

FEEES AND COMMISSIONS TARIFF FOR BANKS

- I. ACCOUNTS**
- II. CASH OPERATIONS**
- III. TRANSFERS**
- IV. COLLECTION OF DOCUMENTS AND
COMMERCIAL PAPERS**
- V. LETTERS OF CREDIT**
- VI. CHEQUES**
- VII. OPERATIONS WITH CORPORATE SECURITIES AND
COMPENSATORY INSTRUMENTS**
- VIII. OPERATIONS WITH GOVERNMENT SECURITIES**
- IX. DEPOSITARY SERVICES**
- X. GUARANTEES**
- XI. OTHER SERVICES**
- XII. ELECTRONIC BANKING**
- XIII. GENERAL AND ADDITIONAL PROVISIONS**

I: ACCOUNTS

SERVICE TYPE	BGN	FOREIGN CURRENCY
--------------	-----	------------------

Current Accounts

Minimum balance - banks	BGN 1 000	5000 currency units
Opening	No fee	No fee
Maintenance	BGN 50	BGN 50
Closing	BGN 100	BGN100

Other

SWIFT account statement MT940 /monthly/	No fee	No fee
For balance confirmation beyond regular statements	BGN 50	BGN 50
For balance confirmation beyond regular statements plus additional information	BGN 100	BGN 100
Audit report	BGN 150	BGN 150

Notes:

- In case the customer does not provide the funds under his/her current account covering the due maintenance fee within 3 months, and the account funds are below the minimum required account balance, the bank is entitled to close the account;
- SWIFT Statement MT940 is issued when there is movement on the account;
- Account Statement is not issued on paper if a SWIFT message MT940 is generated.



II: CASH OPERATIONS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Depositing	Subject to negotiate	Subject to negotiate
Withdrawal	Subject to negotiate	Subject to negotiate



Content

III: TRANSFERS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Transfers between banks		
To/from accounts with other banks		
Outgoing transfers, where the ordering customer and the beneficiary are banks	BGN 0.80	BGN 35
Outgoing transfers via RINGS system	BGN 10	n.a.
Incoming transfers, where the ordering customer	n.a.	BGN 20
To/from accounts with UBB		
Outgoing transfers, where the ordering customer and the beneficiary are banks	BGN 0.50	BGN 11
Incoming transfers, where the ordering customer and the beneficiary are banks	No fee	No fee
Deadlines and value dates for executing transfers between banks	Cut-off time for accepting	Value date
Outgoing transfers in foreign currency to accounts with other banks	Till 15.30 h.	D+0
Outgoing interbank transfers outside UBB in BGN BISERA/RINGS	Till 14.30 h.	D+0
Outgoing transfers in foreign currency to accounts with UBB	Till 16.30h.	D+0
Incoming transfers in foreign currency to accounts with UBB	Till 16.30h.	Value date indicated by the sending bank

SERVICE TYPE	BGN	FOREIGN CURRENCY
Client payments		
Incoming transfers to account of a client with a third bank:		
In case of BEN/SHA key word for expenses the transfer amount has to be equivalent or larger than BGN 100. If the key word for expenses is OUR, the fee shall be collected from the sending bank.	-	0,15% min. BGN 50 max. BGN 200
PSD regulated transfers (pursuant to Directive 2007/64/EO)		
Incoming transfers to account of a client with a third bank (regardless of the type of expenses BEN/SHA/OUR). The fee is due by the bank ordering the transfer.	-	BGN 15



Content

Transfers in favor of UBBB clients:

Incoming transfers with expenses BEN/SHA	-	No fee for the sending bank
Incoming transfers with expenses "OUR" (collected from the sending bank)		
The ordering bank is from a EEA member state		
- For amounts up to EUR 12 500 incl.	-	BGN 15
- For amounts exceeding EUR 12 500	-	0.1% max. BGN 100
The ordering bank is from a country outside EEA	-	0.1% min. BGN 25 max. BGN 100
Fee for manual processing of the incoming foreign currency transfer with missing IBAN (charge is for beneficiary account except the payment transfers received with charges option "OUR")	-	BGN 10
Deadlines and value dates for executing client transfers	Cut-off time for accepting	Value date
Outgoing transfers in Euro for a client in a third bank	Till 14.00 h.	D+1
Outgoing transfers in foreign currency different from Euro for a client in a third bank	Till 14.00 h.	D+2
Incoming transfers in foreign currency in favor of UBB client	Till 16.30h.	Value date indicated by the sending bank
Other		
For internal survey per current year	BGN 10	BGN 45
For previous years – per year a surcharge of	BGN 10	BGN 45
For each additional message	-	BGN 20
For claims or term amendments of payment order	n.a.	BGN 65
Fiduciary operations related to transfer of funds	Subject to Agreement	Subject to Agreement

Notes:

- No fees are collected for currency exchange and transfer between accounts of a same holder.
- The return of received transfers upon beneficiary's order is regarded as a transfer;. Conditional transfers in foreign currency are regarded as documentary letters of credit; Transfers in foreign currency from/to NBB group are considered intrabank; The cut-off time for accepting orders for currency transfers for processing is 15:30 on the same day.
- UBB will pay OUR expenses on transfers in foreign currency up to equivalence of BGN 100 at the maximum.



IV: COLLECTION OF DOCUMENTS AND COMMERCIAL PAPERS

Documentary Collection Received by UBB	Currency
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	0.2% min. BGN 80 max. BGN 300
Processing of documents, sent to the order of UBB	0.5% min. BGN 220
Aval with cash collateral (per quarter or part thereof)	0.3% min. BGN 100
Aval with other collateral	Upon agreement
Advising of amendment	BGN 70
Urgent processing upon a customer's request (within one banking day)	BGN 60
Tracers/Inquiries	BGN 60
Correspondence upon the client's order	BGN 60
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 80
Urgent processing upon a customer's request (within one banking day)	BGN 60
Tracers/Inquiries	BGN 80
Correspondence upon the client's order	BGN 80

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

Letters of Credit Issued by UBB

Pre-advising	BGN 60
Issue with cash collateral (per quarter or part thereof)	0.30% min. BGN 150
Issue with other collateral (per quarter or part thereof)	Upon agreement
Processing and payment of documents	0.15% min. BGN 150
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 150
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
Inquiries	BGN 100
Correspondence upon the client's order	BGN 100
Discrepancy fee	BGN 200
Commission for processing of documents, sent to the order of UBB	0.50% min. BGN 220
Photocopying of the documents for the bank file (if not presented by the beneficiary)	BGN 60 (without VAT)

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)	0.15% min. BGN 200 max. BGN 2000
Confirmation (per quarter or part thereof)	Upon agreement
Advising an amendment (excluding extension of validity of a confirmed L/C and amount increase)	BGN 200



Processing, sending and payment of documents	
Processing, sending and payment of documents (UBB is nominated bank)	0.20% min. BGN 150
Processing, sending and payment of documents (UBB is not nominated bank)	0.15% min. BGN 150
Deferred payment or acceptance of L/C confirmed by UBB (per month or a part thereof)	0.10% min. BGN 150
Deferred payment or acceptance of L/C not confirmed by UBB (per month or a part thereof)	BGN 100
Transfer of an L/C	0.20% min. BGN 200
Assignment of proceeds (once-off)	0.15% min. BGN 200
Authenticity confirmation of L/C, issued directly to the beneficiary	BGN 50
Advising of assignment of proceeds	BGN 200
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 the customer's request (within one banking day)	BGN 100
Correspondence upon the client's order	BGN 100
Non-utilization fee	BGN 100

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: CHEQUES

As of 15.03.2019 this service has been discontinued.



Content

VII: OPERATIONS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

For placing a buy/ sell order	BGN 4
For placing a buy/ sell order through U – Broker	No fee
Effecting a buy/ sell order for shares, compensatory instruments, rights and stakes	
Up to BGN 1 000	2%, min. BGN 4
From BGN 1 000 up to BGN 3 000	BGN 20 + 1.75% for the amount above 1 000
From BGN 3 000 up to BGN 5 000	BGN 55 + 1,5% for the amount above 3 000
From BGN 5 000 up to BGN 10 000	BGN 85 + 1,2% for the amount above 5 000
From BGN 10 000 up to BGN 20 000	BGN 145 + 1% for the amount above 10 000
From BGN 20 000 up to BGN 50 000	BGN 245 + 0,8% for the amount above 20 000
Above BGN 300 000	BGN 485 + 0,5% for the amount above 50 000
Effecting a buy/ sell order for corporate bonds	
	0.1%, min. BGN 4
For transactions with corporate securities, compensatory instruments, rights and stakes effected through U - Broker	0.5%, min. BGN 2
For transactions with corporate bonds effected through U – Broker	0.1%, min. BGN 2
Order to exchange compensation instruments for shares	
Up to BGN 30 000	0.8%, min. BGN 10
Over BGN 30 000	BGN 240+ 0.6% for the amount over 30000
Order for transfer of securities from proprietary account into a customer's account with UBB	BGN 4
Transactions on a non-regulated /OTC market/ - shares	0.8%, min. BGN 10, max. BGN 400
Participation Fee for increasing the capital of a company	BGN 10
For issuing of a depositary receipt for financial instruments in a client's account under management of UBB AD with the Central Depositary AD	BGN 4
For transfer to another investment intermediary	BGN 10
For underwriting by another investment intermediary	BGN 4

VIII: OPERATIONS WITH GOVERNMENT SECURITIES

GOVERNMENT SECURITIES

BGN

For keeping of a register (monthly)

BGN 50

For primary market transactions

For accepting an order for government securities auction

BGN 3

Approved order

* Up to BGN100 000 incl.

0.06%

* Over BGN 100 000

Subject to agreement

Rejected order

BGN 15

Secondary market deals

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

BGN 15

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

BGN 15

Transfer of the register upon choosing primary dealers

BGN 20

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

For payment of a maturing issue (issued after 01.09.1997)

0.02%

For preparation of information statement on the amount of government securities held

BGN 10

For preparation of information statement on the movement of government securities held

BGN 10

For each blocking and unblocking operation with government securities in UBB sub-register – by the pledger and the pledgee

BGN 20

Notes:

- The fees and commissions for processing government securities transactions are payable in BGN, as the government securities nominal value, issued in foreign currency, is considered an absolute figure in BGN

IX: DEPOSITARY SERVICES

SERVICE TYPE	BGN	FOREIGN CURRENCY
Servicing a register for safe-keeping of government securities of the client (including a monthly statement from the register)	BGN 50 monthly	
Operations with an opened client register for the kept book-entry securities in an account of the depositary bank with a foreign depositary		
Servicing a register of foreign issues of book-entry securities with a foreign depositary - Clearstream Banking SA /Luxembourg/:(including a monthly statement from the register) (taxable with VAT)		Negotiable
Transfer/underwriting of foreign bonds of the client according to a register of the DEPOSITARY BANK with a foreign depositary - Clearstream Banking SA / Luxembourg/		Negotiable
Transfer/Underwriting of foreign shares of the client according to a register of a DEPOSITARY BANK in a foreign depositary - 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 operation
Preparation of additional written information 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	

X: GUARANTEES

Guarantees, ISSUED by UBB

Pre-advising	BGN 60
Issue with cash collateral (per quarter or a part thereof)	0.30% min. BGN 150
Issue with other collateral (per quarter or a part thereof)	Upon agreement
Processing of a claim	0.15% min. BGN 100 max. BGN 1000
Guarantee amendment	
Amendment with increase of amount/extension of validity	Issue commission is applied
Other amendment	BGN 150
Cancellation of a customer's application	BGN 80
Urgent processing upon the client's request (within one banking day)	BGN 100
Correspondence upon the client's order	BGN 100

Guarantees, received in UBB

Pre-advising	BGN 60
Advising without commitment (including advising of a change, relating to increasing the amount)	0.15% min. BGN 150 max. BGN 1500
Advising an amendment (excluding amount increase)	BGN 150
Processing of a claim	BGN 200
Assignment of proceeds (once-off)	0.15% min. BGN 200
Authenticity confirmation of guarantee, issued directly to the beneficiary	BGN 200
For urgent processing upon the client's request (within one banking day)	BGN 100
Correspondence upon the client's order	BGN 100

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 upon issuance of a letter of guarantee 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 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.

XI: OTHER SERVICES

SERVICE TYPE	BGN	FOREIGN CURRENCY
Fees for bank statements		
For the current year		BGN 20
For previous years, each		BGN 50
Report by volumes		BGN 2
Issuing certificates		
Before Bulgarian institutions		BGN 20
Before foreign institutions		BGN 30
Upon request of a correspondent bank		No fee
For forwarding a tested message via SWIFT from/to another bank		BGN 100
Issuing bank reference		
Before Bulgarian institutions		BGN 35
Before foreign institutions		BGN 75
Upon request of a correspondent bank		No fee
For accounting entry adjustment on ordering customer's request		BGN 5
When foreign currency operations are effected, the exchange rates that apply, notwithstanding the collected commissions on the relevant forms of payment, are the following		
Up to BGN 6000		Buy/sell rate against BGN
Above BGN 6000		Market rate
Telex fees	BGN 3	BGN 15
Facsimile fees, per page	BGN 1	BGN 5
Special courier services for delivery of documentary parcels abroad	BGN 12 + actual expenses	
Documentary parcels abroad by registered mail		BGN 12
For UBB-coded test verification, test confirmation with no bank liability or providing a test to other banks /per page/		BGN 100
For signature authenticity, telegraph and telex tests verification with no bank liability		BGN 100

XII: ELECTRONIC BANKING

Internet banking

Registration and use

No fee

PC – banking

For visiting a customer on site to eliminate problems,
which occurrence is not the Bank's fault

BGN 20

- Note:
- Operations ordered through e-banking channels will be priced according to the section on Fund Transfers



Content



XIII: GENERAL AND ADDITIONAL PROVISIONS

1. This Tariff is applied to UBB customers, acting in compliance with Art. 1 of the Banking Act.
2. Value dates:
 - 2.1. On interest-bearing account in local currency – on the date of the entry posting.
 - 2.2. On interest rate accounts in foreign currency:
 - 2.2.1. When crediting an account - the date of receiving funds in UBB account. When the ordering customer's and the beneficiary's accounts both are with UBB, the value date is the date of rendering the service .
 - 2.2.2. When debiting an account – the date of execution.
 - 2.3. Transfers between banks
 - 2.3.1. For accounts within UBB (book transfer), the transaction value date is considered equivalent to execution value date
 - 2.3.2. For executing a payment order, the value date is the one indicated on the payment order, while observing the Tariff cut-off times
 - 2.3.3. For receiving a fund transfer in favor of a bank having no account with UBB, as execution value date is considered the value date of receiving the funds in an UBB account, while complying with the Tariff's cut-off times
3. The fees and commissions in this Tariff, which are taxable pursuant to VAT Act, are VAT inclusive.
4. UBB shall collect all expenses of its correspondents and other banks arising in the course of the execution of Bank customer's order.
5. UBB reserves its right to collect its fees and commissions from the ordering party in the cases when customer orders indicate such to be borne by the beneficiary and yet UBB fails to collect those from the latter.
6. In the event of insufficient funds in a customer's account for payment of the fees and commissions under the present Tariff, the Bank is entitled to collect those from other customer's accounts in BGN or foreign currency (excl. deposit accounts with specified cut-off times)
7. UBB fees and commissions for all services not mentioned in this Tariff are subject to agreement.
8. For performing complex services, specific operations and other additional services, operations and activities, the Bank reserves itself the right to collect additional fees and commission.
9. This tariff is valid since 15.03.2019.