**

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 registers)

**BGN 100 for the first page + BGN 50 per each subsequent page of the agreement for a pledge of a commercial enterprise but not more than BGN 600**

**BGN 30 for registering a pledge in the Central Register of Special Pledges  
BGN 30 for registration in each respective register**

#### Appraisal of real estate

Apartment

**BGN 85 + VAT**

For each additional independent unit (apartment, garage, etc.) in the same building/complex, appraised under the same request, concerning the same client, on the same date

**20 % of the standard appraisal fee**

House/villa, including the adjacent land

**BGN 110 + VAT**

Commercial property (retail property on one or several levels, part of a larger building)

**BGN 130 + VAT**

Office (office premises, part of a larger building)

**BGN 120 + VAT**

For each additional retail/office property in the same building/complex, appraised under the same request, concerning the same client, on the same date **20 % of the standard appraisal fee**

Garage - an independent unit with a separate title deed **BGN 50 + VAT**

### Land

Zoned land properties **BGN 110 + VAT**

Non-zoned land properties **BGN 125 + VAT**

Adjacent land property, appraised under the same request, concerning the same client, on the same date **20 % of the standard appraisal fee**

More than 30 land properties **Negotiable**

Arable land with perennials

**0,10 % of the fair market value,  
Minimum BGN 200  
Maximum BGN 2500 + VAT**

### Commercial/industrial properties (land and buildings)

Office buildings, commercial buildings, mixed-use buildings, warehouses, industrial buildings, car parking, petrol stations etc. **0,10 % of the Fair Market Value,  
min. BGN 200 max. BGN 2500**

### Special-use properties (incl. adjacent land)

Refineries, heavy industry plants, hospitals, schools, etc. **Negotiable**

### Revaluation (applicable to both movable assets and real estates)

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 appraiser **70 % of the standard appraisal fee**

In case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. or if the previous valuation has been made by the same appraiser **30 % of the standard appraisal fee**

### Investment control

Investment control – CORPORATE PROPERTIES (determined on the basis of the value of the appraised construction stage) **0.10 % of the value of the construction progress since the last inspection,  
min. BGN 200 max. BGN 1800**

Investment control - INDIVIDUAL PROPERTIES (Regardless of the value of the appraised works, per visit) **BGN 50 + VAT**

### Appraisal of movable assets

#### Machinery, facilities, vehicles, agricultural equipment

1 item **BGN 50 + VAT**

2-15 items **BGN 50 + VAT per item, max BGN 350 + VAT**

16 – 30 items **BGN 30 + VAT per item, max BGN 675 + VAT**

Over 30 items **Negotiable**

**Special-purpose assets - (aircrafts, vessels, installations, generators etc.)** **Negotiable**

### Appraisal of land and future construction

In case the Investor requests a fair market value of a land plot, as well as a fair market value of the future construction project in it, as completed.

According to the Tariff for the relevant type of project at completion stage - housing, commercial, etc.

### Appraisal of goods

Negotiable

### Asset inspection

BGN 50 + VAT

### Commitment Fee

For loans with an agreed schedule – investment and working capital loans (to be collected upon expiry of the drawdown period for the respective tranche or upon expiry of the agreed loan drawdown deadline)

**1% once-off on the non-drawn down portion of the agreed tranche**

For credit lines (on the non-drawn down amount, to be collected on a monthly basis on the date of interest payments);

**2% per annum**

### Administration Fee

(Excluding loans under Business Energy program. The fee shall be collected upon signing the loan agreement. 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)

With period up to 12 months incl.

**0.25% per quarter or a part thereof**

With period exceeding 12 months

\* For the first year (payable before loan drawdown)

**1% on the agreed amount**

\* For the second and each subsequent year (payable within 7 days of the beginning of the second, respectively 3<sup>rd</sup>, 4<sup>th</sup>, etc. year)

**1% on the actual debt on the principal or the bank's commitment**

Credit line

**0.25% for each quarter or a part thereof**

Overdraft

**1.5% per annum**

### Administration Fee

(Only for loans under Business Energy program.)

**0.25% for each quarter or a part thereof for the first year, while for each subsequent year 1% on the outstanding debt amount**

With period up to 36 months incl.

With period exceeding 36 months

**1.5% once-off**

Credit line

**0.25% per each quarter or a part thereof**

Overdraft

**2% per annum**

### Loan 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, irrespective of the terms and conditions requested to be changed – collected on the date of signing the annex

**0.25% on the limit (in case of a credit line or overdraft) or on the outstanding debt on the principal plus the additionally approved limit/principal if applicable (min. BGN 25 for Business Energy and special programs loans and BGN 100 for**

loans according to the general procedure

**0.25% on the limit (in case of a credit line or overdraft) or on the outstanding debt on the principal min. BGN 100 max. BGN 6 000**

For restructuring of loan according to the classification of the Bank

### Partial or Full Prepayment of a Loan

(Collected on the prepaid amount. Prepaid amounts are deducted from the closest in time repayment installments)

Upon repayment of a loan with own funds

**1% once-off**

Upon refinancing from other banks (full prepayment of the loan via transfer from another bank\*)

**5% once-off**

During the utilization of a credit line/overdraft within the period as agreed in the loan agreement

**Free of charge**

For termination of a credit line/overdraft agreement before expiry date upon the client's request

**1% once-off on the agreed limit for repayment of the loan with own funds;  
5% once-off on the agreed limit upon refinancing from other banks**

### Investment Loans for Financing "Green-Field" Projects

**5% per annum**

### For consultancy

**BGN 1/per minute, min BGN 10**

### Fee for delaying of documents, required upon revolving a loan

**0.10% of the approved loan amount**

#### Notes:

- The Loan Survey fees are collected at the time of submitting the application for the respective loan;
- The loan survey fees are re-calculated in a foreign currency 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 within 7 days after the expiry of the 1-year period for each subsequent year;
- The administration fee is collected upon each revolving of the loan;
- The administration fee for an overdraft is collected in full regardless of the loan period – whether a year or a shorter one;
- The collected fees and commissions for loans shall not be refundable upon prepayment;
- Current loans shall be serviced in accordance with the agreed terms and conditions and shall not be subject to negotiation;
- 
- The fees for appraisal of real estates and movables include VAT;
- Each amendment of the loan agreement shall be considered re-negotiation;
- Loans under special programs referred to in the re-negotiation fee shall mean loans under MLGF;
- 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, the full price shall be payable as if it were a new loan;
- 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 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 XI. Guarantees, respectively Chapter V. Letters of Credit, the client shall pay fees and commissions in accordance with the current chapter.



## XI.B: LOANS FOR MICRO BUSINESS CLIENTS

### Application

Loan application (the fee is payable upon submission of the respective loan application) **BGN 50**

Loan application for overdraft granted to current account servicing POS terminal **BGN 15**

**Legal opinion fee** **BGN 120**

**Utilization fee ( for loans with repayment schedule), payable once prior to the first utilization** **1.5% over the agreed amount**

### Management

Management fee (for loans with repayment schedule). The fee is collected on a monthly basis after the utilization of the loan, for amount equal to 1/12 from the total annual amount due **0.5% annually over the current debt**

Credit line management fee. The fee is collected on a monthly basis, for the amount equal to 1/12 from the total annual amount due **0.75% annually over the approved limit**

### Renegotiation fee, irrespective of the renegotiated terms and conditions.

The fee is due on the annex signing date. Additionally management fee is collected for increased loan amount and/or extended period upon signing the annex or at the loan expiry date. **0.25% over the limit or from the outstanding debt plus additionally approved limit/ principal, if any (min BGN 50)**

### Prepayment of a loan

Fee for partial or full prepayment of a loan with repayment schedule, with own funds or refinancing with loan granted by UBB **Free of charge**

Fee for prepayment of a loan and terminating the loan agreement for credit line or overdraft with own funds or refinancing with loan granted by UBB **Free of charge**

Fee for prepayment of a loan and terminating the loan agreement with refinancing from other bank **5% over the repaid debt loan**

**Fee for delay of presentation of documents requested For revolving of the loan** **0.10% from the approved amount of the loan**

### Appraisal of real estate

Apartment **BGN 85 + VAT**

For each additional independent unit (apartment, garage, etc.) in the same building/complex, appraised under the same request, concerning the same client, on the same date **20 % of the standard appraisal fee**

House/villa, including the adjacent land **BGN 110 + VAT**

Commercial property (retail property on one or several levels, part of a larger building) **BGN 130 + VAT**



Office (office premises, part of a larger building)	<b>BGN 120 + VAT</b>
For each additional retail/office property in the same building/complex, appraised under the same request, concerning the same client, on the same date	<b>20 % of the standard appraisal fee</b>
Garage - an independent unit with a separate title deed	<b>BGN 50 + VAT</b>
<b>Land</b>	
Zoned land properties	<b>BGN 110 + VAT</b>
Non-zoned land properties	<b>BGN 125 + VAT</b>
Adjacent land property, appraised under the same request, concerning the same client, on the same date	<b>20 % of the standard appraisal fee</b>
More than 30 land properties	<b>Negotiable</b>
Arable land with perennials	<b>0,10 % of the fair market value, Minimum BGN 200 Maximum BGN 2500 + VAT</b>
<b>Commercial/industrial properties (land and buildings)</b>	
Office buildings, commercial buildings, mixed-use buildings, warehouses, industrial buildings, car parking, petrol stations etc.	<b>0,10 % of the Fair Market Value, min. BGN 200 max. BGN 2500</b>
<b>Special-use properties (incl. adjacent land)</b>	
Refineries, heavy industry plants, hospitals, schools, etc.	<b>Negotiable</b>
<b>Revaluation (applicable to both movable assets and real estates)</b>	
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 appraiser	<b>70 % of the standard appraisal fee</b>
In case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. or if the previous valuation has been made by the same appraiser	<b>30 % of the standard appraisal fee</b>
<b>Investment control</b>	
Investment control – CORPORATE PROPERTIES (determined on the basis of the value of the appraised construction stage)	<b>0.10 % of the value of the construction progress since the last inspection, min. BGN 200 max. BGN 1800</b>
Investment control - INDIVIDUAL PROPERTIES (Regardless of the value of the appraised works, per visit)	<b>BGN 50 + VAT</b>
<b>Appraisal of movable assets</b>	
<b>Machinery, facilities, vehicles, agricultural equipment</b>	
1 item	<b>BGN 50 + VAT</b>
2-15 items	<b>BGN 50 + VAT per item, max BGN 350 + VAT</b>
16 – 30 items	<b>BGN 30 + VAT per item, max BGN 675 + VAT</b>
Over 30 items	<b>Negotiable</b>
<b>Special-purpose assets - (aircrafts, vessels, installations, generators etc.)</b>	<b>Negotiable</b>

## Appraisal of land and future construction

In case the Investor requests a fair market value of a land plot, as well as a fair market value of the future construction project in it, as completed.

**According to the Tariff for the relevant type of project at completion stage - housing, commercial, etc.**

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## Appraisal of goods

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**Negotiable**

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## Asset inspection

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**BGN 50 + VAT**

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Notes:

- *Collected loan related fees and commissions are not subject of refund upon partial or full repayment.*
- *The Bank does not collect utilization fee and management fee for POS overdraft.*
- *For loan entirely cash collateralized the Bank does not collect utilization fee, management fee, fee for partial or full repayment and renegotiation fee.*
- *Upon submission of loan revolving request for credit line or overdraft, the charge amount due is the same as for a new loan application.*
- *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.*

## XII: BANK GUARANTEES

### SERVICE

#### Guarantees, ISSUED by UBB

Pre-advising	<b>BGN 60</b>
Issue with cash collateral (per quarter or a part thereof )	
For bank guarantees in foreign currency	<b>0.30% min. BGN 100</b>
For bank guarantees in BGN	<b>0.30% min. BGN 60</b>
Issue with other collateral (per quarter or a part thereof)	<b>0.55% min. BGN 100</b>
Processing of a claim	<b>0.10% min. BGN 100</b> <b>max. BGN 750</b>
Guarantee amendment	
Amendment with increase of amount/extension of validity	<b>Issue commission is applied</b>
Other amendment	<b>BGN 100</b>
Cancellation of a customer's application	<b>BGN 60</b>
For urgent processing upon the client's request (within one banking day)	<b>BGN 60</b>
Correspondence upon the client's order	<b>BGN 50</b>
Bank guarantee for confirming financial stability	<b>3% per annum, min. BGN 250</b>

#### Guarantees, received in UBB

Pre-advising	<b>BGN 60</b>
Advising without commitment (including advising of a change, relating to increasing the amount)	<b>0.10% min. BGN 100</b> <b>max. BGN 500</b>
Advising an amendment (excluding amount increase)	<b>BGN 100</b>
Processing of a claim:	
For guarantees advised by the Bank	<b>BGN 100</b>
For guarantees issued directly to the beneficiary	<b>0.10% min BGN 200,</b> <b>max BGN 600</b>
Assignment of proceeds	<b>0.15% min. BGN 70 max. BGN 700</b>
Authenticity confirmation of guarantee, issued directly to the beneficiary	<b>BGN 60</b>
For urgent processing upon the client's request (within one banking day)	<b>BGN 60</b>
Correspondence upon the client's order	<b>BGN 50</b>

#### 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.

## XIII: OTHER SERVICES

### TYPE OF SERVICE

BGN

CURRENCY

#### Preparation of Statements

For the current year	<b>BGN 10</b>
For each previous year	<b>BGN 30</b>
Account turnover statements for the current year	<b>BGN 2</b>

#### Issuing a Certificate

In Bulgarian	<b>BGN 20</b>
In a foreign language	<b>BGN 30</b>
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	<b>BGN 5</b>

#### True Copy or Photo Copy of a Document

Per page	<b>BGN 1</b>
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#### Filling-in a Bank Payment Document

**BGN 1**

#### Bank Reference

To Bulgarian institutions	<b>BGN 35</b>
To foreign institutions	<b>BGN 75</b>
Upon request of a correspondent bank	<b>BGN 115</b>

#### When Effecting FX Operations, Regardless of the Commissions Collected on the Respective Payment Forms, the Exchange Rates at which Those Transactions Should Be Effected Are the Following:

Up to 6 000 BGN equivalence		<b>At the Bank's buy/sell exchange rate</b>
Over 6 000 BGN equivalence		<b>Negotiable</b>
For adjusting an accounting entry upon the ordering client's request		<b>BGN 5</b>
Telex costs	<b>BGN 3</b>	<b>BGN 15</b>
Facsimile expenses per page	<b>BGN 1</b>	<b>BGN 5</b>
Special courier services for delivery of documentary parcels abroad		<b>BGN 12 + actual expenses</b>
Documentary parcels abroad by registered mail	<b>BGN 12</b>	
Courier services for documentary parcels within the country	<b>BGN 6</b>	
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	-	<b>BGN 100</b>
For verifying the authenticity of signatures, telegraphic and telex test-keys without responsibility on the part of UBB	-	<b>BGN 100</b>

## XIV: BANK SAFES

Size - height	Up to 30 days	Up to 90 days	Up to 180 days	Up to 360 days
5 cm	BGN 30	BGN 48	BGN 80	BGN 120
7.5 cm	BGN 39	BGN 50	BGN 84	BGN 123
10 cm	BGN 48	BGN 52	BGN 90	BGN 128
15 cm	BGN 57	BGN 60	BGN 100	BGN 135
20 cm	BGN 66	BGN 64	BGN 110	BGN 143
30 cm	BGN 75	BGN 72	BGN 130	BGN 165
45 cm	BGN 84	BGN 120	BGN 200	BGN 248
60 cm	BGN 96	BGN 150	BGN 240	BGN 270

### Notes:

- The fees include, respectively, two, six, twelve and twenty-four visits. Each additional visit in the safety vault area shall be charged an extra fee of BGN 1;
- The bank's employees are not exempt from fees for using or visiting the public safety vault;
- Upon releasing the safe after the expiry of the contract's period or after expiry of the deadline for release, based on a unilateral written notice from the Bank, the client shall pay compensation for the days of delay of an amount, equaling twice the rental price for the period of renting the respective safe size at prices, according to the Fees and Commissions' Tariff, effective as of the moment of either releasing the safe, or signing a contract.

# XV: ELECTRONIC BANKING

## Registration

Internet Banking	Free of charge
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## Use (monthly)

Internet Banking	Free of charge
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## Other Services

Re-issuance of a non-expired certificate upon a client's request (lost certificate)	BGN 5
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Reissuing a forgotten login password via UBB branch or Call center	BGN 5
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Reissuing a forgotten login password via e-banking	Free of charge
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U-code device - Usage fee payable once-off	BGN 20
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Replacement of a U-code device with a new one	BGN 20
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## Account Information Service

SMS / e-mail notification - monthly	BGN 5
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### Note:

- Operations ordered through electronic banking channels shall be charged according to Section: Fund Transfers;
- A U-code device that has shown a defect within 2 years of its receipt shall be replaced free of charge.

## XVI: FACTORING

### Fee for assessment of the financing limit of the supplier:

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

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

### 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	<b>0.15% on the total financing limit of the Supplier</b>
Fee for termination of the Factoring Agreement prior to maturity by the Supplier	<b>2% on the total financing limit of the Supplier</b>
Fee for issuance of an account statement for the current period	<b>BGN 50</b>
Fee for issuance of a statement for each previous year	<b>BGN 100</b>
Fee for issuance of a statement regarding invoices interest, fees and commissions	<b>BGN 20</b>
Fee for issuance of a certificate in Bulgarian	<b>BGN 20</b>
Fee for issuance of a certificate in English	<b>BGN 40</b>
Fee for a copy or photocopy of a document	<b>BGN 2.00 per page</b>
Fee for express processing of a disbursement request (within 2 hours from receipt of all necessary documents)	<b>BGN 50</b>
Costs of legal services	<b>Negotiable</b>

#### 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



## XVII: 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 e-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. Operations related to the cash performance of state and municipal budgets shall be effected by the bank free of charge, pursuant to Art. 29, Para. 3 of the State Budget Act. For all other payments servicing the activity of budget-spending entities, with the exception of entities, involved in the Single Account system, the collected fees and commissions shall be in accordance with UBB Fees and Commissions' Tariff.
10. This Tariff is in effect since 04.04.2016