

Fees and commissions Tariff of "United Bulgarian Bank" AD applicable to business clients



-  ACCOUNTS
-  PACKAGE PROGRAMS
-  ONLINE BANKING
-  FUNDS TRANSFERS
-  CASH OPERATIONS
-  CARDS
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-  CUT OF TIMES FOR PROCESSING OF TRANSFERS
-  ADDITIONAL PROVISIONS
-  DISCONTINUED PRODUCTS

Type of Service

National currency

Foreign currency

I. ACCOUNTS

CURRENT ACCOUNT, LIQUIDATION AND ACCOUNT OF CLIENT UNDERGOING BANKRUPTCY PROCEEDINGS AND DVP - ACCOUNT FOR INVESTMENT AGENTS

Opening	BGN 10 /EUR 5.11	BGN 20 /EUR 10.23
Maintenance with e-mail statement	BGN 25 /EUR 12.78	BGN 25 /EUR 12.78
Maintenance with paper-based statements in a bank branch	BGN 25 /EUR 12.78	BGN 36 /EUR 18.41
Servicing of DVP accounts and payments on securities transactions, settled in the Central Depository AD, for licensed investment intermediaries and asset management companies	BGN 156.47 /EUR 80	BGN 156.47 /EUR 80
Closing	BGN 30 /EUR 15.34	BGN 30 /EUR 15.34

RETENTION ACCOUNT

Opening	BGN 20 /EUR 10.23	BGN 20 /EUR 10.23
Maintenance monthly	BGN 25 /EUR 12.78	BGN 25 /EUR 12.78
Closing	BGN 30 /EUR 15.34	BGN 30 /EUR 15.34

SPECIAL ACCOUNTS (ESCROW, SAFEGUARDING AND OTHERS) AND ACCOUNTS OF FINANCIAL INSTITUTIONS

Opening, Maintenance monthly, Closing	Negotiable	Negotiable
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SPECIAL ACCOUNTS AND ACCOUNTS OF CLIENTS' FUNDS WITH OWNERS PRIVATE ENFORCEMENT AGENTS, INSURANCE BROKERS AND AGENTS (BUSINESS CLIENTS AND INDIVIDUAL CLIENTS), LAWYERS, NOTARIES AND FREE LANCERS

Opening	BGN 10 /EUR 5.11	BGN 10 /EUR 5.11
Maintenance with e-mail statement	BGN 12 /EUR 6.14	BGN 12 /EUR 6.14

TERM DEPOSIT

Opening, Maintenance monthly, Closing	Free of charge	Free of charge
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Notes:

§ The monthly maintenance fee for retention account is applicable, in case the account is not closed within 6 months from its opening;

§ When closing a retention account and subsequent opening of a current account, no fee for closing the retention account and a fee for opening a current account are collected;

§ Escrow account shall be opened upon availability of a current account in BGN or EUR from which will be collected the fees agreed with the contract for the escrow account;

§ The fees in section „Special Account and accounts of clients' funds with owners' private enforcement agents, insurance, brokers and agents (Business clients and individual clients), lawyers, notaries and freelancers" are for accounts opened after 01.06.2025. For clients with contracts before that date the fees are in section Discontinued products.

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II. PACKAGE PROGRAMS

PACKAGE PROGRAMS

„Business Partnership PROFESSIONALIST“*	Tariff
„Business Partnership EXPRESS“	Tariff
„Business Partnership PLUS“	Tariff
„Business Partnership BRONZE“	Tariff
„Business Partnership SILVER“	Tariff
„Business Partnership GOLD“	Tariff
„Business Partnership PLATINUM“	Tariff

* Only for individual clients registered in the Bulstat Register, who operate as a trader, freelancer or are engaged for non-profit purposes in Bulgaria or abroad. The Package Program is only available for freelancer with annual revenues of up to BGN 2 million, on group level.



III. ONLINE BANKING

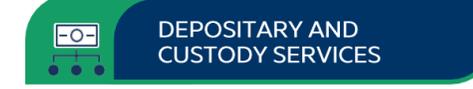
ONLINE BANKING

Registration and Maintenance	Free of charge
Reissuing a forgotten login password via online banking	Free of charge
Hardware token for scanning color CRONTO codes – usage fee, payable one-off (VAT included)	BGN 29 /EUR 14.83
Using a software token, integrated in the UBB Mobile application	Free of charge

Notes:

§ 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;



Type of Service

National currency

Foreign currency

IV. FUNDS TRANSFERS

TRANSFERS TO AND FROM ACCOUNT - INTRABANK (WITHIN UBB NETWORK) IN NATIONAL AND FOREIGN CURRENCY

Outgoing:

• through online and mobile banking	BGN 0.60/EUR 0.31	BGN 0.60/EUR 0.31
• through the bank branch	BGN 8/EUR 4.09	BGN 8/EUR 4.09
Incoming	Free of charge	Free of charge

TRANSFERS TO AND FROM ACCOUNT - INTERBANK (WITHIN UBB NETWORK) IN NATIONAL AND FOREIGN CURRENCY

Outgoing fund transfers

Through online and mobile banking:

• outgoing fund transfer in BGN through BLINK or Instant payment in EUR within the European Economic Area (EEA)	BGN 1.70 /EUR 0.87	BGN 1.70 /EUR 0.87
• outgoing payments in BGN through BISERA or in EUR within the European Economic Area (EEA)	BGN 1.70 /EUR 0.87	BGN 1.70 /EUR 0.87
• outgoing payments in BGN through RINGS or EUR within the European Economic Area (EEA) (Express)	BGN 15 /EUR 7.67	BGN 1.70 /EUR 0.87
• outgoing fund transfers in a currency other than EUR, as well as fund transfers in EUR outside the EEA with value day SAME Day	-	0.15%, min. BGN 50 max. BGN 600/ 0.15%, min. EUR 25.56 max. EUR 306.76

Through the bank branch:

• outgoing payments in BGN through BISERA or in EUR within the European Economic Area (EEA)	BGN 8 /EUR 4.09	BGN 8 /EUR 4.09
• outgoing payments in BGN through RINGS or euro within the European Economic Area (EEA) (Express)	BGN 50 /EUR 25.56	BGN 50 /EUR 25.56
• outgoing fund transfers in a currency other than EUR, as well as fund transfers in euro outside the EEA with value day SAME Day	-	0.2%, min. BGN 50 max. BGN 600/ 0.2% min. EUR 25.56 max. EUR 306.76



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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 50/ The relevant fee for an outgoing fund transfer in foreign currency + EUR 25.56
Incoming fund transfers:		
• incoming fund transfers in EUR within the European Economic Area (EEA)	-	Free of charge
• incoming fund transfers in a currency other than EUR, as well as fund transfers in EUR outside the EEA	-	0.1% min. BGN 20 max. BGN 400 / 0.1% min. EUR 10.23 max. EUR 204.52
• in BGN through BISERA (including BLINK)/RINGS	Free of charge	-
CASH INTERBANK TRANSFERS AT THE EXPENSE OF THE PAYER		
Outgoing with cash deposit at the cashiers' desk	1%, min. BGN 10 / 1%, min. EUR 5.11	-
Outgoing with cash deposit at the cashiers' desk via RINGS	1%, min. BGN 55 / 1%, min. EUR 28.12	-
DIRECT DEBIT		
Accepting of consent for direct debit	Free of charge	-
Initiating direct debit order	BGN 2 /EUR 1.02	-
Initiating a refusal to pay a received direct debit order	BGN 2 /EUR 1.02	-
Payment of a direct debit order:		
Through online and mobile banking:		
• within UBB AD network	BGN 0.60 /EUR 0.31	-
• through BISERA	BGN 1.70 /EUR 0.87	-
• through RINGS	BGN 15 /EUR 7.67	-
Through the bank branch:		
• within UBB AD network	BGN 8 /EUR 4.09	-
• through BISERA	BGN 8 /EUR 4.09	-
• through RINGS	BGN 50 /EUR 25.56	-

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MASS PAYROLL PAYMENTS		
Through online banking:		
• within UBB AD network	BGN 0.30 /EUR 0.15	BGN 0.30 /EUR 0.15
• through BISERA	BGN 1.70 /EUR 0.87	-
• through RINGS	BGN 15 /EUR 7.67	-
Through the bank branch:		
• within UBB AD network	BGN 8 /EUR 4.09	BGN 8 /EUR 4.09
• through BISERA	BGN 8 /EUR 4.09	-
• through RINGS	BGN 50 /EUR 25.56	-
Processing of payroll payment file through online banking	Free of charge	-
STANDING ORDERS		
Registration, Changing and Deactivation of registration	Free of charge	-
Within UBB AD network:		
• between accounts of the same holder	Free of charge	-
• between accounts of different holders	BGN 0.60 /EUR 0.31	-
Interbank transfers through BISERA	BGN 1.70 /EUR 0.87	-
PAYMENTS OF TAX LIABILITIES		
Through Taxes and Fees section in online banking	BGN 1 / EUR 0.51	-
PAYMENT OF ELECTRONIC VIGNETTE (E-VIGNETTE)		
Through e-Vignette section in UBB Mobile	Free of charge	-

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OTHERS		
Survey fee with correspondence to another bank for payment in BGN and /or EUR in Bulgaria and in EUR within the European Economic Area (EEA)	BGN 30/EUR 15.34	BGN 30/EUR 15.34
Survey fee with correspondence to another bank, amendment of conditions or cancelling a fund transfer in foreign currency	-	BGN 120/EUR 61.36
Return incoming outgoing transfer from UBB AD on beneficiary request (not by the fault of the Bank)	-	The commission for outgoing / incoming transfer in foreign currency
Fee for manual processing of an incoming foreign currency transfer due to missing, incorrect, invalid IBAN/BBAN (shall be collected from the beneficiary account)	-	BGN 60 /EUR 30.68

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Notes:

§ Instant fund transfer in BGN (BLINK) for amounts up to or equaling BGN 30 000 and Instant fund transfer in EUR within the European Economic Area (EEA) for amounts up to or equaling EUR 15 000 could be initiate through UBB Online and UBB Mobile;

§ 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;

§ Outgoing intrabank and interbank transfers above BGN 5 000 000 (five million leva) or their equivalent in other currency are executed form the Bank only if they are ordered via UBB Online.

§ 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);

§ 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;

§ 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;

§ Mass file can contain transfer orders in currency different than BGN, when the account of the sender and the recipients are in the same currency and the orders are within UBB system;

§ The Standing order service is possible when the account of the ordering party and the beneficiary are in one and the same currency;

§ Transactions initiated through section TAX LIABILITIES in UBB Online are charge based on obligate person, no matter of the count of the payable debts;

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V. CASH OPERATIONS		
CASH DEPOSIT		
Cash deposit by account holder or an individual expressly authorized by the account holder, no matter if the account currency is different than the currency of the transaction	0.90%, min. BGN 10 / 0.90%, min. EUR 5.11	0.90%, min. BGN 10 / 0.90%, min. EUR 5.11
Cash deposit by an entity, other than the account holder or other than an individual expressly authorized by the account holder	1 % on the total amount, min. BGN 10 / 1 % on the total amount, min. EUR 5.11	1 % on the total amount, min. BGN 10 / 1 % on the total amount, min. EUR 5.11
<i>* Free of charge 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		
Cash Withdrawal up to BGN 10 000 (currency equivalent) and above BGN 10 000 with prior request	0.90%, min. BGN 10 / 0.90%, min. EUR 5.11	0.90%, min. BGN 10 / 0.90%, min. EUR 5.11
Cash Withdrawal up to BGN 10 000 (currency equivalent) and above BGN 10 000 without prior request	1 % from the whole amount	1 % from the whole amount
OTHER CASH OPERATIONS		
Processing, counting, exchange without depositing to an account (including exchanging banknotes for coins and vice versa) (VAT included)	5% min. BGN 5 / 5% min. EUR 2.56	-
Checking a banknote with doubtful authenticity /per banknote/ (VAT included)	BGN 1 /EUR 0.51	BGN 1 /EUR 0.51
Replacement of damaged banknotes and coins (VAT included)	Free of charge	-
Coins deposit in coins	5% min. BGN 3 / 5% min. EUR 1.53	-
Foreign currency exchange at the cash desk (cash desk)	BGN 6 /EUR 3.07	BGN 6 /EUR 3.07

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Notes:

§ Upon withdrawal of amounts exceeding BGN 10 000 or their equivalent in foreign 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 0,7% 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 AD. 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;

§ 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;

§ All deposits, made by an individual, representing the client or an individual expressly authorized by the client to make deposits to its account regardless of the deposit reasons 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, respectively an individual expressly authorized by the client, 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;



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VI. CARDS

Debit Card Mastercard Business	Tariff
Debit Card Visa Business	Tariff
Debit Card Debit Mastercard Business Standard	Tariff
Debit Card Debit Visa Business Platinum	Tariff
Credit Card Mastercard Business Premium for Clients from Micro Segment	Tariff
Credit Card Visa Business for Corporate Clients	Tariff
Limits for Cards	Terms


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VII. LOANS

REVIEW OF DOCUMENTS

Loan survey fee <i>*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.</i>	0.15% on the amount, min. BGN 150 / 0.15% on the amount, min. EUR 76.69
For renegotiation of credit agreement	Negotiable, min. BGN 300 /Negotiable, min. EUR 153.39

FEE FOR NON-FULFILLMENT OF ONE OR MORE FINACIAL COVENANTS AND/OR OTHER SPECIAL CREDIT CONDITIONS AND/OR OTHER EXPLICITLY CONTRCATED OBLIGATIONS UNDER A LOAN AGREEMENT

Upon first non-fulfillment:

• for loans with approved amount up to 1 MBGN (or equivalent)	BGN 200 /EUR 102.26
• for loans with approved amount above 1 MBGN (or equivalent)	BGN 350 /EUR 178.95

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 BGN 500 / 0.1% of the approved loan amount but not less than EUR 255.65
• for loans with approved amount above 1 MBGN (or equivalent)	0.05% of the approved loan amount but not less than BGN 1 000 / 0.05% of the approved loan amount but not less than EUR 511.29

PREPARING OF DOCUMENTS BY LEGAL ADVISOR EMPLOYEE OF THE BANK

Preparing a notary deed draft or application for registering a legal mortgage	BGN 100 + BGN 50 per each subsequent page of the mortgage deed but not more than BGN 600 / EUR 51.13 + EUR 25.56 per each subsequent page of the mortgage deed but not more than EUR 306.76
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)	BGN 100 + BGN 50 per each subsequent page of the agreement for a pledge of a commercial enterprise but not more than BGN 600; BGN 100 for registering in the Central Register of Special Pledges; BGN 100 per entry in each respective register; / EUR 51.13 + EUR 25.56 per each subsequent page of the agreement for a pledge of a commercial enterprise but not more than EUR 306.76; EUR 51.13 for registering in the Central Register of Special Pledges; EUR 51.13 per entry in each respective register;



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Fee for preparation of documents for initial and additional registration and fee for registration of renewal of the Bank a special pledge according to Special Pledges Act	BGN 50 /EUR 25.56
Obliteration of a mortgage	BGN 100 /EUR 51.13
Fee for registration by the Bank or deregistration of a special pledge in Registry Agency	BGN 120 /EUR 61.36
Fee for preparation of consent for deregistration of a special pledge according to the Special Pledges Act	BGN 25 /EUR 12.78

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 collected fees and commissions for loans shall not be refundable upon prepayment;
- § 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;
- § For guarantees and L/Cs, secured with collateral other than cash, apart from the fees due in accordance with Chapter XI. 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;

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VIII. DOCUMENTARY COLLECTION

RECEIVED DOCUMENTS FOR COLLECTION

Documents against payment /acceptance /free of payment	0.3% min. BGN 120, max. BGN 600/ 0.3% min. EUR 61.36, max. EUR 306.76
Processing of documents, sent to the order of UBB AD	0.3% min. BGN 220 /0.3% min. EUR 112.48
Aval with cash collateral (per quarter or part thereof)	0.35% min. BGN 100 /0.35% min. EUR 51.13
Aval with other collateral	Upon agreement
Advising of amendment	BGN 80 /EUR 40.90
Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)	BGN 200 /EUR 102.26
Tracers/Inquiries/Correspondence upon the client's order	BGN 80 / EUR 40.90
Return of unpaid documents	BGN 100 /EUR 51.13

DOCUMENTS SENT FOR COLLECTION

Documents against payment/acceptance/free of payment	0.3% min. BGN 120, max. BGN 600 / 0.3% min. EUR 61.36, max. EUR 306.76
Amendment of the collection instructions	BGN 100 /EUR 51.13
Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)	BGN 200 / EUR 102.26
Tracers/Inquiries/Correspondence upon the client's order	BGN 80 /EUR 40.90

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;

§ The commission for processing of documents, received/sent for collection is calculated above the whole amount for payments/acceptance;



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IX. LETTER OF CREDITS

LETTER OF CREDIT, ISSUED BY UBB AD

Issue with cash collateral (per quarter or part thereof)	0.4% min. BGN 100 /0.4% EUR 51.13
Issue with other collateral (per quarter or part thereof)	0.55% min. BGN 100 /0.55% min. EUR 51.13
Processing and payment of documents	0.1% min. BGN 100 /0.1% min. EUR 51.13
Deferred payment / acceptance (per month or part thereof)	0.1% min. BGN 100 /0.1% min. EUR 51.13
Letter of credit amendment:	
• amendment with increase of amount /extension of validity Issue commission is applied	Issue commission is applied
• other amendment	BGN 120 /EUR 61.36
Cancellation of customer's application for issuance or before expiry date	BGN 100 /EUR 51.13
Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)	BGN 400 /EUR 204.52
Correspondence upon client order	BGN 100 /EUR 51.13
Discrepancy fee	BGN 200 /EUR 102.26
Processing of documents, sent to the order of UBB AD	0.3% min. BGN 220 /0.3% min. EUR 112.48
Photocopying of the documents for the bank file (if not presented by the beneficiary)	BGN 60 /EUR 30.68
Changing of collateral	BGN 50 /EUR 25.56

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LETTER OF CREDITS, RECEIVED BY UBB AD

Preparing Draft of Letter of Credit by the Bank	BGN 117.35 /EUR 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 1 000 / 0.12% min. EUR 51.13, max. EUR 511.29
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 /EUR 51.13
Processing, sending and payment of documents	0.18% min. BGN 100 /0.18% min. EUR 51.13
Deferred payment or acceptance of L/C (per month or a part thereof)	Upon agreement
Deferred payment or acceptance of L/C not confirmed by UBB AD (per month or a part thereof)	BGN 80 /EUR 40.90
Transfer of an L/C	0.2% min. BGN 100 /0.2% min. EUR 51.13
Assignment of proceeds (once-off)	0.15% min. BGN 100 /0.15% min. EUR 51.13
Authenticity confirmation of L/C, issued directly to the beneficiary	BGN 100 /EUR 51.13
Advising of assignment of proceeds	BGN 100 /EUR 51.13
Discounting	Upon agreement
Cancellation before the expiry date	BGN 100 /EUR 51.13
Preliminary/Second examination of documents	BGN 200 /EUR 102.26
Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)	BGN 200 /EUR 102.26
Correspondence upon the client's order	BGN 100 /EUR 51.13
Non-utilization fee	BGN 80 /EUR 40.90
Purchase of receivables under L/C	BGN 50 /EUR 25.56

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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 AD 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;

§ 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 new quarter or part of it, "Other Amendment Fee" and commission for issuing of new letter of credit on the unused amount shall be collected. When the letter of credit e with note "pus/minus" or "around" the amount shall be increased;

§ 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;

§ The commission for processing and payment of documents is also due in cases where the documents are presented directly to the ordering bank;

§ 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 with mixed collateral, the commission for "Issue with other collateral" is applied;



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X. BANK GUARANTEES

GUARENTEES, ISSUED BY UBB AD

Issue with cash collateral (per quarter or a part thereof)	0.35% min. BGN 100 /0.35% min. EUR 51.13 (in foreign currency)
	0.35% min. BGN 60 /0.35% min. EUR 30.68 (in local currency)
Secured by a counter-guarantee	Upon agreement
Issue with other collateral (per quarter or a part thereof)	0.55% min. BGN 100 /0.55% min. EUR 51.13
Processing of a claim	0.1% min. BGN 200, max. BGN 1 000 / 0.1% min. EUR 102.26, max. EUR 511.29
Guarantee amendment:	
• amendment with increase of amount/extension of validity Issue commission is applied	Issue commission is applied
• other amendment	BGN 120 /EUR 61.36 (in foreign currency)
	BGN 80 /EUR 40.90 (in local currency)
Cancellation of a customer's application	BGN 120 /EUR 61.36 (in foreign currency)
	BGN 80 /EUR 40.90 (in local currency)
For urgent processing upon the client's request (within one banking day, after the date of receiving of the Client order)	BGN 200 /EUR 102.26
Cancellation of issued bank guarantee prior to its expiry	BGN 30 /EUR 15.34
Bank guarantee for confirming financial stability	BGN 60 /EUR 30.68
Change of collateral	BGN 50/ EUR 25.56

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GUARENTEES, RECEIVED BY UBB AD

Advising without commitment (including advising of a change, relating to increasing the amount)	0.1% min. BGN 100, max. BGN 500 / 0.1% min. EUR 51.13, max. EUR 255.65
Advising an amendment (excluding amount increase)	BGN 100 /EUR 51.13
Processing of a claim:	
• for guarantees advised by the Bank	BGN 100 /EUR 51.13
• for guarantees issued directly to the beneficiary	0.1% min. BGN 200, max. BGN 600 / 0.1% min. EUR 102.26, max. EUR 306.76
Administration and processing of Direct Guarantees	0.1% min. BGN 140, max. BGN 700 / 0.1% min. EUR 71.58 , max. EUR 357.90
Cancelling a request for payment	BGN 80 / EUR 40.90
Examination of guarantee texts which are expected to be received in favor of customers by request of the customer	BGN 100 /EUR 51.13
Authenticity confirmation of guarantee, issued directly to the beneficiary	BGN 100 /EUR 51.13
For urgent processing upon the client's request (within one banking day after the date of receiving of the Client order)	BGN 100 /EUR 51.13
Correspondence upon client order	BGN 100 /EUR 51.13



Notes:

- § Documentary bank guarantees issued and received with UBB AD 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 AD 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;
- § The minimum fees/commissions relate to each quarter or a part thereof, regardless of the guarantee period;
- § 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;
- § For bank guarantees with mixed collateral, the commission for "Issue with other collateral" is applied;
- § The Bank is responsible for processing requests for guarantees received at UBB AD, if the requests and the required documents, if any, are submitted at least 5 working days before the deadline specified in the guarantee, when payment requests should be submitted in country and 7 working days when payment requests should be submitted abroad;

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XI. FACTORING

Management fee The fee is calculated as fixed % from the total limit for financing and it is collected with the signing of the factoring agreement	Subject to negotiation
Factoring commission Calculated as fixed % from each assigned invoice (factoring without recourse) or each financed invoice (factoring with recourse)	Subject to negotiation
Fee for analysis and assessment of a financing limit of a supplier, at initial and any subsequent annual review	0.15% of the limit, min. BGN 1 000, max. BGN 15 000 / 0.15% of the limit, min. EUR 511.29, max. EUR 7 669.38 The fee is due any 12 months
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, calculated based on the sum of Supplier's existing factoring limit and the requested increase
Fee for analysis and assessment of a debtor limit on a factoring transaction at initial and any subsequent annual review	BGN 60 + actual expenses for approval by an Insurance company and credit report / EUR 30.68 + actual expenses for approval by an Insurance company and credit report
OTHER FEES	
Fee for changes of other parameters of a factoring facility without changes in the overall approved factoring limit of the supplier	BGN 100 /EUR 51.13
Fee /penalty for termination of the Factoring Agreement prior to maturity by the Supplier	5% on the total financing limit
Fee for issuance of an account statement for the current period or previous year	BGN 100 /EUR 51.13
Administrative fee for processing of documents (invoice debit/credit BGN 1 per doc./invoice statement)	BGN 1 /EUR 0.51 per document/invoice BGN 20 /EUR 10.23 per list of invoices
Fee for express processing of a disbursement request (within 2 hours from receipt of all necessary documents)	BGN 60 /EUR 30.68
Costs of legal services	Subject to negotiation

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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 with exception of * Fee /penalty for termination of the Factoring Agreement prior to maturity by the Supplier;

§ 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 transaction 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;

§ 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 AD reserves the right to charge additional fees and commissions for services, which involve additional work, unusual complexity or commitment;

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XII. DEPOSITARY AND CUSTODY SERVICES

According Tariff for Fees and Commissions applicable to contracts with clients for the provision of investment and/or additional services related to financial instruments

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XIII. OTHER SERVICES

Certificate for a bank account number, Bank template	Free of charge
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 (VAT included)	BGN 5 /EUR 2.56
Certificate for a bank account number and balance up to concrete date in Bulgarian or English language (VAT included)	BGN 30 /EUR 15.34
Bank reference (VAT included):	
• in Bulgarian language	BGN 50 /EUR 25.56
• in English language	BGN 100 /EUR 51.13
Confirmation of payment document (VAT included)	BGN 2 /EUR 1.02
Fee for verifying the authenticity of signatures, without responsibility on the part of UBB (VAT included)	BGN 100 /EUR 51.13
One-off fee for distraint processing*	BGN 20 /EUR 10.23
<i>*The distraint processing fee does not apply to current accounts with distraints and other rights of third parties and accounts servicing installments under credit agreements concluded with the bank.</i>	
Confirmation of information for a client for audit check needs (VAT included):	
• standard service	BGN 150 / EUR 76.69
• express service – 7 working days	BGN 300 /EUR 153.39
Examination of documents of legal entities in regards of acceptance / refusal of establishing relationships with the bank (VAT included):	
• fee for examination and analysis of documents, related to opening current or retention account of legal entity with direct ownership at least one foreign physical person	BGN 150 /EUR 76.69
• fee for examination and analysis of documents, related to opening current or retention account of foreign legal entities / current or retention account of local legal entities with direct ownership or interim owner one or more legal entities	BGN 700 /EUR 357.90
• fee for examination and analysis of documents, related to opening of current or retention account of Financial Institution	BGN 500 /EUR 255.65

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Remote account opening within KBC Group (VAT included):

• examination of documents for opening remote accounts in KBC Group divisions	BGN 300 /EUR 153.39
• annual Check-up on remote-account accounts in the KBC Group divisions	BGN 100 /EUR 51.13

Fee for sending bank documents and payment instruments/devices and related to them protection devices via courier/post (VAT included):

• within the country	BGN 10 /EUR 5.11
• abroad	BGN 120 /EUR 61.36

Electronic notifications

Subscription plan SMS (VAT included):

• SMS 20 (20 notifications)	BGN 3 /EUR 1.53
• SMS 40 (40 notifications)	BGN 5 / EUR 2.56

Subscription plan Viber (VAT included):

• Viber 20 (20 notifications)	BGN 2 /EUR 1.02
• Viber 40 (40 notifications)	BGN 4 /EUR 2.05

E-mail, Push notifications

Free of charge

Bank Safe Deposit Boxes:

:Information about the terms, conditions and prices for renting out safe deposit boxes can be obtained in the Bank's offices, offering this service:

Maria Luisa Branch (Sofia city, 70, Maria Luisa Blvd.)

Tundzha Branch (Sofia city, 12A, Tundzha Str.)

Sofia 11 Branch - NDK (Sofia city, 3, Hristo Stambolski Str.)

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SPECIALIZED CASH MANAGEMENT SOLUTIONS

Payments in format MT 101-Incoming:

• implementation (one-time fee)	BGN 100 /EUR 51.13
• monthly fee (per account)	BGN 50 /EUR 25.56
• termination or changes	BGN 40 /EUR 20.45

Statement via SWIFT in MT940 and MT942 format

• implementation (one-time fee)	BGN 100 /EUR 51.13
• monthly fee (per account)	BGN 60 /EUR 30.68
• termination or changes	BGN 40 /EUR 20.45

Statement via SWIFT in MT940 via e-mail (per account per month)

	BGN 60 /EUR 30.68
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UBB Integration via API:

• initiation of the service	Free of charge
• monthly maintenance on Account Information and Payment Initiation (VAT included)*	Up to 1 500 calls per month - BGN 50 /EUR 25.56
	Above 1 500 calls per month - Negotiable
• termination of the service	Free of charge

*The fee is applicable per client

Cash pooling	Negotiable
Virtual IBAN	Negotiable
Cash collection for Business clients	Negotiable

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;

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XIV. CUT OF TIMES FOR PROCESSING OF PAYMENTS

OUTGOING TRANSFERS ORDERED THROUGH ELECTRONIC CHANNEL OR PAPER ARE EXECUTED AS FOLLOWS

In BGN via BISERA – by 07:30 PM for execution with same-day value date with regard to the Beneficiary's Bank;

In BGN to the State Budget via BISERA – by 03:00 PM for execution with same-day value date with regard to the Beneficiary's Bank;

In BGN via RINGS – by 03:30 PM for execution with same-day value date with regard to the Beneficiary's Bank;

For intrabank fund transfers in foreign currency and in BGN – by 08:00 PM;

For transfers in EUR in the European Economic Area (EEA), for execution with a debit same-day value for the Ordering party to participants in BISERA until 7:30 PM, to participants outside BISERA until 4:00 PM, for express transfers (Target) in EUR until 4:00 PM;

For transfers different than EUR or EUR outside EEA for execution with a debit same-day value for the Ordering party electronically ordered - 3:30PM and paper based in Branch - 3:00 PM;

Fund Transfers in Foreign Currency: EUR, USD, CHF, GBP are being executed with same-day debit value date;

Fund transfers in currencies of the countries from the European Economic Area (EEA), ordered via the online and mobile banking functionalities, are being executed with debit value date 1 business day, while those, ordered via a branch of the Bank - with functionalities, are being executed with debit value date 1 business day, while those, ordered via a branch of the Bank - with debit value date 2 business days;

Fund transfers in JPY, TRY, CAD, AUD, ordered via the online and mobile banking functionalities and at a branch of the Bank are being executed with debit value date 2 business days;

THE RECEIVED INTERBANK TRANSFERS ARE PROCESSED AS FOLLOWS

In BGN, received via BISERA by 08:00 PM – with same-day value date;

In BGN, received via RINGS by 04:00 PM. – with same-day value date;

In foreign currency, received by 04:30 PM – with same-day value date;



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XV. 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:
2.2.1.	When crediting an account - the date of receiving funds in UBB AD account. In cases when both the payer's and the beneficiary's accounts are with UBB AD , the value date shall be the date of rendering the service.
2.2.2.	When debiting an account – the date of effecting the debit.
3	This Tariff's fees and commissions, 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 AD 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 AD, 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	The present Tariff enters into force from 01.06.2025.



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XVI. DISCONTINUED PRODUCTS		
PACKAGE PROGRAMS IN SALES TILL 08.04.2024 (MONTHLY FEE)		
„Business Partnership“ package	BGN 18.90 /EUR 9.66	-
„Business Partnership Start“ package - electronic	BGN 13.90 /EUR 7.11	-
„Business Partnership Express“ package - electronic	BGN 18.90 /EUR 9.66	-
„Business Partnership Optimum“ package - electronic	BGN 29.90 /EUR 15.29	-
„Business Partnership Silver“ package	BGN 35 /EUR 17.90	-
„Business Partnership Gold“ package	BGN 70 /EUR 35.79	-
PACKAGE PROGRAMS IN SALES TILL 15.03.2018 (MONTHLY FEE)		
„Business Partnership“ Package - electronic	BGN 14.90 /EUR 7.62	-
„Business Partnership Extra“ Package	BGN 22.90 /EUR 11.71	-
„Business Partnership Extra“ Package - electronic	BGN 22.90 /EUR 11.71	-
„Business Partnership Start“ package	BGN 11.90 /EUR 6.08	-
„Business Partnership Optimum“ package	BGN 31.90 /EUR 16.31	-
RESERVE ACCOUNT		
Opening	Free of charge	-
Monthly maintenance fee	Free of charge	-
Closing	Free of charge	-
OTHER FEES IN SALES TILL 01.06.2025		
Maintenance with structured electronic statement	BGN 50 /EUR 25.56	-
KBC ONLINE BULGARIA IN SALES TILL 01.06.2025		
Registering	Free of charge	-
Monthly fee (per Client)	Free of charge	-
Setting of a specific rights for KBC Online Bulgaria	BGN 20 /EUR 10.23	-
Re-issue of PIN	BGN 5 /EUR 2.56	-
Activation of TOKEN	Free of charge	-
Hardware TOKEN (VAT included)	BGN 60 /EUR 30.68	-
Software TOKEN	Free of charge	-

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Type of Service	National currency	Foreign currency
CURRENT ACCOUNT WITH DIFFERENTIATED INTEREST IN SALES TILL 01.06.2025		
Minimum balance	BGN 200 /EUR 102.26	200 currency units
Opening	BGN 10 /EUR 5.11	BGN 10 /EUR 5.11
Maintenance with e-mail statement	BGN 10 /EUR 5.11	BGN 11.50 /EUR 5.88
Maintenance with paper based monthly statements in a bank branch	BGN 15 /EUR 7.67	BGN 20 /EUR 10.23
Maintenance with paper based daily statements in a bank branch	BGN 25 /EUR 12.78	BGN 30 /EUR 15.34
Issuing a certificate for availability of a client account	BGN 10 /EUR 5.11	BGN 10 /EUR 5.11
Closing	BGN 20 /EUR 10.23	BGN 20 /EUR 10.23
ACCOUNTS FOR FUNDS OF PRIVATE ENFORMENTS AGENT'S (PEA) CLIENTS IN SALES TILL 01.06.2025		
Minimum balance	Not required	-
Opening	BGN 10 /EUR 5.11	-
Maintenance with e-mail statement	BGN 12 /EUR 6.14	-
Maintenance with paper based monthly statements in a bank branch	BGN 19 /EUR 9.71	-
Maintenance with paper based daily statements in a bank branch	BGN 25 /EUR 12.78	-
Issuing a certificate for availability of a client account	BGN 10 /EUR 5.11	-
Closing	BGN 20 /EUR 10.23	-
NEW PACKAGE ACCOUNT FOR PEA ACCOUNT FOR FUNDS OF PEA CLIENTS (ACCOUNT FOR SOMEBODY ELSE'S FUNDS) IN SALES TILL 01.06.2025		
Minimum balance	Not required	-
Opening	Free of charge	-
Maintenance - monthly	Free of charge	-
Closing	Free of charge	-
SAVING ACCOUNT- PEA IN SALES TILL 01.06.2025		
Minimum balance	Not required	-
Opening	Free of charge	-
Maintenance - monthly	Free of charge	-
Closing	Free of charge	-

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-  DISCONTINUED PRODUCTS

Type of Service	National currency	Foreign currency
PEA COMFORT ACCOUNT – FEES AND EXPENSES (OWN FUNDS ACCOUNT – FEES AND EXPENSES, COLLECTED BY PEA) IN SALES TILL 01.06.2025		
Minimum balance	Not required	-
Opening	Free of charge	-
Maintenance - monthly	BGN 1 /EUR 0.51	-
Closing	Free of charge	-
PEA COMFORT ACCOUNT – ADDITIONAL ACTIVITIES (OWN FUNDS ACCOUNT – FUND, THAT PEA RECEIVED IN RELATION TO THE ACTIVITIES, PERFORMED PURSUANT TO ART. 18 OF THE PRIVATE ENFORCEMENT AGENTS ACT) IN SALES TILL 01.06.2025		
Minimum balance	Not required	-
Opening	Free of charge	-
Maintenance - monthly	BGN 1 /EUR 0.51	-
Closing	Free of charge	-
VISA BUSINESS ELECTRON DEBIT CARD IN SALES TILL 01.06.2025	<u>Tariff</u>	-
VISA GOLD BUSINESS DEBIT CARD IN SALES TILL 01.06.2025	<u>Tariff</u>	-
CREDIT CARDS MASTERCARD BUSINESS/MASTERCARD CORPORATE IN SALES TILL 01.06.2025	<u>Tariff</u>	-

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