

Central Cooperative Bank AD

Tariff on the Interest Rates, Fees and Commissions
for Natural Persons

Effective as from 09 August 2021

www.ccbank.bg



Централна Кооперативна Банка

Важният си ти.

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GENERAL PROVISIONS

- Art. 1.** This Tariff regulates the usual interest rates, commissions, fees and other charges applied by CCB AD in respect of payment and other services/operations provided by the Bank to natural persons acting as consumers. Persons acting as: merchants, including sole proprietors; freelancers or craftsmen; who performing their professional activities at their own risk and at their own expense, et., are not considered consumers.
For executed payment or other services/operations in respect of which the Bank has established that the person did not act as a consumer, CCB AD is entitled to apply the fees and commissions set for business clients.
- Art. 2.** The following appendices constitute an integral part of this Tariff: Appendix 1 CCB AD Interest Rate Bulletin for Natural Persons, Appendix 2 CCB AD Interest Rate Bulletin for Credit Cards of Natural Persons, Appendix 3 Tariff of Issuance and Use of Bulgarian Posts-CCB Co-branded Debit Card, and Appendix 4 Tariff of Issuance and Use of Local Bcard Debit Card.
- Art. 3.** In case of unauthorized overdraft in national and foreign currency, the Bank charges an interest of 35% annually.
- Art. 4.** The fees and commissions provided for in this Tariff are valid in cases where no other charge is explicitly agreed.
- Art. 5.** For all bank services/operations, not specified in this Tariff, the fees, commissions and expenses are determined as negotiated.
- Art. 6.** The Bank reserves the right to negotiate and charge additional fees and commissions for specific operations and/or services related to unusual complexity, additional work or commitment.
- Art. 7.** Where an operation involves the provision of more than one service, the client pays the fees for each of them on a cumulative basis, unless otherwise agreed in advance.
- Art. 8.** CCB AD only executes written paper-based payment orders submitted at the Bank or through electronic banking, which in their content and form are complete, clear and consistent with the national and international regulations and banking standards.
- Art. 9.** The Bank performs payment services/operations when the client has provided the necessary funds for the execution of the relevant service/operation and the fees and commissions due.
- Art. 10.** All the commissions, fees, interest and other expenses are collected at the moment of performing the bank service/operation, unless there is another special agreement with the Bank.
- Art. 11.** All commissions, fees and expenses under loans, extended by CCB AD, are paid by the client at the moment of performing the service/operation.
- Art. 12.** The commissions and fees indicated in EUR or USD are also translated into other major currencies, incl. in BGN, according to the fixing exchange rates of BNB on the day of the operation.
- Art. 13.** The Bank sets off the fees and commissions payable for a service/operation on a certain account from another account of the client, when agreed with the client or arising from a regulatory act. In the absence of funds available on the client's account for the payment of fees, commissions or expenses due for the service/operation executed from/on the account, the Bank is entitled to collect them from the client's accounts in BGN and foreign currency opened with the Bank.
- Art. 14.** CCB AD reserves the right to change this Tariff in case of changes in the market conditions or the current legislation, for which it shall inform its clients in the publicly accessible banking premises and on the Bank's website www.ccbank.bg.

Section I. OPENING, SERVICING AND CLOSING CLIENT ACCOUNTS

		BGN	ANOTHER CURRENCY
Art. 1.	Opening bank accounts in national and foreign currency		
cl.1.	Current account without a debit card issued to it	BGN 2.50, one-off upon account opening	EUR 1.25, one-off upon account opening
cl.2.	Current account with a debit card issued to it	BGN 1.00, one-off upon account opening	EUR 0.50, one-off upon account opening
cl.3.	Deposit account (including Child Fixed-Term Deposit)	no fee	no fee
cl.4.	Savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account)	BGN 2, one-off upon account opening	EUR 1, one-off upon account opening
cl.5.	Escrow account (special purpose account)	0.2% of the credited amount, min. BGN 100, max. BGN 500	0.2% of the credited amount, min. EUR 50, max. EUR 250
cl.6.	Letter of credit account	BGN 15.00	EUR 8.00
cl.7.	Medical fundraising accounts	no fee	no fee
cl.8.	Current, deposit or savings accounts opened under special terms and conditions, other than escrow accounts and medical fundraising accounts	BGN 5	EUR 3
cl.9.	Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries		
cl.9.1.	Foreign natural persons nationals of non-EEA member states ^{Note 1}	BGN 100	EUR 50
Art. 2.	Monthly fees for maintaining bank accounts and issuing account statements in national and foreign currency		
cl.1.	Payment account without issuance of a debit card	BGN 3.50	EUR 2
cl.2.	Payment account with issuance of a debit card	BGN 2.50	EUR 1.50
cl.3.	Payment and savings accounts on which no payment operations were performed within two years ^{Note 2 and Note 3}	BGN 3	EUR 2
cl.4.	Deposit account (including Child Fixed-Term Deposit)	no fee	no fee
cl.5.	Savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Savings Account) ^{Note 3}	BGN 1.50	EUR 0.75
cl.6.	Letter of credit accounts and escrow accounts ^{Note 4}	BGN 10	EUR 6
cl.7.	Current, deposit or savings accounts opened under special terms and conditions, other than escrow accounts and medical fundraising accounts	BGN 40	EUR 20
cl.8.	Accounts opened for: medical fundraising trade in corporate securities credit card servicing	no fee	no fee

cl.9.	Provision of account statements, including for card payment accounts (paper-based or via e-mail)	no fee	no fee
cl.10.	Provision of account statements for past calendar years (paper-based) (including VAT)	BGN 2 per page	EUR 1 per page
cl.11.	Postal expenses for sending account statements (including VAT)	BGN 2.40 per statement	EUR 1.20 per statement
cl.12.	Send notifications related to the transfer of a payment account	BGN 2 per notification	–
Art. 3.	Other services and fees on client accounts		
cl.1.	Fee for SMS Notifications		
cl.1.1.	10 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)	2 лв.	–
cl.1.2.	30 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)	5 лв.	–
cl.1.3.	Sending an unlimited number of SMS notifications (The fee is charged monthly, and the fee for the messages sent during the month is debited from the client account on the last business day of the month) (including VAT)	BGN 0.18 per 1 SMS	–
cl.2.	Fee for the Utility Bills Subscription		
cl.2.1.	Annual fee	BGN 3	–
cl.2.2.	Operator's fee for the SMS message (including VAT)	BGN 0.10 per 1 SMS	–
cl.2.3.	Fee for an e-mail notification	no fee	–
cl.3.	Fee for unblocking accounts at the request of the holder in national and foreign currency	BGN 2	EUR 1
Art. 4.	Closing accounts by order of the holder		
cl.1.	Current accounts, letters of credit and escrow accounts (only for accounts opened less than 6 months ago)	BGN 2	EUR 1
cl.2.	Medical fundraising accounts	no fee	no fee
cl.3.	Deposit account (including Child Fixed-Term Deposit)	no fee	no fee
cl.4.	Savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account)	no fee	no fee

Notes

1	To Art. 1 (9.1) The Bank considers the documentation within 5 business days after the receipt of all necessary documents. The fee is payable for each subsequent newly opened account. The fee is paid as a one-off payment and will not be refunded in case of a refusal to open the account.
2	To Art. 2 (3): Where no funds are available on the client's account to withhold the fee due at the rate specified in the Tariff, the fee shall be deducted up to the amount of the account balance. The operations performed ex officio by the Bank to withhold the fees due shall not be considered "payment operations". The fees shall be charged on the last business day of the relevant calendar month and the 2 /two/ year period is set to the date preceding the date of charging.
3	To Art.2, (3) and (5): The monthly fees shall not be deducted for savings accounts, opened before 15.01.2017. and Child Demand Deposit.
4	To Art. 2 (6): Monthly fees for L/C accounts are debited from the titleholder's current account. The monthly fees for special purpose accounts are debited according to the terms and conditions of the Account Opening and Keeping Agreement.
5	The monthly fees, other than those under Art. 2 (4) are debited in full regardless of the availability of the account. In the absence of sufficient funds, the deficit amount is reported as a past due liability of the client to the Bank, which is immediately payable.

Section II. CASH OPERATIONS

		BGN	ANOTHER CURRENCY
Art. 1.	Deposit of cash by the holder ^{Note 1}		
cl.1.	On current accounts and savings accounts (including CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account) ^{Note 2}	0.15%, min. BGN 1, max. BGN 200	0.2%, min. EUR 1, max. EUR 100
cl.2.	On fixed-term deposits (including Child Fixed-Term Deposit)	no fee	no fee
cl.3.	On medical fundraising accounts	no fee	no fee
cl.4.	For repayment of liabilities on credit products	no fee	no fee
cl.5.	Acceptance of sorted coins at the cash desk:		
cl.5.1.	With a deposit in the account of up to BGN 50, inclusive	0.5%, min. BGN 2	–
cl.5.2.	With a deposit in the account of over BGN 50	2%, min. BGN 5	–
Art. 2.	Cash withdrawals		
cl.1.	From current accounts, savings accounts (including CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account) and fixed-term deposits on dates other than the maturity date (including Child Fixed-Term Deposit)	Up to BGN 100 – BGN 9, over BGN 100.01 up to BGN 2000 – BGN 3.50, over 2000.01 – 0.45%	0.5%, min. EUR 2.50
cl.2.	From fixed-term deposits on the maturity date (including Child Fixed-Term Deposit)	no fee	no fee
cl.3.	Cash withdrawals without a preliminary order ^{Notes 3, 4, 5, 6, 7, 8} (The execution is permissible at the discretion and with the consent of the Bank)	0.6% on the amount not ordered, min. BGN 10	0.7% on the amount not ordered, min. EUR 10
cl.4.	Upon submitted preliminary order for cash withdrawal and subsequent reduction of the amount ordered for withdrawal or subsequent cancellation of the order	0.2% on the cancelled / reduced amount, min. BGN 10	0.2% on the cancelled / reduced amount, min. EUR 20
Art. 3.	Depositing cash by third parties who do not act in their capacity as proxies		
cl.1.	On current accounts and savings accounts	0.2%, min. BGN 3	0.2%, min. EUR 3
cl.2.	On medical fundraising accounts	no fee	no fee
cl.3.	For repayment of liabilities on credit products	no fee	no fee
Art. 4.	Cash operations for amounts exceeding BGN 200,000 / EUR 100,000	subject to agreement	subject to agreement
Art. 5.	Other cash operations (VAT is additionally charged)		
cl.1.	Replacement and exchange of banknotes	2%, min. BGN 20	2%, min. EUR 10
cl.2.	Banknote checking, without depositing into accounts for persons who do not maintain accounts with CCB AD	1%	1%
cl.3.	Exchange of coins against banknotes (BGN only)	3%, min. BGN 5	–
cl.4.	Replacement of damaged Bulgarian banknotes and coins	no fee	–

Notes

1	The fees and commissions applicable to current accounts will apply to the types of accounts not explicitly specified herein, as well as to accounts opened under special conditions.
2	There is no fee due for cash transactions from/to the CCB CLUB Universal Savings Account, opened by 29 August 2014.
3	After the holder of a child fixed-term deposit or child demand deposit reaches the legal age, the fees and commissions will apply as set for standard (other than child) fixed-term deposits for the same period or for savings accounts, respectively. In the absence of a similar standard deposit with the appropriate maturity, the fees and commissions set for the standard fixed-term deposit for the longest term will apply.
4	For withdrawing amounts within one business day where the total daily amount exceeds BGN 5,000 or its equivalent in other currencies, a prior written order must have been submitted.
5	Orders submitted by 2:00 p.m. on the relevant business day are executed on the next business day. Orders submitted after this time are executed within two business days.
6	For amounts over BGN 100,000 or the equivalent in another currency, a prior written order is required to be submitted in the Bank minimum 2 business days in advance.
7	No prior order is required for withdrawing amounts from granted credit products.
8	No prior order is required for withdrawing amounts from deposit accounts on their maturity date.
9	The Bank may, at its discretion, require the clients to provide prior written orders for withdrawing amounts below the amounts specified above in case of unforeseen circumstances other than the standard events. The changes are made by decision of the Executive Directors and Procurator of the Bank. The decisions should be communicated to the Bank's clients through announcements in the bank offices.
10	The fee under Art. 2, point 1 is not collected upon account closure, if the available balance at the moment of closure is less than the applied minimum of the fee.
11	No fees are collected for cash withdrawals from loans granted under the Program for Guaranteeing Interest-free Loans, Supporting People Deprived of the Possibility to Work due to COVID-19 Pandemic.

Section III. CREDIT TRANSFERS AND DIRECT DEBITS

		BGN		ANOTHER CURRENCY	
Art. 1.	Intra-bank transfers ordered	transfers from an account ordered in a bank office	electronically ordered transfers	transfers from an account ordered in a bank office	electronically ordered transfers
cl.1.	Between accounts held by the same client in the Bank	BGN 1.00	no fee	EUR 1.50	no fee
cl.2.	Between accounts held by different clients in the Bank	BGN 2.00	BGN 0.50	EUR 3	EUR 1.50
cl.3.	Transfers to budget spending units and administrators of public receivables by one-line transfer orders	BGN 2.20	BGN 0.50	–	–
cl.4.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	BGN 2.50	BGN 0.50	–	–

cl.5.	Handling files via Internet Banking	–	free of charge between accounts of the same client / BGN 0.50 per transfer between accounts of different clients	–	free of charge between accounts of the same client / EUR 1.50 per transfer between accounts of different clients	
cl.6.	Automatic intra-bank payments					
cl.6.1.	Automatic Push & Pull transfers	BGN 0.70	–	BGN 0.70	–	
cl.6.2.	Automatic fixed transfers	BGN 0.70	–	BGN 0.70	–	
		BGN		ANOTHER CURRENCY		
Art. 2.	Ordered transfers to accounts at another PSP <small>Note 1</small>	ordered in a bank office by depositing cash	transfers from an account ordered in a bank office	electronically ordered transfers	transfers from an account ordered in a bank office	electronically ordered transfers
cl.1.	Transfers through BISERA	0.8%, min. BGN 8	BGN 4	BGN 1	–	–
cl.1.1.	Transfers to budget spending units and administrators of public receivables by one-line transfer orders	0.8%, min. BGN 9	BGN 4	BGN 1	–	–
cl.1.2.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	0.8%, min. BGN 10	BGN 5 (BGN 4 plus a handling fee of BGN 1)	BGN 2	–	–
cl.2.	Transfers through RINGS	1%, min. BGN 24	BGN 20	BGN 12	–	–
cl.2.1.	Transfers to budget spending units and administrators of public receivables by one-line transfer orders	1%, min. BGN 24	BGN 20	BGN 12	–	–
cl.2.2.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	1%, min. BGN 25	BGN 21	BGN 12	–	–
cl.3.	Handling files via Internet Banking					
cl.3.1.	Through BISERA	–	–	BGN 1 per transfer	–	–
cl.3.2.	Through RINGS	–	–	BGN 12 per transfer	–	–
cl.4.	Automatic interbank payments					
cl.4.1.	Automatic Push transfers	–	BGN 4 (through BISERA)	–	–	–

		-	BGN 20 (through RINGS)	-		
cl.4.2.	Automatic fixed transfers	-	BGN 4 (through BISERA)	-	-	-
		-	BGN 20 (through RINGS)	-		
cl.5.	Transfers in BGN and EUR from a client's account with the Bank to an account with another PSP - non-bank institution serviced by CCB AD	-	BGN 4	BGN 1	EUR 2.05	EUR 0.51
cl.6.	Euro transfers in the European Economic Area (EEA) ^{Note 2 and Note 3}				transfers from an account ordered in a bank office	electronically ordered transfers
cl.6.1.	Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000) ^{Note 4}				EUR 2.05	EUR 0.51
cl.6.2.	Through the Trans-European Automated Real-Time Express Transfer System TARGET2				EUR 10.23	EUR 6.14
cl.7.	Transfers in foreign currency other than EU, as well as non-EEA transfers					
cl.7.1.	With value date the next business day ^{Note 5}				0.2%, min. EUR 20, max. EUR 100	0.15%, min. EUR 15, max. EUR 100
cl.7.2.	With value date the same business day ^{Note 6}				0.2%, min. 20, max. EUR 100, plus EUR 25	0.15%, min. 15, max. EUR 100, plus EUR 25
cl.8.	Transfers in foreign currency other than EU, as well as non-EEA transfers with expenses for the originator (OUR) - in addition to the commissions referred to in cl.7. ^{Note 6}					
cl.8.1.	For transfers in USD, regardless of the amount				USD 27	USD 27
cl.8.2.	For amounts up to EUR 12,500 inclusive or the equivalent in another currency (other than USD)				EUR 28	EUR 28
cl.8.3.	For amounts from EUR 12,500.01 to EUR 25,000 inclusive or the equivalent in another currency (other than USD)				EUR 35	EUR 35
cl.4.	For amounts from EUR 25,000.01 to EUR 50,000 inclusive or the equivalent in another currency (other than USD)				EUR 45	EUR 45
cl.5.	For amounts over EUR 50,000 or the equivalent in another currency (other than USD)				EUR 60	EUR 60
cl.9.	To overseas subsidiaries of CCB AD				0.1%, min. EUR 5, max. EUR 30	0.1%, min. EUR 5, max. EUR 30
cl.10.	Transfers from a medical fundraising account in foreign currency other than EUR, as well as transfers from a medical fundraising account to non-EEA countries				EUR 8	-
cl.11.	Cancellation or change of ordered transfers to another PSP				BGN	ANOTHER CURRENCY
cl.11.1.	Where the transfer is accounted for from the originator's account but not effected				BGN 5	EUR 4
cl.11.2.	Where the transfer is effected by CCB AD (except for the correspondent bank's expenses)				-	EUR 40
cl.12.	Request at the initiative of the originator (except for the correspondent bank's expenses) (including VAT)				BGN 10	EUR 36
Art. 3.	Received transfers				BGN	ANOTHER CURRENCY

cl.1.	Intra-bank transfers			no fee	no fee
cl.2.	Transfers from an account with another PSP				
cl.2.1.	In BGN or EUR from an EEA-country			no fee	no fee
cl.2.2.	From a non-EEA country and from an EEA-country in a currency other than EUR				
cl.2.2.1.	For amounts up to EUR 100 inclusive or the equivalent in another currency			–	no fee
cl.2.2.2.	For amounts over EUR 100 or the equivalent in another currency			–	0.1%, min. EUR 7, max. EUR 70
cl.2.3.	Transfers on fixed-term deposits of natural persons			no fee	no fee
cl.2.4.	Transfers on medical fundraising accounts			no fee	no fee
cl.2.5.	Transfers from overseas subsidiaries of CCB AD			no fee	no fee
cl.2.6.	For beneficiaries who are not clients of CCB AD, with subsequent transfer to a third bank ^{Note 9}			–	0.1%, min. 10, max. EUR 100
Art. 4.	Express money transfers Western Union			according to a separate tariff	according to a separate tariff
Art. 5.	Direct debits	BGN		ANOTHER CURRENCY	
cl.1.	Intra-bank direct debits	by paper-based order	electronically ordered transfers	by paper-based order	electronically ordered transfers
cl.1.1.	Initiation of a direct debit transfer order	BGN 2	BGN 0.50	EUR 3	EUR 1.50
cl.1.2.	Initiation of a direct debit transfer order by a mass file via Internet Banking	–	BGN 0.50	–	EUR 1.50
cl.1.3.	Payment on initiated direct debit transfer orders	BGN 2.50 (BGN 2 plus a fee of BGN 0.50 for consent verification)	–	EUR 3.25 (EUR 3.00 plus a fee of EUR 0.25 for consent verification)	–
cl.1.4.	Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer	BGN 2	–	EUR 1	–
cl.1.5.	Accepting consent for direct debit payment	BGN 1	–	EUR 0.50	–
cl.2.	Direct debits to another PSP				
cl.2.1.	Initiation of a direct debit transfer order	BGN 4	BGN 1	–	–
cl.2.2.	Initiation of a direct debit transfer order by a mass file via Internet Banking	–	BGN 1	–	–
cl.2.3.	Payment on initiated direct debit transfer orders	BGN 5 (BGN 4 plus a fee of BGN 1.00 for consent verification)	–	–	–
cl.2.4.	Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer	BGN 3	–	–	–
cl.2.5.	Accepting consent for direct debit payment	BGN 1	–	–	–
Notes					

1	PSP stands for Payment Service Provider . In the context of this Tariff and under the Payment Services and Payment Systems Act, PSPs are 1) banks, 2) electronic money companies, 3) payment institutions, 4) account information service providers.
2	EEA stands for European Economic Area . The EEA integrates the EU Member States and the following member-states of the European Free Trade Association (EFTA) – Iceland, Liechtenstein and Norway into a single internal market governed by the same basic rules that aim to ensure the free movement of goods, services, capital and people within the EEA in an open and competitive environment.
3	The transfers under Art. 2 (6) are executed with a current date and with a current value date when the orders are received at CCB AD by 15:00 p.m. Orders received at the bank after 3:00 p.m. are executed with value date the next business day.
4	The transfers under Art. 2 (6.1) are executed through SEPA Certified Payment Systems using XML container files according to the SEPA Credit Transfer Mechanism and pursuant to Regulation (EC) 260/2012. Due to the specific processing of SEPA transfers, some SEPA transfers may be received into the accounts of the final beneficiaries on the day following the specified value date.
5	The Bank reserves the right, at its sole discretion, to execute cross-border transfers in currencies other than the EUR under Art.2 (7.1) with a value date of two working days (SPOT) in the following cases: for USD transfers - where the amount of the transfer exceeds USD 5 million; for GBP transfers - where the amount of the transfer exceeds GBP 2 million; for CHF transfers - where the amount exceeds CHF 2 million; as well as for transfers in other currencies.
6	The Bank executes the transfers under Art. 2 (7.2) only if the orders for them have been received / registered in the CCB AD system within the deadline times specified in Section XIV, Art. 3.
7	Transfers in EUR to banks located in the EEA banks are only executed with the option of shared costs between the originator and the beneficiary ("SHA").
8	Due to the specific bank practices on the territory of the USA and Canada, CCB AD guarantees that a transfer ordered in USD or CAD under Art.2 (8.1) will be processed without charging beneficiary fees by the intermediary bank, but it is possible that the beneficiary's bank may deduct its fee from the transfer amount.
9	Transfers received for clients of third banks holding loro accounts with CCB AD are charged according to the arrangements with the relevant third bank.
10	Ordered cross-border transfers that are returned without the fault of the Bank are considered as received transfers.
11	The Bank does not execute "conditional transfers" orders.
12	Conditional payment orders are considered documentary letters of credit. SWIFT messages MT103 should not be used for conditional transfers. Otherwise, the Bank executes these transfers as incoming foreign currency transfers without bearing any liability.
13	Exempt from the fee under Art. 5 are the operations for accepting direct debit consents under agreements with the Bank for concluded credit transactions.

Section IV. BANK CARD OPERATIONS

		BGN	ANOTHER CURRENCY
Art. 1.	Debit card operations		
cl.1.	Issuance of a debit card, additional card or renewal due to expired validity	no fee	–
cl.2.	Issuance of more than one card of the same type to one cardholder	BGN 5	–
cl.3.	Renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period	BGN 5	–
cl.4.	Second renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period	BGN 15	–
cl.5.	Third and any subsequent renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period	BGN 30	–
cl.6.	Generation of a new PIN code for contactless cards and Emotion cards (not available for Mastercard cards issued before 13 July 2017)	BGN 2	–

cl.7.	Generation of a new PIN for Visa Electron and Debit Mastercard Universal within the card validity period (not available for Mastercard cards issued before 13 July 2017)	BGN 10	–
cl.8.	Regeneration of a new PIN within the card validity period (not available for Mastercard cards issued before 13 July 2017)	BGN 10	–
cl.9.	Completion of documents for the issuance of a debit card by an employee of CCB AD on behalf of the cardholder (including VAT)	BGN 15	–
cl.10.	Receiving the issued card in a branch other than the issuing branch Not applicable to World Debit Mastercard (including VAT)	BGN 12	–
cl.11.	Minimum non-reducible balance	BGN 2	EUR 1 / USD 1
cl.12.	Design fee for Emotion debit card (to be charged in case if issuance and renewal)		
cl.12.1.	for Emotion debit card (including VAT)	BGN 3.60	–
cl.12.2.	for Emotion debit card for children (including VAT)	no fee	–
cl.13.	Cash withdrawal from an ATM device or through a POS terminal in Bulgaria		
cl.13.1.	from an ATM device of CCBAD		
cl.13.1.1	from an ATM device of CCB AD	BGN 0.30	–
cl.13.1.2	For clients, who receive pension on account with CCB Plc	BGN 0.20	–
cl.13.1.3	using Emotion (Fun/Cool) child debit card	BGN 0.10	–
cl.13.2.	from an ATM device of another payment service provider	BGN 1.30	–
cl.13.3.	through a POS terminal of CCB AD	0.2% of the amount, min. BGN 3	–
cl.13.4.	through a POS terminal of another payment service provider	BGN 4 plus 1.5% of the amount	–
cl.13.5.	through a POS terminal at the merchant following payment for goods and services provided by the same merchant	BGN 0.30	–
cl.14.	Cash withdrawal from an ATM device or through a POS terminal abroad		
cl.14.1.	Cash withdrawal from an ATM device in the EU member states	BGN 1.30	
cl.14.2.	Cash withdrawal from an ATM device or through a POS terminal in non-EU member states	–	EUR 2 plus 1.5% of the amount
cl.14.3.	Cash withdrawal from a POS terminal in the EU member states	–	EUR 2 plus 1.5% of the amount
cl.15.	Cash withdrawal through a POS terminal of CCB AD by clients of another payment service provider using using cards with BIN 6760	1% of the amount, min. BGN 1	–
cl.16.	Payment through a POS terminal in Bulgaria		
cl.16.1.	using a contactless debit card	no fee	–
cl.16.2.	using a contact debit card	BGN 0.20	–
cl.17.	Payment of utility bills through an ATM		

cl.17.1.	using a contactless debit card	no fee	–
cl.17.2.	using a contact debit card	BGN 0.20	–
cl.18.	Payment of periodic bills via the Internet		
cl.18.1.	using a contactless debit card	no fee	–
cl.18.2.	using a contact debit card	BGN 0.20	–
cl.19.	Payment through a POS terminal abroad	no fee	–
cl.20.	Balance inquiry and last 5 transactions statement		
cl.20.1.	Balance inquiry and last 5 transactions statement from an ATM in Bulgaria. Not applicable to World Debit Mastercard	BGN 0.20	–
cl.20.2.	Balance inquiry and last 5 transactions statement through Mobi-B. Not applicable to World Debit Mastercard	BGN 0.03	–
cl.20.3.	Balance inquiry through ePay.bg. Not applicable to World Debit Mastercard	BGN 0.20	–
cl.20.4.	Account balance inquiry on an ATM abroad	BGN 1	–
cl.21.	Money transfers by card from an ATM and on the Internet	BGN 0.20	–
cl.22.	Change of the blocked amount from the card account for use only through the bank card	BGN 1	–
cl.23.	Change of the daily and weekly card limits		
cl.23.1.	change of local limits	BGN 1	–
cl.23.2.	change of international limits	BGN 5	–
cl.24.	Card blocking/unblocking fee	BGN 3	–
cl.25.	Fee for manual release of a blocked amount on a current card account	BGN 7	–
cl.26.	Unjustified dispute of a transaction by the client	BGN 10	–
cl.27.	Card account statements	according to Section I, Art. 2 (9)	according to Section I, Art. 2 (9)
cl.28.	Subscription for account statements of all bank accounts of the client via the Internet (periodically)	no fee	–
cl.29.	Interest rate on a personal card account	according to Appendix 1 to the Tariff	according to Appendix 1 to the Tariff
cl.30.	Deactivation fee for a debit card issued to an account which is to be transferred	BGN 8	–
Art. 2.	Annual fee for using the Issuer Online service (Synchron service)	BGN 2	–
Art. 3.	Operations with Bulgarian Posts - CCB co-branded debit cards	according to Appendix 3 to this Tariff	–
Art. 4.	Bcard debit card operations	according to Appendix 4 to this Tariff	–
Art. 5.	Operations with local credit cards Market and Market+ and international credit cards Mastercard type Market and Mastercard type Market+ (The product has been discontinued since 23 July 2014)		
cl.1.	Card renewal within the validity period	no fee	–
cl.2.	Express issuance – within 5 business days	BGN 10	–
cl.3.	Card renewal before the expiry of the validity period	EUR 5	–
cl.4.	Change of parameters – transaction limits	BGN 1	–

cl.5.	Generation of a new PIN in case the cardholder has forgotten it (not available for Mastercard cards issued before 13 July 2017)	–	EUR 5
cl.6.	Receiving the issued card in a branch other than the issuing branch	BGN 10	–
cl.7.	Monthly credit management fee for cards issued on the basis of a contract concluded by 22 July 2014	0.17% on the amount of the credit limit	–
cl.8.	Commitment fee for cards issued on the basis of a contract concluded by 22 July 2014 inclusive	0.9% on the amount of the credit limit	–
cl.9.	Transactions		
cl.9.1.	Cash withdrawal from an ATM in Bulgaria	BGN 0.20	–
cl.9.2.	Cash withdrawal through a POS terminal in Bulgaria	3%	–
cl.9.3.	Cash withdrawal in Bulgaria through a POS terminal at the merchant following payment for goods and services provided by the same merchant	BGN 1.50	–
cl.9.4.	Cash withdrawal from an ATM abroad in the local currency		
cl.9.4.1.	Cash withdrawal from an ATM in EU member states in the local currency	BGN 0.20	–
cl.9.4.2.	Cash withdrawal from an ATM in non-EU member states in the local currency	–	EUR 3 plus 1% of the amount, min. EUR 5
cl.9.5.	Cash withdrawal through a POS terminal abroad	–	EUR 3 plus 1.5% of the amount, min. EUR 10
cl.9.6.	Payment of goods and services at merchants in Bulgaria	no fee	–
cl.9.7.	Payment of goods and services at merchants abroad	no fee	–
cl.9.8.	Money transfers through an ATM or via the Internet, other than those referred to above	BGN 0.20	–
cl.10.	Balance inquiry and last 5 transactions statement		
cl.10.1.	Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.	BGN 0.10	–
cl.10.2.	Balance inquiry through ePay.bg.	BGN 0.10	–
cl.10.3.	Balance inquiry and last 5 transactions statement through Mobi-B.	BGN 0.03	–
cl.10.4.	Balance inquiry for Visa/Mastercard card from an ATM abroad	BGN 1	–
cl.11.	Additional operations		
cl.11.1.	Refused authorization of a transaction	–	EUR 0.20
cl.11.2.	Credit card refunds	2% of the amount	–
cl.11.3.	Card blocking and unblocking	BGN 3	–
cl.11.4.	Fee for exceeded credit limit	BGN 20	–
cl.11.5.	Inclusion in the “Electronic stop-list”	Actual expenses	–
cl.11.6.	Unjustified dispute of a transaction by the client	–	EUR 20
cl.11.7.	Receipt of a monthly statement by mail	BGN 2	–
Art. 6.	Operations with CCB-Office 1 local credit cards (This product has been discontinued since 22 August 2018)		

cl.1.	Monthly loan management fee on the amount of the credit limit for cards issued on the basis of a contract concluded by 22 July 2014, inclusive.	0.2% on the amount of the credit limit, max. BGN 15	–
cl.2.	Annual fee for maintaining CCB Office 1 local credit cards issued on the basis of a contract concluded after 22 July 2014	BGN 25	–
cl.3.	For the rest of the operations	the relevant fees apply in accordance with Art. 5.	–
Art. 7.	Operations with Mastercard and Visa international credit cards		
cl.1.	Issuance and renewal of a main or an additional card:		
cl.1.1.	Mastercard Standard/Visa Classic	no fee	no fee
cl.1.2.	Mastercard/Visa Gold	no fee	no fee
cl.1.3.	Visa Platinum	no fee	no fee
cl.1.4.	World Mastercard	no fee	no fee
cl.2.	Express issuance of all card types – within 5 business days	–	EUR 50
cl.3.	Card renewal before the expiry of the validity period	–	EUR 10
cl.4.	Renewal of Mastercard cards due to forgotten PIN	–	EUR 5
cl.5.	Generation of a new PIN code in case the Cardholder has forgotten it (not available for Mastercard cards issued before 13 July 2017)	–	EUR 5
cl.6.	Design fee for Emotion credit card (to be charged in case if issuance and renewal) (including VAT)	BGN 6	–
cl.7.	Monthly maintenance fee by types for cards issued on the basis of a contract concluded by 22 July 2014, inclusive		
cl.7.1.	Mastercard Standard/Visa Classic	–	EUR 2
cl.7.2.	Mastercard/Visa Gold	–	EUR 7
cl.7.3.	Visa Classic CCB-Bulgaria Air Guaranteed	–	EUR 1
cl.7.4.	Visa Gold CCB-Bulgaria Air Guaranteed	–	EUR 3
cl.7.5.	Visa Gold CCB-Bulgaria Air Guaranteed Supercard	–	EUR 1
cl.8.	Monthly loan management fee for the Favourite card with monthly charging, issued on the basis of a contract concluded by 22 July 2014, inclusive	0.2% on the amount of the credit limit, max. BGN 15	–
cl.9.	Commitment fee for the Favourite card, issued on the basis of a contract concluded by 22 July 2014, inclusive	0.9% one-off on the amount of the credit limit, max. BGN 50	–
cl.10.	Commitment fee for Leader cards issued on the basis of a contract concluded by 22 July 2014 inclusive (This product has been discontinued since 1 September 2017)	1%, max. BGN 100 per year on the amount of the credit limit, collected after the first year	–
cl.11.	Annual credit management fee for cards with annual charging, issued on the basis of a contract concluded by 22 July 2014, inclusive.		
cl.11.1.	Mastercard Standard/Visa Classic	BGN 25	–

cl.11.2.	MasterCard / Visa Gold	BGN 90	–
cl.11.3.	Visa Gold SuperCard	BGN 25	–
cl.11.4.	Visa Platinum	BGN 200	–
cl.11.5.	Visa/Mastercard Gold Extra	BGN 25	–
cl.12.	Fees for credit/guaranteed Mastercard and Visa cards issued on the basis of a contract concluded between 22 July 2014 and 18 December 2015, inclusive (The product has been discontinued since 13 February 2015)		
cl.12.1.	Monthly fee for the maintenance of a Guaranteed Card		
cl.12.2.	Visa Classic CCB-Bulgaria Air Guaranteed	–	EUR 1
cl.12.3.	Visa Gold CCB-Bulgaria Air Guaranteed	–	EUR 3
cl.13.	Annual credit card maintenance fee (not applicable for Guaranteed Cards)		
cl.13.1.	Mastercard Standard/Visa Classic	BGN 25	–
cl.13.2.	Mastercard/Visa Gold	BGN 90	–
cl.13.3.	Visa Platinum	BGN 200	–
cl.13.4.	Visa/Mastercard Gold Extra	BGN 25	–
cl.13.5.	World Mastercard	no fee	–
cl.14.	Maintenance fees for Mastercard and Visa credit cards issued on the basis of a contract concluded between 18 December 2015 and 31 August 2017, inclusive, or renewed on the basis of an Annex concluded between 18 December 2015 and 31 August 2017, inclusive.		
cl.14.1.	Mastercard Standard/Visa Classic	BGN 40	–
cl.14.2.	MasterCard / Visa Gold	BGN 90	–
cl.14.3.	Visa Platinum	BGN 200	–
cl.14.4.	Visa/Mastercard Gold Extra	BGN 40	–
cl.14.5.	World Mastercard	no fee	–
cl.15.	Maintenance fees for Mastercard and Visa credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017.		
cl.15.1.	Mastercard Standard/Visa Classic	BGN 40	–
cl.15.2.	MasterCard / Visa Gold	BGN 90	–
cl.15.3.	Visa Platinum	BGN 120	–
cl.15.4.	Visa/Mastercard Gold Extra	BGN 40	–
cl.15.5.	World Mastercard	BGN 150	–
cl.16.	Minimum non-reducible balance for guaranteed cards (The product "Guaranteed Card" has been discontinued since 13 February 2015)		
cl.16.1.	Visa Classic/Mastercard Standard	BGN 100	EUR/USD 50
cl.16.2.	Visa/Mastercard Gold	BGN 600	EUR/USD 300
cl.16.3.	Visa Gold CCB-Bulgaria Air	BGN 100	EUR/USD 50
cl.17.	Transactions with international credit cards		
cl.17.1.	Cash withdrawal from an ATM of the Bank	–	EUR 1.50

cl.17.2.	Cash withdrawal from an ATM of another payment service provider	–	EUR 2.50 plus 1% of the amount
cl.17.3.	Cash withdrawal through a POS terminal of CCB AD	–	EUR 2.50 plus 1% of the amount
cl.17.4.	Cash withdrawal in Bulgaria through a POS terminal at the merchant following payment for goods and services provided by the same merchant	BGN 1.50	–
cl.17.5.	Cash withdrawal from an ATM abroad in the local currency		
cl.17.5.1.	Cash withdrawal from an ATM in EU member states in the local currency	–	EUR 2.50 plus 1% of the amount
cl.17.5.2.	Cash withdrawal from an ATM abroad in non-EU member states in the local currency	–	EUR 4 plus 1.5% of the amount, min. EUR 6
cl.17.6.	Cash withdrawal from a POS terminal of another payment service provider in Bulgaria and abroad	–	EUR 4 plus 1.5% of the amount, min. EUR 10
cl.17.7.	Payment of goods and services at merchants in Bulgaria and abroad	no fee	no fee
cl.18.	Balance inquiry and last 5 transactions statement		
cl.18.1.	Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.	BGN 0.50	–
cl.18.2.	Balance inquiry and last 5 transactions statement through Mobi-B.	BGN 0.03	–
cl.18.3.	Balance inquiry through ePay.bg.	BGN 0.50	–
cl.18.4.	Balance inquiry for Visa/Mastercard card from an ATM abroad	BGN 2	–
cl.19.	Credit Limit Plus Service Fees (only for Favourite Credit Cards)		
cl.19.1.	Registration for the service	BGN 5	–
cl.19.2.	Deregistration from the service	BGN 5	–
cl.20.	Additional operations with international credit cards:		
cl.20.1.	Refused authorization of a transaction	–	EUR 0.20
cl.20.2.	Fee for exceeded credit limit	–	EUR 10
cl.20.3.	Money transfers by card from an ATM and on the Internet to an account with CCB AD ^{Note 3}	–	EUR 1 plus 1% of the amount
cl.20.4.	Money transfers by card from an ATM and on the Internet to an account opened with another payment service provider in Bulgaria ^{Note 3}	–	EUR 2 plus 1% of the amount
cl.20.5.	Credit card refunds	2% of the transferred amount	2% of the transferred amount
cl.20.6.	Card blocking and unblocking	–	EUR 5
cl.20.7.	Change of parameters of all card types – limits	–	EUR 10
cl.20.8.	Inclusion in the “Electronic stop-list”	actual expenses	actual expenses
cl.20.9.	Unjustified dispute of a transaction by the client	–	EUR 20
cl.20.10.	Receipt of a monthly statement on Favourite cards by the cardholder at the address specified in the application	BGN 2 per piece	–
cl.20.11.	Receipt of a monthly statement on cards other than Favourite cards by the cardholder at the address specified in the application	according to Section I, Art. 2 (9)	according to Section I, Art. 2 (9)
cl.21.	Fee for card closing before the expiry of the validity period	BGN 10	–
Art. 8.	Additional fees for debit and credit cards		

cl.1.	Confirmation at an ATM by the cardholder that he/she wants to pay with a bank card on the Internet	The relevant fee for the payment of goods and services is applied	–
cl.2.	Fee for using the SMS Detective service (the fee is annual and is collected at the time of the registration for the use of the service)		
cl.2.1.	On a debit cards issued by CCB AD (including VAT)	BGN 2.40	–
cl.2.2.	On a credit cards issued by CCB AD (including VAT)	BGN 6	–
cl.3.	Fee for the “Card transfer” service		
cl.3.1.	Fee for using the service - for each executed transfer, the fee is charged ex officio at the time of the card transfer, adding to the amount of the transfer.	0.25% on the amount of each transfer	–
cl.3.2.	Operator’s fee for the SMS message (including VAT)	BGN 0.10 per 1 SMS	–
cl.3.3.	Operator’s fee for the e-mail message (including VAT)	BGN 0.05 per 1 message	–
cl.4.	Fees on payment cards upon ordering CashM money transfer		
cl.4.1.	From a debit card	BGN 3	–
cl.4.2.	From a credit card	BGN 6	–
Art. 9.	Fee for cash advance in a branch of CCB AD for cardholders of cards issued by Bulgarian and foreign banks with BIN other than 6760	3% on the amount, min. BGN 5	–
Art. 10.	Operations with international prepaid virtual credit cards		
cl.1.	Issuance and renewal of a prepaid virtual credit card	no fee	–
cl.2.	Virtual fee service fee	3% of the credited amount, min. BGN 2	–
cl.3.	Payment of goods and services at merchants in Bulgaria and abroad	no fee	–
cl.4.	Fee for refused authorization of a transaction	BGN 0.40	–
cl.5.	Credit card refunds	1% of the amount	–
cl.6.	Fee for unblocking a blocked card	BGN 3	–
cl.7.	Fee for processing a transaction claim	BGN 5	–
Art. 11.	Operations with international prepaid Mastercard/Visa credit cards (The product has been discontinued since 08 September 2020)		

cl.1.	Issuance fee for a prepaid card	BGN 4.50	–
cl.2.	Card renewal due to loss, theft or physical damage	BGN 4.50	–
cl.3.	Issuance of a new PIN (not available for Mastercard cards issued prior to 13 July 2017)	BGN 2	–
cl.4.	Initial crediting of the card	no fee	–
cl.5.	Subsequent crediting of amounts on the card in a CCB AD branch	no fee	–
cl.6.	Monthly servicing of the card after the sixth month of the card issuance	BGN 5	–
cl.7.	Payment of goods and services at merchants in Bulgaria and abroad	no fee	–
cl.8.	Fee for unblocking a blocked card	BGN 3	–
cl.9.	Card refunds	1% of the amount	–
cl.10.	Fee for processing a transaction claim	BGN 5	–
cl.11.	Unjustified dispute of a transaction by the client	BGN 10	–
cl.12.	Fee for repurchasing issued electronic money in accordance with the contract in the cases allowed by the law	2%, min. BGN 20	–

Notes

1 Upon conclusion of a contract with an employer for the payment of wages on a card account, covering more than 20 cardholders, CCB AD may negotiate other terms and conditions for debit card issuing and servicing.

2 For **Visa Platinum** and **World Mastercard** credit cards, the fees do not apply with regard to:
 Art. 7 (2). Express issuance of all card types – within 5 business days;
 Art. 7 (3) Card renewal before the expiry of the validity period;
 Art. 7 (5) New PIN generation in case the cardholder has forgotten it;
 Art. 7 (18.1) Balance inquiry and last 5 transactions statement from an ATM in Bulgaria;
 Art. 7 (18.2) Balance inquiry and last 5 transactions statement through Mobi-B;
 Art. 7 (18.3) Balance inquiry through epay.bg;
 Art. 7 (18.4) Balance inquiry for Visa/Mastercard card from an ATM abroad;
 Art. 7 (20.1) Refused authorization of a transaction
 Art. 7 (20.2) Fee for exceeded credit limit;
 Art. 7 (20.6) Card blocking and unblocking;
 Art. 7 (20.7) Change of parameters of all card types – limits;
 Art. 7 (21) Fee for card closing before the expiry of the validity period
 Art. 9 (2.2). Fee for using the SMS Detective service

3	The money transfer using a card at an ATM and on the Internet (under Art. 7 (20.3) and Art. 7 (20.4)) are treated as cash transfers and include: - standard money transfers with card; - crediting microaccounts and other virtual accounts; - - money transfers through the Mobi-B service; - crediting bank accounts, etc.
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Section V. CREDIT OPERATIONS

Art. 1.	Consumer lending	
cl.1.	Overdraft on card accounts	
cl.1.1.	Fee for consideration of overdraft application (collected upon its authorization)	BGN 20
cl.1.2.	Fee for creditworthiness analysis upon deciding on extending the contract term by a new one-year period	BGN 20
cl.1.3.	For overdrafts authorized by 22 July 2014, inclusive	
cl.1.3.1.	Commitment commission (collected once at the time of authorization and for each new one-year period)	1%
cl.1.3.2.	Consumer loan overdraft servicing commission	2% per annum, accrued monthly 1/12 on the amount of the authorised overdraft
cl.2.	Consumer loans	
cl.2.1.	Fee for creditworthiness analysis for consumer lending	1% of the authorised loan amount, min. BGN 50
cl.2.2.	Fee for creditworthiness analysis for loans intended for retired persons	1% of the authorised loan amount, min. BGN 20
cl.2.3.	Fee for creditworthiness analysis for Heat Fast Pensioners' Loan	BGN 20
cl.2.4.	Penalty/compensation for early repayment of the loan in the period of fixed interest rate	
cl.2.4.1.	for a loan with a remaining contract period of more than one year	1% on the early repaid amount
cl.2.4.2.	for a loan with a remaining contract period of less than one year	0.5% on the early repaid amount
cl.3.	Goods on Credit consumer loan	
cl.3.1.	Fee for consideration of loan application	
cl.3.1.1.	up to BGN 5,000 inclusive	BGN 20
cl.3.1.2.	over BGN 5,000	BGN 50
cl.4.	Fee for sending notification letters for servicing consumer loans of individuals (including VAT)	BGN 1
Art. 2.	Credit card loans	
cl.1.	Fees and commissions	according to Section IV
cl.2.	Interest	according to Appendix 3 to this Tariff
Art. 3.	Mortgage lending	
cl.1.	Fee for legal analysis of the collateral /including VAT/ ^{Note 6, Note 7}	
cl.1.1	for the analysis of one individual residential/non-residential site in a building, along with its adjoining undivided shares of the zoned land on which the building was constructed.	BGN 96 /EUR 50

cl.1.2	for the analysis of multiple individual residential/non-residential sites in a building, as well as for the analysis of residential and other building types, along with the zoned land or the undivided shares of the zoned land on which the building was constructed.	BGN 120 /EUR 60
cl.2.	Fee for early repayment of all types of mortgage loans in the first 12 months of the loan as from the date of loan utilization. ^{Note 4}	1% on the early repaid amount*
cl.3.	Management fee for loans granted prior to 22 July 2014, inclusive	
cl.3.1.	On an annual basis, on the outstanding debt for each new one-year period, in case of a mortgage loan with term:	
cl.3.1.1.	up to 10 years	0.40%
cl.3.1.2.	over 10 years	0.25%
cl.3.2.	On an annual basis, on the outstanding debt for each new one-year period until the repayment of the loan for mortgage loan "Home for you" and mortgage loan "Opportunity"	0.50%
cl.4.	All the expenses for the establishment and release of the collateral and for the evaluation of the real estate provided with regard to the granting and the servicing of the loan, shall be borne by the client ^{Note 5}	
cl.5.	Fee for renegotiating the loan conditions at the initiative of the client.	
cl.5.1.	for renegotiating the interest conditions. ^{Note 6, 7, 8, 9,10}	0.75% on the remaining principal, but not less than BGN 50 /EUR 25 and not more than BGN 500 /EUR 250
cl.5.2.	for renegotiating the payment date of the monthly installment or repayment schedule in relation to the early repayment or a change in the servicing account.	Not due
cl.5.3.	for renegotiating other parameters, besides those specified in point 5.1 and point 5.2 ^{Note 6, 7, 8, 9,10}	BGN 100/ EUR 50
cl.6.	Fee for preparing an application–consent for deleting a mortgage /including VAT/ ^{Note 6, 7, 9}	BGN 60/EUR 30
Art. 4.	Turnover" Loan for Natural Persons (collected for loans granted prior to 22 July 2014, inclusive)	
cl.1.	Management fees	
cl.1.1.	Management fee for each new one-year period or a part thereof, on the amount of the authorized overdraft.	1%, charged only during the period of overdraft
cl.1.2.	Management fee on the amount of the unrepaid part of the overdraft	1.2%, charged on the date of transforming the overdraft debt into a loan with a repayment schedule
cl.1.3.	Management fee for each new one-year period, or a part thereof, on the outstanding debt for the period after the transformation of the overdraft debt into a loan with a repayment schedule.	
cl.1.3.1.	for loans with a period of up to 10 years (charged during the period of the loan with a repayment schedule)	0.40%
cl.1.3.2.	for loans with a period of over 10 years (charged during the period of the loan with a repayment schedule)	0.25%
cl.2.	Commitment fee on the unutilized portion of the authorised overdraft	0.08% monthly, charged during the period of overdraft
cl.3.	Fee for early repayment of all types of mortgage loans in the first 12 months of the loan, for the period with fixed interest rate, as from the date of loan utilization	1% on the early repaid amount

cl.4.	A commission is collected on the outstanding debt upon a change in the conditions and parameters of the loan, except for the cases of early termination in the period of a loan with a repayment schedule.	subject to agreement
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Notes

1	The interest on consumer and mortgage loans is formed by the effective reference interest rate of CCB AD, effective at the time of the loan granting, depending on the relevant product and margin. The interest on the product "Goods on Credit" is negotiable. The agreed interest plus the compensation for delay in the amount of the statutory interest rate must be paid in case of overdue payments.
2	There is no penalty/compensation for early repayment of a loan fully secured by cash if the repayment is made in the period of a fixed interest rate.
3	The annual fees for the management of loans granted by 22 July 2014 are collected at the beginning of each subsequent year as of the date of the loan granting.
4	It should not be construed as a waiver of the Bank's exercise of rights to a greater extent provided by law
5	For all external services for which the Bank has paid VAT, the client is required to pay to the bank the amount of the tax paid by the Bank.
6	The fee is applicable and is collected for loans, the applications for the granting of which have been recorded at the Bank as from 01.02.2021.
7	Upon renegotiation the fee is due upon approval of the requested renegotiation and upon signing an annex.
8	Upon the simultaneous renegotiation of more than one condition, the fee is due for each of the renegotiated conditions, and regardless of their number, the total amount of the due fee shall not exceed BGN 500/EUR 250.
9	The fee is applicable and is collected for loans, granted before the entry into force of the present changes, the applications for renegotiation of which have been recorded at the Bank as from 17.02.2020 provided that the fee is negotiated in an annex to the loan contract.
10	The fee is not due, when the loan renegotiation is with regard to temporary difficulty of the borrower to service his exposure at CCB Plc. The temporary difficulty should have occurred as a result of the extraordinary situation, announced in the country in relation to the spread of COVID-19.

Section VI. PURCHASE AND SALE OF FOREIGN CURRENCY

Art. 1.	The Bank buys/sells foreign currency against the BGN, as well as exchanges foreign currency against another foreign currency at the client's initiative at the exchange rates officially announced by the Bank at the time of the transaction.	
Art. 2.	For amounts in excess of BGN 10,000 or the equivalent in foreign currency, the Bank's clients are entitled to request individual exchange rates from the Monetary Markets and Liquidity Directorate, and the provision of such individual exchange rates is entirely at the discretion of the Bank.	
Art. 3.	Purchase and sale of foreign currency against BGN or other foreign currencies	
cl.1.	Purchase and sale of foreign currency on bank accounts with CCB AD	no fees and commissions
cl.2.	Purchase and sale of foreign currency where the amount of the transaction is paid in and received in cash by the client at the Bank office.	no fees and commissions
cl.3.	Purchase and sale of foreign currency where the amount of the transaction is paid at the Bank office against crediting the client's account in another currency.	the fee collected is determined according to Section II, Art. 1.
cl.4.	Purchase and sale of foreign currency where the amount of the transaction is withdrawn at the Bank office against debiting the client's account in another currency.	the fee collected is determined according to Section II, Art. 2.

Art. 4.	Purchase and sale of foreign currency by persons who do not hold accounts with CCB AD	no fees and commissions
Art. 5.	In the event that the Bank receives a credit transfer in favour of the Client in a currency other than the currency of the recipient's bank account, the Bank executed the received transfer by applying the relevant exchange rate declared by the Bank at the time of crediting the specified recipient's bank account, unless another exchange rate has been agreed with the Monetary Markets and Liquidity Directorate.	

Notes

1	In the cases referred to in Art. 4, the purchase and sale is executed at the exchange rates officially announced by the Bank at the time of the transaction. The transactions are executed if there is sufficient funds available in the account. The Bank reserves the right to refuse to execute such a transaction if there is currently no sufficient cash available in the account. In such cases, the client may file an application in accordance with the Bank's Tariff.
2	Art. 3 (3) and (4) does not apply to transactions in the purchase and sale of foreign currency, the terms of which were agreed directly with the Monetary Markets and Liquidity Directorate.
3	The fee under Art. 3, point 1 concerns operations, ordered at a bank office and electronically .

Section VII. TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS TRADED IN THE COUNTRY

Art. 1.	Government securities	
cl.1.	Handling transactions in government securities on the primary market	
cl.1.1.	Approved competitive / non-competitive order for primary market government securities (% of nominal value)	
cl.1.1.1.	Short-term government securities - up to one year	0.04%, min. BGN 10
cl.1.1.2.	Medium and long-term government securities - over one year	0.06%, min. BGN 10
cl.1.2.	Unapproved competitive / non-competitive order for primary market government securities	BGN 10
cl.1.3.	Payment of matured issues (% of nominal)	0.025%
cl.2.	Handling transactions in government securities on the secondary market	
cl.2.1.	For each OTC transaction between a Bank's client, entered in the Bank register, and another dealer entered in the CBSRTGS system (Computerised Book-entry System for Registration of and Trade in Government Securities)	BGN 10
cl.2.2.	For each OTC transaction between a Bank's client, entered in the Bank register, and another dealer who is a client of a member of CBSRTGS	BGN 10
cl.2.3.	For each OTC transaction between Bank's clients, entered in the Bank register	10 BGN for each party
cl.2.4.	OTC transaction in government securities from/to the Bank's own portfolio.	no fees and commissions
cl.2.5.	Transfer of government securities from/to a register at CCB AD to/from a register of another primary dealer	BGN 15
cl.2.6.	Commission for the purchase or sale of government securities, executed at a regulated trading venue through Central Depository AD	0.02% of the total executed value on each trading day
cl.2.7.	Transfer of government securities to the account of the Ministry of Finance with the BNB for participation in a privatization transaction (including VAT)	BGN 12
cl.2.8.	Cancellation of instructions on transactions	BGN 40
cl.3.	In case of blocking and unblocking of government securities in the register of the Bank, except in cases of establishing pledges under the Registered Pledges Act (RPA).	0.02% on the nominal, min. BGN 10

cl.4.	Preparation and processing of documents for registering circumstances regarding the establishment, amendment and deletion of pledges on dematerialized government securities under the RPA (including VAT)	BGN 20
cl.5.	Issuance of a certificate for holding government securities	no fee
cl.6.	Issuance of a duplicate certificate for holding government securities (including VAT)	BGN 6
cl.7.	Opening of a sub-account for government securities for a register with the Bank	no fee
cl.8.	A fee for maintaining a register of clients	0.06% on an annual basis from the value of the financial instruments, collected monthly, min, BGN 5 per month
cl.9.	Preparation, at the the Client's request, of a report on the government securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24
Art. 2.	Corporate securities, municipal bonds, units of collective investment schemes and compensatory instruments	
cl.1.	Operations and transactions in securities	
cl.1.1.	Intermediation for concluding transactions in corporate securities - shares, rights to shares, depository receipts on shares, compensatory instruments and units of collective investment schemes in a regulated trading venue (on the value of the order):	
cl.1.1.1.	Transaction fee	BGN 2
cl.1.1.2.	Commission on the transaction amount	
cl.1.1.2.1.	up to BGN 1,000 inclusive	1.50%
cl.1.1.2.2.	from BGN 1,000.01 to BGN 50,000, inclusive	0.80%
cl.1.1.2.3.	from BGN 50,000 to BGN 100,000, inclusive	0.50%
cl.1.1.2.4.	over BGN 100,000	subject to agreement, min. 0.30%
cl.1.2.	Intermediation for concluding transactions in corporate and municipal bonds in a regulated trading venue – on the value of the order	
cl.1.2.1.	Transaction fee	BGN 2
cl.1.2.2.	Commission on the transaction amount	
cl.1.2.2.1.	up to BGN 20,000 inclusive	0.15%
cl.1.2.2.2.	from BGN 20,001 to BGN 100,000, inclusive	0.10%
cl.1.2.2.3.	over BGN 100,000	subject to agreement, min. 0.08%
cl.1.3.	Intermediation for concluding transactions in securities on the “Privatisation Market” at BSE Sofia AD – on the value of the order	subject to agreement
cl.1.4.	Intermediation for concluding transactions in other securities	subject to agreement
cl.2.	Intermediation for concluding transactions in financial instruments outside a regulated trading venue	subject to agreement, min. 0.50%
cl.3.	Fee for opening a customer sub-account for securities with CCB AD	BGN 2
cl.4.	Transfer of securities from own account with the Central Depository to a client sub-account with CCB AD	BGN 3
cl.5.	Transfer of securities from a sub-account with another investment intermediary to a client sub-account with CCB AD	BGN 3
cl.6.	Transfer of securities from a client sub-account at CCB AD to own account with the Central Depository	BGN 10
cl.7.	Transfer of securities from a client sub-account at CCB AD to a client sub-account with another investment intermediary	BGN 10
cl.8.	Issuance of a depository receipt by Central Depository AD (including VAT)	BGN 6

cl.9.	Services, related to the commercial offering for purchasing and exchange of shares	subject to agreement
cl.10.	Investment consulting and analyses (including VAT)	subject to agreement
cl.11.	A fee for maintaining a register of clients	0.06% on an annual basis from the value of the financial instruments, collected monthly, min, BGN 5
cl.12.	Blocking, unblocking of securities, pledge registration, distraint and open bankruptcy proceedings, registration of in-kind contribution of securities at a depository institution and registration of additional circumstances thereto ^{Note 3}	BGN 40 plus expenses, according to the tariff of the respective depository institution
cl.13.	Issuance of a certificate by a depository institution in connection with the services referred to in cl.5 ^{Note 3}	BGN 10 plus expenses, according to the tariff of the respective depository institution
cl.14.	Preparation, at the the Client's request, of a report on the corporate securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24

Notes

1	Regulated trading venue refers to stock exchanges, multilateral trading facility (MTF) and organized trading facility (OTF), pursuant to Art. 4 of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets of financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU.
2	All fees and commissions are collected ex officio from the accounts of the Bank's clients, and in the absence of accounts, the fees and commissions are paid in cash at the bank office before the operation is performed.
3	For all external services for which the Bank has paid VAT, the client is required to pay to the bank the amount of the tax paid by the Bank.

Section VIII. TRANSACTIONS AND OPERATION IN FINANCIAL INSTRUMENTS TRADED ON INTERNATIONAL MARKETS

Art. 1.	Government securities registered outside Bulgaria (foreign government securities)	
cl.1.	Keeping and maintaining a register of foreign government securities (VAT is additionally charged) - collected monthly.	subject to agreement, min. 0.06% per annum
cl.2.	Transactions in foreign government securities	subject to agreement, min. 0.30%
cl.3.	Transfer of foreign government securities from/to a client whose register is not kept with the Bank	subject to agreement, min. BGN 15
cl.4.	Preparation, at the the Client's request, of a report on the government securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24
Art. 2.	Corporate securities registered outside Bulgaria	
cl.1.	Operations in shares	
cl.1.1.	Transfer fee	subject to agreement, min. BGN 10
cl.1.2.	Transaction commission	subject to agreement, min. 0.10% but not less than EUR 25 of the transaction
cl.1.3.	Commission for keeping financial instruments	subject to agreement, min. 0.08%
cl.2.	Operations in debt instruments	
cl.2.1.	Transfer fee	subject to agreement, min. BGN 10
cl.2.2.	Transaction commission	subject to agreement, min. 0.10%
cl.2.3.	Commission for keeping financial instruments	subject to agreement, min. 0.08%
cl.3.	Transactions in futures	subject to agreement

cl.4.	Translations in options	subject to agreement
cl.5.	Corporate event notification (including VAT)	subject to agreement
cl.6.	Exercising corporate event instructions (including VAT)	subject to agreement
cl.7.	Preparation, at the the Client's request, of a report on the corporate securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24

Notes

1	The commission for keeping financial instruments is determined as a percentage on an annual basis on the average daily balances of the portfolio of financial instruments, with bonds being considered at nominal value and the shares and other financial instruments being considered at the last quoted exchange price, and if not listed in the exchange - at nominal value, at the end of the reporting month, under the ACT/360 convention.
2	All fees and commissions are collected ex officio from the accounts of the Bank's clients, and in the absence of accounts, the fees and commissions are paid in cash at the bank office before the operation is performed.

Section IX. PRIVATE BANKING

Art. 1.	Manager's commitment fee (including VAT)	subject to agreement
Art. 2.	Commission for transactions in financial instruments	subject to agreement
Art. 3.	Commission for a positive financial result as a result of transactions in financial instruments	subject to agreement
Art. 4.	Commission for consulting, intermediation and other services (including VAT)	subject to agreement

Section X. IMPOSITION AND ENFORCEMENT OF DISTRRAINTS. ACCOUNT OPERATIONS WITH IMPOSED DISTRRAINT.

		BGN	ANOTHER CURRENCY
Art. 1.	One-off charge for processing and executing a distraint note (including VAT)	BGN 20	EUR 10
Art. 2.	Monthly fee for maintaining distrainted account		
cl.1.	on current accounts	BGN 5	EUR 2.50
cl.2.	on debit card accounts	BGN 5	EUR 2.50
cl.3.	on savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Savings Account)	BGN 5	EUR 2.50
Art. 3.	Closing of a distrainted current account by the order of the holder, opened within 6 months prior to the closing date	BGN 4	EUR 2
Art. 4.	Withdrawal of non-sequestration amounts, including amounts exceeding the distraint, from distrainted current accounts savings accounts (including CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account) and fixed-term deposits on dates other than the maturity date (including Child Fixed-Term Deposit) and other accounts, according to a concluded contract	Up to BGN 100.00 – BGN 10, over BGN 100.01 – 0.5%, min. BGN 8	Up to EUR 50.00 – EUR 5, over EUR 50.01 – 0.55%, min. EUR 4
Art. 5.	When cancelling a transfer and/or executing a reversing operation from a ditrainted account at the request of the originator/payer due to an error made by him/her	BGN 15	–

Art. 6.	Fee for investigating and reversing a wrongly ordered transfer due to the fault of the payer on a distrained account (the fee is borne by the payer and is deducted from the amount of the wrongly ordered amount, which is subject to reversal)	BGN 20	-
Art. 7.	Fee for issuing a certificate for the presence of blocked amounts on accounts when enforcing a distraint (including VAT)		
cl.1.	within 3 business days.	BGN 48	
cl.2.	within the same business day	BGN 60	

Notes

1	The one-off fee referred to in Art. 1 for the processing and enforcement of each distraint note is due from each account blocked on the grounds of the imposed distraint.
2	The monthly maintenance fees for distrained bank accounts are charged for the calendar month in which the account was distrained until and including the calendar month in which the distraint is released or enforced. To Art.2, (3): The monthly fees shall not be deducted for savings accounts, opened before 15.01.2017. and Child Demand Deposit.
3	The fee referred to in Art. 5 is not collected where the Bank is the originator of transfers to executive bodies.
4	For operations performed from/with and on distrained accounts and no special fees have been set under this Section, the fees due for accounts without distraints in accordance with this Tariff will be charged and collected.

Section XI. PAYMENT ACCOUNT WITH BASIC FEATURES

Art. 1.	Opening of a payment account with basic features	
cl.1.	Opening of a payment account with basic features without issuance of a debit card to it	BGN 1.90
cl.2.	Opening of a payment account with basic features with issuance of a debit card to it	no fee
Art. 2.	Monthly fee for maintaining a payment account with basic features	
cl.1.	Payment account with basic features without issuance of a debit card	BGN 2.20
cl.2.	Payment account with basic features with issuance of a debit card	BGN 2.20
Art. 3.	Closing of a payment account with basic features	
cl.1.	Closing of a payment account with basic features, opened within 6 months prior to the closing date	BGN 1.90
cl.2.	Closing of a payment account with basic features, opened more than 6 months prior to the closing date	no fee
Art. 4.	Treasury operations on a payment account with basic features	
cl.1.	Placing of funds into a payment account with basic features	
cl.1.1.	up to BGN 4,000 inclusive	no fee
cl.1.2.	over BGN 4,000	0.15%, min. BGN 1, max. BGN 200, for the amount over BGN 4,000
cl.2.	Withdrawing of cash from a payment account with basic features	
cl.2.1.	At a teller desk in a Bank office	
cl.2.1.1.	up to BGN 1,000 inclusive	BGN 2.20
cl.2.1.2.	over BGN 1,000	BGN 2.20 plus 0.35% for the amount over BGN 1,000, min. BGN 4
cl.2.2.	With a debit card at an ATM serviced by the Bank	BGN 0.15
cl.2.3.	With a debit card at an ATM serviced by another payment service provider in the country	BGN 0.88

cl.2.4.	With a debit card at an ATM serviced by another payment service provider in the European Union	BGN 0.88
Art. 5.	Payment by direct debit from a payment account with basic features	
cl.1.	To an account with CCB AD	BGN 1.70
cl.2.	To an account with another payment service provider	BGN 3.30
Art. 6.	Payment transactions with a payment debit card linked to a payment account with basic features, including via the Internet	
cl.1.	Payment with a debit card at a POS serviced by the Bank	no fee
cl.2.	Payment with a debit card at a POS serviced by another payment service provider in the country	no fee
Art. 7.	Credit transfer in national currency	
cl.1.	Paper-based transfer to a payment account with CCB AD	
cl.1.1.	Between accounts held by the same customer	BGN 0.80
cl.1.2.	Between accounts held by different customers	BGN 1.40
cl.2.	By Internet banking to a payment account with CCB AD	
cl.2.1.	Between accounts held by the same customer	no fee
cl.2.2.	Between accounts held by different customers	BGN 0.40
cl.3.	Paper-based transfer through BISERA to a payment account with another payment service provider	BGN 3.20
cl.4.	By Internet banking through BISERA to a payment account with another payment service provider	BGN 0.95
cl.5.	Paper-based transfer to a payment account of the state budget with CCB AD	BGN 1.50
cl.6.	By on-line banking to a payment account of the state budget with CCB AD	BGN 0.45
cl.7.	Paper-based transfer through BISERA to a payment account of the state budget with another payment service provider	BGN 3.20
cl.8.	By online banking through BISERA to a payment account of the state budget with another payment service provider	BGN 0.95
cl.9.	Automatic intra-bank payments	
cl.9.1.	Automatic Push & Pull transfers	BGN 0.65
cl.9.2.	Automatic fixed transfers	BGN 0.65
cl.10.	Automatic interbank payments through BISERA	
cl.10.1.	Automatic Push transfers	BGN 2.40
cl.10.2.	Automatic fixed transfers	BGN 2.40
Notes		
1	For all other operations related to the opening and servicing of a payment account for basic operations, not mentioned in Section XI, fees shall be applied in accordance with the Tariff of CCB AD.	

Section XII. OPENING AND SERVICING OF CURRENT ACCOUNTS OF CUSTOMERS WHO HAVE SUBMITTED A DECISION EVIDENCING PERMANENTLY REDUCED WORKING CAPACITY OR DEGREE OF DISABILITY - TERRITORIAL-EXPERT MEDICAL COMMISSION GROUP I

Art. 1.	Opening of current accounts with debit cards in national and foreign currency	no fee
Art. 2.	Monthly fees for keeping current accounts with debit cards in national and foreign currency	no fee
Art. 3.	Cash withdrawal from an ATM device of CCB AD	BGN 0.13

Section XIII. OTHER OPERATIONS

Art. 1.	Rental of bank safe boxes (including VAT)	according to the price list of the respective bank branch
Art. 2.	Fee for each third and next visit of the safe-box lessee, in person or through a proxy, at the Bank vault within one calendar month (including VAT)	BGN 5
Art. 3.	Written reports on bank operations (including VAT)	
cl.1.	For the current year, for each operation	BGN 36
cl.2.	For past calendar years, for each operation	BGN 72
Art. 4.	Transcripts and photocopies of bank documents and account statements (including VAT)	BGN 2.40 per page
Art. 5.	Issuance of a certificate (including VAT)	
cl.1.	in Bulgarian language	BGN 18
cl.2.	in Bulgarian language, within the same business day	BGN 30
cl.3.	in English language	EUR 18
cl.4.	in English language, within the same business day	EUR 30
cl.5.	in Bulgarian language for the presence or absence of credit obligations	BGN 108
cl.6.	in Bulgarian language for the presence or absence of credit obligations within the same business day	BGN 120
Art. 6.	Issuance of bank reference (including VAT)	
cl.1.	in Bulgarian language	BGN 54
cl.2.	in English language	EUR 48
Art. 7.	Faxing, per page (including VAT)	
cl.1.	for the country	BGN 6
cl.2.	abroad	EUR 6
Art. 8.	Postal services (including VAT)	
cl.1.	registered mail for the country	BGN 6
cl.2.	registered mail abroad	EUR 12
Art. 9.	Special courier (including VAT)	
cl.1.	shipments to Bulgaria	BGN 12

cl.2.	shipments for Europe	EUR 36
cl.3.	shipments for other continents	EUR 48
Art. 10.	Support to Internet Banking system	
cl.1.	Registration for using the service	no fee
cl.1.1.	Change/termination of the registration	no fee
cl.1.2.	Access blocking/unblocking	no fee
cl.1.3.	Account addition/deletion	no fee
cl.2.	Monthly fee for using the service	no fee
cl.3.	Payment of utility bills	
cl.3.1.	Registration for payment of utility bills	no fee
cl.3.2.	Payment of utility bills	no fee
cl.4.	Generating a new password for Internet Banking	BGN 4.50
cl.5.	Visiting the client's premises at the request of the client (including VAT)	BGN 30
Art. 11.	Fee for the verification of a power of attorney at the initial submission with the bank (VAT included)	BGN 5
Art. 12.	Fee for the verification of a power of attorney certified in a Bulgarian diplomatic or consular representation abroad at the initial submission with the bank (VAT included)	BGN 20

Section XIV. DATES OF EXECUTION, VALUE DATES AND DEADLINES FOR PROCESSING AND EXECUTION OF TRANSFERS WITH VALUE DATE - THE SAME BUSINESS DAY

Art. 1.	Date of execution is the date on which the Bank debits the payer's account on a payment transaction.
Art. 2.	Value dates
cl.1.	In the accounts serviced by the Bank - the value date is the date from which interest starts or stops accruing. The value date is an interest-bearing day.
cl.2.	When depositing/withdrawing cash, the value date is the date of depositing/receiving the cash.
cl.3.	In case of ordered credit transfers in BGN to accounts with another payment service provider, the value date for the originator is the execution date, and the value date for the transfer is the date on which the settlement (transfer of funds) takes place on the account of CCB AD with the BNB, or on a PSP account with CCB AD.
cl.4.	In case of ordered credit transfers in foreign currency to accounts with another payment service provider, the value date for the originator is the execution date, and the value date for the transfer is the date on which the settlement (transfer of funds) takes place between CCB AD and the correspondent bank or the external payment facility.

- cl.5. In case of credit transfers in BGN from accounts with another payment service provider, the value date for the beneficiary's account is the value date of the transfer, i.e. the date of the receipt of the funds into the account of CCB AD with the BNB, or the value date of the correspondent bank, with settlement of the PSP account with CCB AD.
- cl.6. In case of receiving credit transfers in foreign currency from accounts with another payment service provider, the value date on the account of the beneficiary is equal to the value date for CCB AD on the correspondent account, or on the settlement date (transfer of funds) between the respective payment facility and CCB AD.
- cl.7. For intra-bank credit transfers, the date of execution specified in the payment order is the value date for the originator and the beneficiary of the transfer.
- cl.8. In the case of corrective operations, the value date is the date of the wrong operation.

Art. 3. Deadlines for credit transfers with value date the same business day.

cl.1. Orders for transfers through RINGS and BISERA are executed with the value date of the transfer - on the same day on which they are accepted at the Bank, but not later than 3:00 p.m. on the day specified as the execution date.

cl.2. Deadline times for accepting payment orders for foreign currency transfers to an account with another payment service provider with a value date of the transfer being the date of execution (day D):

Transfer currency	Deadline for accepting / registering the payment order
EUR	by 3:00 p.m.
USD	by 3:00 p.m.
GBP	by 1:00 p.m.
CHF	by 1:00 p.m.
JPY	it cannot be ordered with value date - date of execution, the earliest value date is D+1
CAD	by 3:00 p.m.
DKK	by 11:00 a.m.
NOK	by 11:00 a.m.
SEK	by 11:00 a.m.
PLN	by 1:00 p.m.
CZK	by 11:00 a.m.
RON	by 1:00 p.m.
TRY	by 10:30 a.m.
RUB	by 1:00 p.m.
MKD	by 2:30 p.m.
all other currencies	it cannot be ordered with value date - date of execution, the earliest value date is D+2

Art. 4. The received cross-border transfers with current value date are credited to the account of the beneficiary with the Bank on the current business day, if the time of receipt of the transfer registered by SWIFT is by 5:00 p.m. When this time is after 5:00 p.m., the Bank reserves the right to credit the transfers received in the account of the beneficiary on the next banking business day with a value date - the previous business day.