

Central Cooperative Bank AD
Tariff on the Interest Rates, Fees and Commissions
for business clients

Effective as from 01 July 2026



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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 business clients, which include legal entities, unincorporated entities, sole proprietors and natural persons engaged in business but not registered as traders.
Art.2.	The following appendices constitute an integral part of this Tariff: Appendix No. 1 CCB AD Interest Rate Bulletin for Business Clients and Appendix No. 2 CCB AD Interest Rate Bulletin for Credit Cards of Business Clients.
Art.3.	In case of an unauthorized overdraft, the Bank shall charge interest at an annual rate of 35%.
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.	All payment transactions, regardless of their nature (including cash withdrawals and deposits), are made from a current account opened with CCB AD.
Art.8.	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.9.	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.10.	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.11.	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.12.	All commissions, fees and expenses related to loans granted by CCB AD shall be paid by the client at the moment the service/operation is performed, or as agreed in the respective loan agreement.
Art.13.	Commissions and fees stated in a currency other than EUR shall be recalculated at the exchange rates ("fixing") announced by the central bank on the day the operation is performed.
Art.14.	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.
Art.15.	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				
Art.1.	Opening accounts	EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
cl.1	Current account	10 EUR one-off upon account opening	BGN 19.56, one-off upon account opening	10 EUR one-off upon account opening
cl.2	Current account with a credit card issued to it	no fee	no fee	no fee
cl.3	Deposit account	no fee	no fee	no fee
cl.4.	Escrow account (special purpose account)	0.2% of the credited amount, min. 50 EUR, max. 250 EUR	0.2% of the credited amount, min. BGN 97.79, max. BGN 488.96	0.2% of the credited amount, min. 50 EUR, max. 250 EUR
cl.5.	Accumulation accounts	10 EUR	BGN 19.56	10 EUR
cl.6.	Liquidation, special, accounts opened for trade in securities, LC and other accounts	8 EUR	BGN 15.65	8 EUR
cl.7.	Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units	no fee	no fee	no fee
cl.8.	Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries			
cl.8.1.	Foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. ^{Note 1}	100 EUR	BGN 195.58	100 EUR
Art.2.	Monthly fee for maintaining bank accounts and issuing account statements			
cl.1.	Accounts /current, accumulation except accumulation accounts from art.2, cl.8, letter of credit, liquidation, special, escrow and other accounts other than account to which credit cards are issued/ for which account statements in hard copies are presented upon request at the Bank's office or the bank statement is sent by e-mail. ^{Note 2}	10 EUR	BGN 19.56	10 EUR
cl.2.	Accounts, for which statements in the format for electronic processing (MT940, STMT, etc.) are generated and sent, with the exception of budget accounts under art.2 cl.4	35 EUR	BGN 68.45	35 EUR
cl.3.	Deposit accounts	no fee	no fee	no fee
cl.4.	Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units	no fee	no fee	no fee
cl.5.	Resubmission of statements upon the explicit request of a client (in hard copy) (including VAT)	0.50 EUR на страница	BGN 0.98 per page	0.50 EUR на страница
cl.6.	Provision of account statements for past calendar years (including VAT)			
cl.6.1.	on paper-based	26 EUR for each past year	BGN 50.86 for each past year	26 EUR for each past year
cl.6.2.	via e-mail	13 EUR for each past year	BGN 25.42 for each past year	13 EUR for each past year
cl.7.	Postal expenses for sending account statements (including VAT)	1.20 EUR per statement	BGN 2.35 per statement	1.20 EUR per statement
cl.8.	Fee for maintenance, keeping and management of capital raising accounts for: the establishment of a company, increasing the capital of a commercial company, paying the difference between subscribed capital and paid-in capital of a commercial company, issuance of bonds by joint-stock company, for which a statement is provided on paper upon request at an office of the Bank or a statement is sent via email. ^{Note 5}	4 EUR	BGN 7.82	4 EUR
cl.9.	Accounts opened for trade in securities	no fee	no fee	no fee
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)	The product has been discontinued since 22 August 2025	-	-
cl.1.2.	30 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)	The product has been discontinued since 22 August 2025	-	-
cl.1.3.	Sending an unlimited number of SMS notifications (<i>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</i>) (including VAT)	0.10 EUR	BGN 0.20	-
cl.2.	Fee for the Utility Bills Subscription			
cl.2.1.	Annual fee	1.60 EUR	BGN 3.13	-

cl.2.2.	Operator's fee for the SMS message (including VAT)	0.05 EUR per 1 SMS	BGN 0.10 per 1 SMS	-
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cl.2.3.	Fee for an e-mail notification (including VAT)	no fee	no fee	–
Art.4.	Closing accounts by order of the holder			
cl.1.	Current accounts, accounts opened for trade in securities, letters of credit, special, liquidation, Escrow and other accounts (only for accounts opened less than 6 months ago)	8 EUR	BGN 15.65	8 EUR
cl.2.	Accumulation account with no current account open	9 EUR	BGN 17.60	9 EUR
cl.3.	Accumulation account with a current account open	no fee	no fee	no fee
cl.4.	Deposit account	no fee	no fee	no fee
cl.5.	Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units	no fee	no fee	no fee
cl.6.	Annual fee for monitoring and review of documents in connection with establishing the legal status of non-resident legal entities registered outside the EEA or resident legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. (including VAT) ^{Note 4}	40 EUR	BGN 78.23	40 EUR
Notes				
1	To Art.1(8.1) 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(1): 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.			
3	The monthly fees, other than those under Art. 2 (3) 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.			
4	To Art.4(6): The fee is collected once a year.			
5	The fee under Article 2, point 8 is applicable in case the account has not been closed within three months of its opening.			
Section II. CASH OPERATIONS				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	Deposit of cash by the holder	0.7%, min. 3.00 EUR, max. 200.00 EUR	0.7%, min. BGN 5.87, max. BGN 391.17	0.7%, min. 3.00 EUR, max. 200.00 EUR
cl.1.	Acceptance of sorted coins at the cash desk:			
cl.1.1.	With a deposit in the account of up to EUR 25.00	0.5%, min. 1.05 EUR	0.5%, min. BGN 2.05	–
cl.1.2.	With a deposit in the account of over EUR 25.00	2 %, min. 2.60 EUR	2%, min. BGN 5.09	–
Art.2.	Cash withdrawal	0.7%, min. 6.00 EUR	0.7%, min. BGN 11.73	0.7%, min. 6.00 EUR
cl.1.	Cash withdrawals without a preliminary order (The execution is permissible at the discretion / with the consent of the Bank)	0.7% on the amount not ordered, min. 10 EUR	0.7% on the amount not ordered, min. BGN 19.56	0.7% on the amount not ordered, min. 10 EUR
cl.2.	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. 20 EUR	0.2% on the cancelled / reduced amount, min. BGN 39.12	0.2% on the cancelled / reduced amount, min. 20 EUR
Art.3.	Depositing cash by third parties who do not act in their capacity as proxies			
cl.1.	On current accounts, accounts opened for trade in securities and deposit accounts	0.8%, min. 3 EUR, max. 200.00 EUR	0.8%, min. BGN 5.87, max. BGN 391.17	0.8%, min. 3 EUR, max. 200.00 EUR
Art.4.	Cash operations for amounts exceeding EUR 100,000 / BGN 200,000	subject to agreement	subject to agreement	subject to agreement
Art.5.	Other cash operations (including VAT)			
cl.1.	Replacement and exchange of banknotes	2% min.12 EUR	2%, min. BGN 23.47	2% min.12 EUR
cl.2.	Banknote checking, without depositing into accounts for persons who do not maintain accounts with CCB AD	1%	1%	1%
cl.3.	Exchange of coins against banknotes (EUR only)	3 %, min. 3.12 EUR	3%, min. BGN 6.11	–
cl.4.	Replacement of damaged EUR banknotes and coins	no fee	no fee	–

cl.5.	Preparation, handling and submission of a valuable shipment	0.02 % on the whole amount intended to be submitted of up to two valuable shipments per day and 04% on the whole amount to be submitted of three or more valuable shipments per day	0.02 % on the whole amount intended to be submitted of up to two valuable shipments per day and 04% on the whole amount to be submitted of three or more valuable shipments per day	–
cl.6.	Acceptance of a valuable shipment delivered by a collection company for counting and crediting to the account	1.60 EUR per valuable shipment	BGN 3.76 per valuable shipment	–

Art.6. Proceeds from sales points (including VAT)

cl.1.	Collection of receipts from clients' sites using vehicles of the Bank in the area of the town	subject to agreement	subject to agreement	–
cl.2.	Collection of receipts from clients' sites using vehicles of the Bank beyond the area of the town	subject to agreement	subject to agreement	–

Notes

1	For withdrawing amounts within 1 business day where the total daily amount exceeds EUR 5,000 or its equivalent in other currencies per day, a prior written order must have been submitted.
2	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.
3	A written application for withdrawing amounts cash from EUR 5 000.01 to EUR 15 000.00, included, or their equivalent amount in another currency, submitted till 14:00 p.m. on the respective day, is executed on the working day, specified by the client in the application, which may be as early as one working day after the day of submitting the application. A written application, submitted after this time, is executed on the working day specified by the client in the application, which may be as early as two working days after the day of submitting the application.
4	A written application for withdrawing amounts cash from EUR 15 000.01 to EUR 50 000.00, included, or their equivalent amount in another currency, submitted till 14:00 p.m. on the respective day, is executed on the working day, specified by the client in the application, which may be as early as two working days after the day of submitting the application. A written application, submitted after this time, is executed on the working day specified by the client in the application, which may be as early as three working days after the day of submitting the application. A written application for withdrawing amounts cash above EUR 50 000.00, or their equivalent amount in another currency, is executed on the working day specified by the client in the application, which may be as early as five working days after the day of submitting the application.
5	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.
6	No fee is charged for depositing Bulgarian levs by the account holder into their account in euro, including accounts converted from levs into euro. For deposits exceeding 30,000 levs, a prior request submitted three (3) business days in advance is required.

Section III. CREDIT TRANSFERS

		EUR	Fees in EUR, presented with dual visualization in BGN	EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY	ANOTHER CURRENCY
Art.1.	Intra-bank transfers ordered	transfers from an account ordered in a bank office	transfers from an account ordered in a bank office	electronically ordered transfers	transfers from an account ordered in a bank office	transfers from an account ordered in a bank office	electronically ordered transfers
cl.1.	Between accounts held by the same client in the Bank	3 EUR	BGN 5.87	no fee		3 EUR	no fee
cl.2.	Between accounts held by different clients in the Bank	3 EUR	BGN 5.87	0.35 EUR	BGN 0.68	3 EUR	1.50 EUR
cl.3.	Transfers to budget spending units and administrators of public receivables	3 EUR	BGN 5.87	0.35 EUR	BGN 0.68	–	–
cl.4.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	The product has been discontinued since 01 October 2023.	The product has been discontinued since 01 October 2023.	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023.	–	–
cl.5.	Automatic intra-bank payments						

cl.5.1.	Automatic Push & Pull transfers	0.40 EUR	BGN 0.78	-	-	0.40 EUR	-
cl.5.2.	Automatic fixed transfers	0.40 EUR	BGN 0.78	-	-	0.40 EUR	-

		EUR						ANOTHER CURRENCY	
Art.2.	Ordered transfers to accounts at another PSP ^{Note 1}	ordered in a bank office by depositing cash	Fees in EUR, presented with dual visualization in BGN	transfers from an account ordered in a bank office	Fees in EUR, presented with dual visualization in BGN	electronically ordered transfers	Fees in EUR, presented with dual visualization in BGN	transfers from an account ordered in a bank office	electronically ordered transfers
cl.1.	SEPA transfers to a PSP established in the territory of the Republic of Bulgaria	1%, min. 5.20 EUR	1%, min. BGN 10.17	3.60 EUR	BGN 7.04	0.70 EUR	BGN 1.37	–	–
cl.1.1.	Transfers to budget spending units and administrators of public receivables	1%, min. 5.20 EUR	1%, min. BGN 10.17	3.60 EUR	BGN 7.04	0.70 EUR	BGN 1.37	–	–
cl.1.2.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	–	–
cl.1.3.	Instant payments Blink (for amounts below EUR 15 000.00)	–	–	–	–	0.70 EUR	BGN 1.37	–	–
cl.1.4.	Parking zone					no fee	no fee		
cl.2.	Transfers through RINGS	The product has been discontinued since 01 January 2026		The product has been discontinued since 01 January 2026		The product has been discontinued since 01 January 2026		–	–
cl.2.1.	Transfers to budget spending units and administrators of public receivables	The product has been discontinued since 01 January 2026		The product has been discontinued since 01 January 2026		The product has been discontinued since 01 January 2026		–	–
cl.2.2.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	–	–
cl.3.	Automatic interbank payments								
cl.3.1.	Automatic Push transfers	–	–	3.60 EUR	BGN 7.04	–	–	–	–
cl.3.2.	Automatic fixed transfers	–	–	3.60 EUR	BGN 7.04	–	–	–	–
cl.4.	Transfers in EUR from a client's account with the Bank to an account with another PSP - non-bank institution serviced by CCB AD	–	–	3.60 EUR	BGN 7.04	0.70 EUR	BGN 1.37	3.60 EUR	0.70 EUR
cl.5.	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.5.1.	Through payment system SEPA transfers STEP2 ^{Note 4}							3.60 EUR	0.70 EUR
cl.5.2.	Through the Trans-European Automated Real-Time Express Transfer System TARGET (T2)							21 EUR	6.20 EUR
cl.5.3.	SEPA instant transfers in euro (for amounts below EUR 15 000)							-	0.70 EUR
cl.6.	Transfers in foreign currency other than EU, as well as non-EEA transfers								
cl.6.1.	With value date the next business day ^{Note 5}							0.2%, min. 20, max. 100 EUR	0.15%, min. 15, max. 100 EUR
cl.6.2.	With value date the same business day ^{Note 6}							0.2%, min. 20, max. 100 EUR, plus 25 EUR	0.15%, min. 15, max. 100 EUR, plus 25 EUR

cl.7.	Transfers in 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.6. ^{Note 7}		
cl.7.1.	For transfers in USD, regardless of the amount	27 USD	27 USD
cl.7.2.	For amounts up to EUR 12,500 inclusive or the equivalent in another currency (other than USD)	28 EUR	28 EUR
cl.7.3.	For amounts from EUR 12,500.01 to EUR 25,000 inclusive or the equivalent in another currency (other than USD)	35 EUR	35 EUR
cl.7.4.	For amounts from EUR 25,000.01 to EUR 50,000 inclusive or the equivalent in another currency (other than USD)	45 EUR	45 EUR
cl.7.5.	For amounts over EUR 50,000 or the equivalent in another currency (other than USD)	60 EUR	60 EUR

cl.8.	To overseas subsidiaries of CCB AD					0.1%, min. 5, max. 30 EUR	0.1%, min. 5, max. 30 EUR	
cl.9.	Transfers from a medical fundraising account					8 EUR	–	
cl.10.	Cancellation or change of ordered transfers to another PSP					EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
cl.10.1.	Where the transfer is accounted for from the originator's account but not effected					8 EUR	BGN 15.65	8 EUR
cl.10.2.	Where the transfer is effected by CCB AD (except for the correspondent bank's expenses)					–	-	40 EUR
cl.11.	Request at the initiative of the originator (except for the correspondent bank's expenses) (including VAT)					8 EUR	BGN 15.65	36 EUR
Art.3.	Accepting and handling a mass payment order	EUR				ANOTHER CURRENCY		
cl.1.	Intra-bank	transfers from an account ordered in a bank office	Fees in EUR, presented with dual visualization in BGN	electronically ordered transfers	Fees in EUR, presented with dual visualization in BGN	transfers from an account ordered in a bank office		electronically ordered transfers
cl.1.1.	Transfers of wages and under social assistance and employment programs	no fee	no fee	no fee	no fee	no fee		no fee
cl.1.2.	For other transfers	0.35 EUR per transfer	BGN 0.68 per transfer	free of charge between accounts of the same client / 0.30 EUR per transfer between accounts of different clients	free of charge between accounts of the same client / BGN 0.59 per transfer between accounts of different clients	0.35 EUR per transfer		free of charge between accounts of the same client / 0.30 EUR per transfer between accounts of different clients
cl.2.	To an account with another PSP							
cl.2.1.	SEPA transfers to a PSP established in the territory of the Republic of Bulgaria	3.60 EUR per transfer	BGN 7.04 per transfer	0.70 EUR per transfer	BGN 1.37	–		–
cl.2.2.	Through RINGS	The product has been discontinued since 01 January 2026		The product has been discontinued since 01 January 2026		–		–
Art.4.	Received transfers					EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
cl.1.	Intra-bank transfers					no fee	no fee	no fee
cl.2.	Transfers from an account with another PSP							
cl.2.1.	In EUR from an EEA-countryΠ					no fee	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. 7, max. 70 EUR
cl.2.3.	Transfers from overseas subsidiaries of CCB AD					no fee	no fee	no fee
cl.2.4.	For beneficiaries who are not clients of CCB AD, with subsequent transfer to a third bank ^{Note 9.}					–	–	0.1%, min. 10, max.100 EUR
cl.2.5.	Responding to inquiries about incoming transfers (with VAT included) /the fee is deducted by the counter bank/					36 EUR	–	36 EUR
cl.2.6.	Return of received transfers in reply to a received request for return /the fee is deducted by the counter bank /.							
cl.2.6.1.	Regarding received transfers in EUR from an EEA country					5 EUR	–	5 EUR
cl.2.6.2.	Regarding received transfers from a non-EEA country and from a EEA country in a currency other than EUR					40 EUR	–	40 EUR
Art.5.	MT101 - incoming payment order							
cl.1.	One-off fee for activating the service					42 EUR	BGN 82.14	42 EUR
cl.2.	Monthly service fee (for each account)					21 EUR	BGN 41.07	21 EUR

cl.3.	Termination or change						16 EUR		BGN 31.29	16 EUR	
							EUR			ANOTHER CURRENCY	

Art.6.	Direct debits	The product has been discontinued since 01 January 2026				The product has been discontinued since 01 January 2026	
cl.1.	Intra-bank direct debits						
cl.1.1.	Initiation of a direct debit transfer order						
cl.1.2.	Initiation of a direct debit transfer order by a mass file via Internet Banking						
cl.1.3.	Payment on initiated direct debit transfer orders						
cl.1.4.	Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer						
cl.1.5.	Accepting consent for direct debit payment						
cl.2.	Direct debits to another PSP						
cl.2.1.	Initiation of a direct debit transfer order						
cl.2.2.	Initiation of a direct debit transfer order by a mass file via Internet Banking						
cl.2.3.	Payment on initiated direct debit transfer orders						
cl.2.4.	Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer						
cl.2.5.	Accepting consent for direct debit payment						
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 16:00 p.m. Orders received at the bank after 16:00 p.m. are executed with value date the next business day.						
4	The transfers under Art. 2 (6.1) are executed through the pan-European SEPA Certified Payment Systems operated by EBA Clearing S.A., Paris, via XML container files in accordance with the SEPA Credit Transfer Scheme and Regulation (EU) 260/2012. Due to the specific processing of SEPA transfers, some SEPAtransfers may be received in the payment account of the beneficiary PSP by the end of the next business day following the indicated 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 (6.1) 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 (6.2) only if the orders for them have been received / registered in the CCB AD system within the deadline times specified in Section XV, 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 (7) will be processed without charging recipient fees by the intermediary bank, but it is possible that the recipient'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 pacs.008 should not be used for conditional transfers. Otherwise, the Bank executes these transfers as incoming foreign currency transfers without bearing any liability.						

Section IV. BANK CARD OPERATIONS				
		EUR	Fees in EUR, presented with dual visualization in 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	no fee	-
cl.2.	Issuance of more than one card of the same type to one cardholder	3.00 EUR	BGN 5.87	-
cl.3.	Renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period	3.00 EUR	BGN 5.87	-
cl.4.	Second renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period	8.00 EUR	BGN 15.65	-
cl.5.	Third and any subsequent renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period	16.00 EUR	BGN 31.29	-
cl.6.	Generation of a new PIN code for contactless cards and Emotion cards (not available for Mastercard cards issued before 13 July 2017)	1.50 EUR	BGN 2.93	-
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)	5.50 EUR	BGN 10.76	-
cl.8.	Regeneration of a new PIN within the card validity period (not available for Mastercard cards issued before 13 July 2017)	5.50 EUR	BGN 10.76	-
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)	8.00 EUR	BGN 15.65	-
cl.10.	Receiving the issued card in a branch other than the issuing branch (including VAT)	6.50 EUR	BGN 12.71	-
cl.11.	Minimum non-reducible balance	The service has been discontinued since 07 October 2024	The service has been discontinued since 07 October 2024	The service has been discontinued since 07 October 2024
cl.12.	Design fee for Emotion debit card (to be charged in case if issuance and renewal) (including VAT)	2.00 EUR	BGN 3.91	-
cl.13.	Cash withdrawal from an ATM device or through a POS terminal in Bulgaria			
cl.13.1.	from an ATM device of CCB AD	0.15 % min 0.15 EUR	0.15% of the amount, min. BGN 0.29	-
cl.13.2.	from an ATM device of another payment service provider	0.2%, min. 0.80 EUR	0.2% of the amount, min. BGN 1.56	-
cl.13.3.	through a POS terminal of CCB AD	0.2% of the amount, min. 1.60 EUR	0.2% of the amount, min. BGN 3.13	-
cl.13.4.	through a POS terminal of another payment service provider	2.50 EUR plus 1.5% of the amount	BGN 4.89 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	0.16 EUR	BGN 0.31	-
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 EEA country	0.2% of the amount, min. 0.80 EUR	0.2% of the amount, min. 1.56 нв.	-
cl.14.2.	Cash withdrawal from an ATM device or through a POS terminal in non-EEA country	-	-	2.50 EUR plus 1.5% of the amount
cl.14.3.	Cash withdrawal from a POS terminal in the EEA country	-	-	2.50 EUR 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 cards with BIN 6760	1% of the amount, min. 0.51 EUR	1% of the amount, min. 1 нв.	-
cl.16.	Payment through a POS terminal in Bulgaria			
cl.16.1.	using a contactless debit card	no fee	no fee	-
cl.17.	Payment of utility bills through an ATM			
cl.17.1.	using a contactless debit card	no fee	no fee	-
cl.18.	Payment of periodic bills via the Internet			
cl.18.1.	using a contactless debit card	no fee	no fee	-
cl.19.	Payment through a POS terminal abroad	no fee	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.	0.40 EUR	BGN 0.78	-
cl.20.2.	Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)	-	-	-
cl.20.3.	Balance inquiry through ePay.bg. (The service has been discontinued since 14 July 2023)	-	-	-
cl.20.4.	Account balance inquiry on an ATM abroad	0.60 нв.	BGN 1.17	-

cl.20.5.	Balance inquiry through the electronic channels of CCB PLC	no fee	no fee	-
cl.21.	Money transfers by card from an ATM and on the Internet	0.11 лв.	BGN 0.22	-

cl.22.	Change of the blocked amount from the card account for use only through the bank card (The service has been discontinued since 24 January 2024)	-		-
cl.23.	Change of the daily and weekly card limits			
cl.23.1.	change of local limits	2 EUR	BGN 3.91	-
cl.23.2.	change of international limits	2 EUR	BGN 3.91	-
cl.24.	Card blocking/unblocking fee	2 EUR	BGN 3.91	-
cl.25.	Fee for manual release of a blocked amount on a current card account (The service has been discontinued since 24 January 2024)			-
cl.26.	Unjustified dispute of a transaction by the client	6 EUR	BGN 11.73	-
cl.27.	Card account statements	according to Section I, Art. 2 (7)	according to Section I, Art. 2 (7)	according to Section I, Art. 2 (7)
cl.28.	Subscription for account statements of all bank accounts of the client via the Internet (periodically)	no fee	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.	Annual fee for maintaining Visa Debit Commercial/Debit Mastercard Commercial debit cards	6 EUR	BGN 11.73	-
cl.31.	Deactivation fee for a debit card issued to an account which is to be transferred	5 EUR	BGN 9.78	-
cl.32.	Cash deposits at the Bank's ATM with a debit card	0.15 EUR	BGN 0.29	
Art.2.	Annual fee for using the Issuer Online service (Synchron service) (The service has been discontinued since 24 January 2024)	-	-	-
Art.3.	Commissions due by merchants for payments with bank cards through POS terminals:			
cl.1.	Payments with debit cards at physical/virtual POS terminals	subject to agreement	subject to agreement	-
cl.2.	Payments with credit cards at physical/virtual POS terminals	subject to agreement	subject to agreement	-
Art.4.	Operations with CCB-Office 1 local credit cards (This product has been discontinued since 22 August 2018)			
Art.5.	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 Business	no fee	no fee	-
cl.2.	Express issuance of all card types – within 5 business days	-	-	50 EUR
cl.3.	Card renewal before the expiry of the validity period	-	-	10 EUR
cl.4.	Renewal of Mastercard cards due to forgotten PIN	-	-	5 EUR
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)	-	-	5 EUR
cl.6.	Design fee for Emotion credit card (to be charged in case if issuance and renewal) (including VAT)	3.60 EUR	BGN 7.04	-
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	-	-	2 EUR
cl.7.2.	Mastercard/Visa Gold	-	-	7 EUR
cl.7.3.	Mastercard/Visa Business	-	-	4 EUR
cl.7.4.	Visa Classic CCB-Bulgaria Air Guaranteed	-	-	1 EUR
cl.7.5.	Visa Gold CCB-Bulgaria Air Guaranteed	-	-	3 EUR
cl.7.6.	Visa Gold CCB-Bulgaria Air Guaranteed Supercard	-	-	1 EUR
cl.8.	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)			-
cl.9.	Annual credit management fee for cards with annual charging, issued on the basis of a contract concluded by 22 July 2014, inclusive.			
cl.9.1.	Mastercard Standard/Visa Classic	13 EUR	BGN 25.43	-
cl.9.2.	MasterCard / Visa Gold	47 EUR	BGN 91.92	-
cl.9.3.	Visa Gold SuperCard	13 EUR	BGN 25.43	-
cl.9.4.	Mastercard/Visa Business	26 EUR	BGN 50.86	-
cl.10.	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			
cl.10.1.	Monthly fee for the maintenance of a Guaranteed Card			
cl.10.1.1.	Visa Classic CCB-Bulgaria Air Guaranteed	-	-	1 EUR
cl.10.1.2.	Visa Gold CCB-Bulgaria Air Guaranteed	-	-	3 EUR
cl.10.2.	Annual credit card maintenance fee (not applicable for Guaranteed Cards - the has been discontinued since 13 February 2015)			
cl.10.2.1.	Mastercard Standard/Visa Classic	13 EUR	BGN 25.43	-
cl.10.2.2.	Mastercard/Visa Gold	47 EUR	BGN 91.92	-
cl.10.2.3.	Mastercard/Visa Business	26 EUR	BGN 50.86	-
cl.11.	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.11.1.	Mastercard Standard / Visa Classic	21 EUR	BGN 41.07	-

cl.11.2.	MasterCard/Visa Gold	47 EUR	BGN 91.92	-
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cl.11.3.	Mastercard/Visa Business	26 EUR	BGN 50.86	-
cl.12.	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.12.1.	Mastercard Standard/Visa Classic	21 EUR	BGN 41.07	-
cl.12.2.	MasterCard/Visa Gold	47 EUR	BGN 91.92	-
cl.12.3.	Mastercard/Visa Business	26 EUR	BGN 50.86	-
cl.13.	Minimum non-reducible balance for guaranteed cards (The product "Guaranteed Card" has been discontinued since 13 February 2015)			
cl.14.	Transactions with international credit cards			
cl.14.1.	Cash withdrawal from an ATM of the Bank	-	-	1.50 EUR + 1.5%
cl.14.2.	Cash withdrawal from an ATM of another payment service provider	-	-	2.50 EUR plus 1% of the amount
cl.14.3.	Cash withdrawal through a POS terminal of CCB AD	-	-	2.50 EUR plus 1% of the amount
cl.14.4.	Cash withdrawal in Bulgaria through a POS terminal at the merchant following payment for goods and services provided by the same merchant	0.80 EUR	BGN 1.56	
cl.14.5.	Cash withdrawal from an ATM abroad			
cl.14.5.1.	Cash withdrawal from an ATM in EEA country	-	-	2.50 EUR plus 1% of the amount
cl.14.5.2.	Cash withdrawal from an ATM abroad in non-EEA country	-	-	4 EUR plus 1.5% of the amount, min. 6 EUR
cl.14.6.	Cash withdrawal from a POS terminal of another payment service provider in Bulgaria and abroad	-	-	4 EUR plus 1.5% of the amount, min. 10 EUR
cl.14.7.	Payment of goods and services at merchants in Bulgaria and abroad	no fee	no fee	
cl.15.	Balance inquiry and last 5 transactions statement			
cl.15.1.	Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.	0.60 EUR	BGN 1.17	
cl.15.2.	Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)	-	-	
cl.15.3.	Balance inquiry through ePay.bg.(The service has been discontinued since 14 July 2023)	-	-	
cl.15.4.	Balance inquiry for Visa/Mastercard card from an ATM abroad	1.10 EUR	BGN 2.15	
cl.15.5.	Balance inquiry through the electronic channels of CCB PLC	no fee	no fee	
cl.16.	Credit Limit Plus Service Fees (only for Favourite Credit Cards). Applicable to credit cards issued on the basis of a contract concluded prior to 13 January 2025 inclusive.			
cl.16.1.	Registration for the service	2.60 EUR	BGN 5.09	
cl.16.2.	Deregistration from the service	2.60 EUR	BGN 5.09	
cl.17.	Additional operations with international credit cards			
cl.17.1.	Refused authorization of a transaction	-	-	0.20 EUR
cl.17.2.	Fee for exceeded credit limit	-	-	10 EUR
cl.17.3.	Money transfers by card from an ATM and on the Internet to an account with CCB AD ^{Note 1}	-	-	1.00 EUR plus 1% of the amount
cl.17.4.	Money transfers by card from an ATM and on the Internet to an account opened with another payment service provider in Bulgaria ^{Note 1}	-	-	2.00 EUR plus 1% of the amount
cl.17.5.	Credit card refunds	The service has been discontinued since 27 May 2026		The service has been discontinued since 27 May 2026
cl.17.6.	Card blocking and unblocking	-	-	5 EUR
cl.17.7.	Change of parameters of all card types – limits	-	-	10 EUR
cl.17.8.	Inclusion in the "Electronic stop-list"	actual expenses	actual expenses	actual expenses
cl.17.9.	Unjustified dispute of a transaction by the client	-	-	20 EUR
cl.17.10.	Receipt of a monthly statement on Favourite cards by the cardholder at the address specified in the application	1.50 EUR	BGN 2.93	
cl.17.11.	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 (7)	according to Section I, Art. 2 (7)	

cl.17.12	Release of the balance on a card current account for performing payment operations without a card (Applicable to cards issued under contracts concluded on or after 14 January 2025).	2.60 EUR	BGN 5.09	
cl.18.	Fee for card closing before the expiry of the validity period	6.00 EUR	BGN 11.73	
cl.19.	Cash deposits with a credit card at the Bank's ATM	no fee	no fee	
Art.6.	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	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)	1.50 EUR	BGN 2.93	
cl.2.2.	On a credit cards issued by CCB AD (including VAT)	3.30 EUR	BGN 6.45	
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	0.25% on the amount of each transfer	
cl.3.2.	Operator's fee for the SMS message (including VAT)	0.05 EUR per 1 SMS	BGN 0.10 per 1 SMS	
cl.3.3.	Operator's fee for the e-mail message (including VAT)	0.04 EUR per 1 message	BGN 0.08 per 1 message	
cl.4.	Fees on payment cards upon ordering CashM money transfer. (The service has been discontinued since 22 January 2025)			
cl.4.1.	From a debit card	-	-	
cl.4.2.	From a credit card	-	-	
cl.5.	Betting and gambling transactions (including payments and receiving amounts)	1% of the amount, min. 0.50 EUR	1% of the amount, min. 0.98 BGN	1% of the amount, min. 0.50 EUR
Art.7.	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. 2.60 EUR	3% on the amount, min. BGN 5.09	
Notes				
1	The money transfer using a card at an ATM and on the Internet (under Art. 5 (19.3) and Art. 5 (19.4)) 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.			
Section V. CREDIT OPERATIONS				
		EUR	Fees in EUR, presented with dual visualization in BGN	
Art.1.	Interest on credit transactions (working capital, investment, revolving loans, overdrafts, etc.)			
cl.1.	On loans in EUR	RIRLCC / Reference Interest Rate on Loans to Corporate Clients, EURIBOR, or other index approved by the Bank, plus the negotiated margin		
cl.2.	On loans in a currency other than EUR	SOFR, or other index approved by the Bank, plus the negotiated margin		
Art.2.	Interest on overdue credit transactions (working capital, investment, revolving loans, overdrafts, etc.)			
cl.1.	On loans in EUR	The agreed interest rate on the loan plus the negotiated margin		
cl.2.	On loans in a currency other than EUR	The agreed interest rate on the loan plus the negotiated margin		
Art.3.	Fees and commissions on lending operations			

cl.1.	Fee for submitting a loan/overdraft application, including for document consideration	0.1% on the amount requested; min. 155 EUR, max. 1025 EUR (to be paid upon the submission of the documents)	0.1% on the amount requested; min BGN 303.15, max. BGN 2,004.73 (to be paid upon the submission of the documents)
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cl.2.	Management commission		
cl.2.1.	For loans with repayment schedule (investment and working capital)		
cl.2.1.1.	For the first year	1% on the agreed amount (payable when the loan is extended)	1% on the agreed amount (payable when the loan is extended)
cl.2.1.2.	For each subsequent year or proportionally to the portion thereof	0.8% per annum on the balance of the debt of the commitment of the Bank (payable at the beginning of the second or each subsequent year)	0.8% per annum on the balance of the debt of the commitment of the Bank (payable at the beginning of the second or each subsequent year)
cl.2.2.	With revolving loans and overdrafts	1% per annum on the agreed credit limit (payable when the loan is extended and at the beginning of each subsequent year)	1% per annum on the agreed credit limit (payable when the loan is extended and at the beginning of each subsequent year)
cl.3.	Commitment commission		
cl.3.1.	For loans with repayment schedule (investment and working capital)	1% on the unutilized part (to be paid once upon the expiry of the loan utilization period)	1% on the unutilized part (to be paid once upon the expiry of the loan utilization period)
cl.3.2.	With revolving loans and overdrafts	1% per annum on the unutilized portion (paid monthly)	1% per annum on the unutilized portion (paid monthly)
cl.4.	Loan renegotiation fee		
cl.4.1.	In case of change of the repayment plan at the request of the client (except in cases of early repayment) - on the balance of the debt	subject to agreement, min. 0.2%, max. 0.5%	subject to agreement, min. 0.2%, max. 0.5%
cl.4.2.	In case of changes in other conditions, including in the collaterals, at the request of the client	subject to agreement, min. 55 EUR max., 310 EUR	subject to agreement, min. 107.57 лв., max. 606.31 лв.
cl.5.	Fee for early repayment of a loan, as well as for early termination of a Loan Agreement		
cl.5.1.	For loans with repayment schedule (investment and working capital)	2% on the early repaid amount	2% on the early repaid amount
cl.5.2.	With revolving loans and overdrafts		
cl.5.2.1.	In case of early reduction of the authorized limit of use	2% on the amount that reduces the authorized limit of use at the request of the client	2% on the amount that reduces the authorized limit of use at the request of the client
cl.5.2.2.	In case of early termination of the Overdraft Agreement	2% on the authorized limit of use as at the date of termination	2% on the authorized limit of use as at the date of termination
cl.6.	For the preparation of a mortgage to secure a loan or a bank guarantee (including VAT)	78 EUR	BGN 151.38
cl.7.	Reversal of commercial papers / securities	subject to agreement	subject to agreement
cl.8.	For acquisition, acceptance, assumption of negotiable obligations (avalization), assignment of receivables, endorsement of securities and all other receivables, regardless of the financial instrument used	subject to agreement	subject to agreement
cl.9.	For drawing up documents for the registration of a pledge with the Central Pledge Register or another special register (including VAT)	42.00 EUR	BGN 82.14
cl.10.	Fees for assessments made by CCB AD of assets offered as collateral for credit transactions (including VAT)	subject to agreement	subject to agreement
Art.4	Credit card loans		
cl.1.	Fees and commissions	according to Section IV	according to Section IV
cl.2.	Interest	according to Appendix 2 to this Tariff	according to Appendix 2 to this Tariff
Notes			
1	If the loan is in a foreign currency, the loan fees are recalculated of the central bank exchange rate effective on the date of payment.		
2	The expenses on expert opinions, consultations and other documents related to the consideration of the loan are paid additionally by the client, including the VAT due.		
3	In case of increase of the loan amount and/or extension of its term, additional management fee is collected for the increased portion of the loan and/or the extended loan term.		
4	The management commission for each subsequent year for all types of loans is due until the final repayment of all amounts due or until the date of filing an application in the court at the initiation of court proceedings		

5	The collected fees and commissions on loans are non-refundable upon early repayment of the loan.
6	The fee for early loan repayment does not apply in the cases where the early repayment is effected at the request of CCB AD.
7	Under framework agreements concluded with providers of assets – covered by loan transactions under programs with the State Agricultural Fund and other programs, for each loan agreement concluded, the Bank is entitled to collect fees from the provider in accordance with the terms and conditions of the relevant framework contract.
8	The management fee for all types of loans is not applicable for institutional clients, i.e.: sector classification state non-financial companies, sector classification central government, including spending units with financial autonomy, sector classification local government, sector classification social security funds, according to the sector classification of BNB. The fee is individually specified for each case of a loan granted to an institutional client.

Section VI. PURCHASE AND SALE OF FOREIGN CURRENCY

		EUR	Fees in EUR, presented with dual visualization in BGN
Art.1.	The Bank buys/sells foreign currency against the EUR, 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 EUR 5,000 or the equivalent in foreign currency, the Bank's clients are entitled to request individual exchange rates from the Treasury Devision, 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 EUR or other foreign currencies		
cl.1.	Purchase and sale of foreign currency on bank accounts with CCB AD	no fees and commissions	no fees and commissions
cl.2.	Purchase and sale of foreign currency where the amount of the transaction is paid in and received by clients who hold accounts with CCB AD in cash at the Bank office.	0.1% of the deposited amount, min. BGN 1	0.1% of the deposited amount, min. 0.51 EUR
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.	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.	the fee collected is determined according to Section II, Art. 2.
Art.4.	Purchase and sale of foreign currency in cash by clients who do not hold accounts with CCB AD	0.1% of the deposited amount, min 0.55 EUR	0.1% of the deposited amount, min. BGN 1.08
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 Treasury Devision.		

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 Treasury Devision.
3	The fee under Art. 3, point 1 concerns operations, ordered at a bank office and electronically
4	No commission is collected for cash FX purchase and sale for operations of Bank non-clients for amounts up to the denomination of 5 for EUR and USD and up to the denomination of 10 for all remaining currencies, with which the Bank works, as well as for operations, with which the due fee is recalculated, according to the Bank Tariff.
5	No fee is charged for exchanging Bulgarian levs into euro in cash. For exchanges exceeding 30,000 levs, a prior request submitted three (3) business days in advance is required.

Section VII. DOCUMENTARY AND CLEAN (FINANCIAL) COLLECTION

		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	Documents and commercial papers sent to other banks for collection			
cl.1.	For transfer for payment/acceptance	–	-	0.2%, min.40, max.300 EUR
cl.2.	For transfer without payment	–	-	0.15%, min.30, max.250 EUR
cl.3.	Amendment of collection instructions	–	-	30 EUR
cl.4.	Complaints and inquiries	–	-	30 EUR
Art.2.	Collection of documents and commercial papers received from other banks			

cl.1.	Presentation of documents against payment	-	-	0.2%, min.50, max.300 EUR
cl.2.	Presentation of documents against acceptance	-	-	0.2%, min.50, max.300 EUR
cl.3.	Presentation of documents without payment	-	-	30 EUR

cl.4.	Avalizing bills of exchange and promissory notes (for a quarter or part thereof, with the consent of the Bank)	–	-	subject to agreement
cl.5.	Advising an amendment of collection instructions	–	-	30 EUR
cl.6.	Received documents on the supply of goods at the address of CCB AD, instead to the payer(with the consent of the Bank)	–	-	0.4%, min. 50 EUR
cl.7.	Return of unpaid collection documents	–	-	20 EUR
cl.8.	Complaints and inquiries	–	-	30 EUR
Notes				
1	The Bank processes the documentary collections in accordance with the current version of the ICC Uniform Rules for Collections, Paris, at the time of the transaction.			
2	The commissions are collected on advising/sending documents.			
3	All due commissions are collected for the processing of documents received for inauguration but paid for by credit transfer.			
4	For sending documents, in addition to the commissions under Art. 1 (1) and Art. 1 (2), the fees for sending courier items according to Section XIV, Art.10 are also collected.			
Section VIII. DOCUMENTARY LETTERS OF CREDIT				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	Documentary letters of credit issued by the Bank			
cl.1.	Notice	50.00 EUR	97.79 лв.	50 EUR
cl.2.	Issuing, processing documents and paying (for a quarter or part thereof)			
cl.2.1.	For amounts up to EUR 1,000,000.00 inclusive or the equivalent in another currency			
cl.2.1.1	With cash collateral	0.3%, min. 50 EUR	0.3%, min. BGN 97.79	0.3%, min. 50.00 EUR
cl.2.1.2	With another type of collateral	subject to agreement	subject to agreement	subject to agreement
cl.2.2.	For amounts exceeding EUR 1,000,000.00 or the equivalent in another currency	subject to agreement	subject to agreement	subject to agreement
cl.3.	Control on a deferred payment or an acceptance for a month or a part thereof (in addition to cl.2)	30.00 EUR	BGN 58.67	30 EUR
cl.4.	Change of a letter of credit			
cl.4.1.	In case of an extension of the validity period, for each new quarter or part thereof, a commission is collected on the remaining balance	according to cl.2.	according to cl.2.	according to cl.2.
cl.4.2.	In order to increase the amount or to revolve the letter of credit, a commission is collected on the amount of the increase or the revolving amount, respectively	according to cl.2.	according to cl.2.	according to cl.2.
cl.4.3.	Other amendments	50 EUR	BGN 97.79	50 EUR
cl.5.	Cancellation before the expiry of the validity period	40 EUR	BGN 78.23	40 EUR
cl.6.	Additional liability, complexity and labour or express processing	50 EUR	BGN 97.79	50 EUR
cl.7.	Fee for irregular documents received, payable by the beneficiary	50 EUR	BGN 97.79	50 EUR
Art.2.	Documentary letters of credit, received at the Bank			
cl.1.	Advising of a notification	40 EUR	BGN 78.23	40 EUR
cl.2.	Advising without any commitment	0.1%, min.50, max.300 EUR	0.1%, min. BGN 97.79, max. BGN 586.75	0.1%, min.50, max.300 EUR
cl.3.	Advising with confirmation by CCB AD, for a quarter or part thereof (with the consent of the Bank)	subject to agreement	subject to agreement	subject to agreement
cl.4.	Advising of a change			
cl.4.1.	Amendment regarding the increase of the amount - a commission is collected on the amount of the increase	according to cl.2.	according to cl.2.	according to cl.2.
cl.4.2.	Amendment concerning the extension of the term of a letter of credit confirmed by CCB AD for each new quarter or part thereof	subject to agreement	subject to agreement	subject to agreement
cl.4.3.	For other amendments	50 EUR	BGN 97.79	50 EUR

cl.5.	Processing and payment of documents			
cl.5.1.	For amounts up to EUR 1,000,000.00 inclusive or the equivalent in another currency	0.2%, min. 50 EUR	0.2%, min. BGN 97.79	0.2%, min. 50 EUR
cl.5.2.	For amounts exceeding EUR 1,000,000.00 or the equivalent in another currency	subject to agreement	subject to agreement	subject to agreement
cl.6.	Control on a deferred payment or an acceptance for a month or a part thereof (in addition to cl.5)	30 EUR	BGN 58.67	30 EUR
cl.7.	Cancellation of the letter of credit before expiry of the validity term with the consent of the beneficiary	50 EUR	BGN 97.79	50 EUR
cl.8.	Second check of the documents, returned for additional preparation or correction	40 EUR	BGN 78.23	40 EUR
cl.9.	Reversal of receivables on a letter of credit	subject to agreement	subject to agreement	subject to agreement
cl.10.	Transfer of a letter of credit to another beneficiary, for a quarter or part thereof (with the consent of the Bank)			
cl.10.1.	No commitment from the Bank (as cession)	0.15%, min. 50 EUR, max. 300 EUR	0.15%, min. BGN 97.79, max. BGN 586.75	0.15%, min. 50 EUR, max. 300 EUR
cl.10.2.	With the Bank's commitment	subject to agreement	subject to agreement	subject to agreement
cl.11.	Opening and processing of back-to-back letters of credit (with the consent of the Bank)	subject to agreement	subject to agreement	subject to agreement
cl.12.	Transfer of receivables on a letter of credit (cession) by order of the beneficiary	0.15%, min. 50 EUR, max. 300 EUR	0.15%, min. BGN 97.79, max. BGN 586.75	0.15%, min. 50 EUR, max. 300 EUR
cl.13.	Advising of a notice on the cession of the letter of credit in favour of a client of CCB AD without commitment	50 EUR	BGN 97.79	50 EUR
cl.14.	Confirmation of the authenticity of a letter of credit issued directly to the beneficiary	50 EUR	BGN 97.79	50 EUR
Notes				
1	The Bank processes the documentary letters of credit in foreign currency in accordance with the current version of the ICC Uniform Rules for Collections, Paris, at the time of the transaction.			
2	The commissions for the issuance and validation are collected in advance for the entire term of the letter of credit or as agreed between CCB AD and the client and are not refundable upon cancellation prior to the expiration of the validity period, upon reduction of the Bank's commitment or if the letter of credit is not used.			
3	In the case of letters of credit with "plus" / "minus" tolerance on the amount, the commissions are charged on the amount exceeded by the tolerance.			
4	In the case of letters of credit with "about" tolerance on the amount, the commissions are charged on the amount exceeded by 10%.			
5	The commission on the deferred payment or acceptance is collected for the period from the moment of submission of the documents until maturity.			
6	For a change relating to a reduction of the amount or the period of validity, as well as to the extension of the period of validity within the quarter for which the commission has been paid, a fee is charged as for any other change.			
7	For sending documents, in addition to the commissions under Art. 2 (5), the fees for sending courier items according to Section XIV, Art.10 are also collected.			
8	In the case of letters of credit issued with the clause "all fees and commissions are borne by the beneficiary" and when the latter refuses to pay them, the Bank collects them from the originator.			
9	The charges of of issued and received stand-by (guarantee) letters of credit are determined in accordance with Section IX of this Tariff.			

Section IX. BANK GUARANTEES, COUNTER-GUARANTEES AND STAND-BY (GUARANTEE) LETTERS OF CREDIT				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	Bank guarantees, counter-guarantees and stand-by (guarantee) letters of credit issued by the Bank			
cl.1.	Fee for the submission of a request and consideration of documents for a bank guarantee or credit limit for issuing bank guarantees (to be paid upon the submission of the documents)	0.1% of the requested amount ;min. 25 EUR, max. 400 EUR	0.1% of the requested amount; min. BGN 48.90, max. BGN 782.33	0.1% of the requested amount;min. 25 EUR, max. 400 EUR
cl.2.	Fee for the issuance of a bank guarantee:			
cl.2.1.	For guarantees of up to EUR 110,000 or the equivalent in another currency (for a quarter or part thereof)			
cl.2.1.1.	For guarantees secured with cash, government securities and first-class bank guarantees ^{Note 2}	0.25%, min. 25 EUR	0.25%, min. BGN 48.90	0.25%, min. 25 EUR
cl.2.1.2.	For guarantees secured by financial risk insurance / guarantees in favour of ABEITR (Association of the Bulgarian Enterprises for International Transport and the Roads), as well as in favour of "Automobile Administration" Executive Agency subordinate to the Ministry of Transport – for financial stability of the carriers/	0.3%, min. 25 EUR	0.3%, min. BGN 48.90	0.3%, min. 25 EUR
cl.2.1.3.	Under guarantees secured by assets other than those under cl.2.1.1. and cl.2.1.2.	50.00 лв.	from 0.75% to 1.25%, but not less than BGN 97.79	from 0.75% to 1.25%, but not less than 50 EUR
cl.2.2.	For guarantees exceeding EUR 110,000 or the equivalent in another currency (for a quarter or part thereof)	subject to agreement	subject to agreement	subject to agreement
cl.3.	Express issuance of Bank Guarantee - up to 24 hours (if possible), in addition to the commission under cl.2.	25.00 EUR	BGN 48.90	25 EUR
cl.4.	Amendments of guarantees			
cl.4.1.	For the extension of the validity period, for each new quarter or part thereof, a commission is collected on the remaining balance for the issuance, depending on the security	according to cl.2.	according to cl.2.	according to cl.2.
cl.4.2.	To increase the amount of the guarantee, a commission is collected on the difference for the issuance of the bank guarantee, depending on the security	according to cl.2.	according to cl.2.	according to cl.2.
cl.4.3.	For changes in the collateral at the request of the client	subject to agreement, max. 300 EUR	subject to agreement, max. BGN 586.75	subject to agreement, max. 300 EUR
cl.4.4.	Other amendments	50 EUR	BGN 97.79	50 EUR
cl.5.	In case the client cancels the guarantee prior to its issuance	0.1%, min. 15 EUR	0.1%, min. BGN 29.34	0.1%, min. 15 EUR
cl.6.	Payment on a guarantee	50 EUR	BGN 97.79	50 EUR
cl.7.	SWIFT notification	35 EUR	BGN 68.45	35 EUR
Art.2.	Bank guarantees and stand-by (guarantee) letters of credit issued by the Bank			
cl.1.	Advising of a notification	25.00 EUR	BGN 48.90	25 EUR
cl.2.	Advising of a bank guarantee received at CCB AD without commitment	50.00 EUR	BGN 97.79	50 EUR
cl.3.	Advising of a change of the bank guarantee	40.00 EUR	BGN 78.23	40 EUR
cl.4.	Processing and sending a payment claim ^{note 5}			
cl.4.1.	For guarantees advised by the Bank	25.00 EUR	BGN 48.90	25 EUR
cl.4.2.	For guarantees issued directly to the beneficiary	50.00 EUR	BGN 97.79	50 EUR
cl.5.	Confirmation of the authenticity of a guarantee issued directly to the beneficiary (including VAT)	36.00 EUR	BGN 70.41	36 EUR
cl.6.	Cancellation before the expiry of the validity period, or reduction of the guarantee amount	36.00 EUR	BGN 70.41	36 EUR
cl.7.	Advising of a bank guarantee received under SWIFT to a third bank	60.00 EUR	BGN 117.35	60 EUR

Notes				
1	The commissions for the issuance are collected in advance for the entire term of the guarantee or as agreed between CCB AD and the client and are not refundable upon cancellation prior to the expiration of the validity period or upon reduction of the Bank's commitment.			
2	The list of first-class banks within the meaning of Art. 1 (2.1.1) is approved by the Executive Directors of CCB AD.			
3	Issuance of an indirect bank guarantee (counter guarantee, based on which the correspondent bank issues the direct guarantee) or assuming by the Bank of custody, associated with a client liability, for a quarter or a part thereof, CCB applies the commissions, specified in Art.1, increased by the commissions of the correspondent bank.			
4	For additional responsibility on the part of CCB AD, following of other operations, concerning the issued guarantee (counter letters of credit, guarantees, collections, transfers, etc.), the respective commissions for each operation are collected additionally on the whole guarantee amount.			
5	CCB PLC is responsible for the timely submission /proceessing and delivery, in accordance with article 2, point 4/, of a claim for payment concerning a bank guarantee, issued in favour of a client of the bank, if the claim is presented at CCB PLC at least 3 working days before the specified deadline for presentation of the respective claim which should be sent by CCB PLC to another bank on the territory of the Republic of Bulgaria, and at least 5 working days before the specified deadline for the presentation of the respective claim which should be sent to a bank abroad.			
Section X. TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS TRADED IN THE COUNTRY				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
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. 5.20 EUR	0.04%, min. BGN 10.17	
cl.1.1.2.	Medium and long-term government securities - over one year	0.06%, min. 5.20 EUR	0.06%, min. BGN 10.17	
cl.1.2.	Unapproved competitive / non-competitive order for primary market government securities	5.20 EUR	BGN 10.17	
cl.1.3.	Payment of matured issues (% of nominal)	0.025%	0.025%	
cl.2.	Handling transactions in government securities on the secondary market			
cl.2.1.	OTC transaction in government securities from/to an account of a Bank client	0.05%, min. 10.25 EUR	0.05%, min. BGN 20.05	
cl.2.2.	OTC transaction in government securities from/to the Bank's own portfolio.	no fees and commissions	no fees and commissions	
cl.2.3.	For each OTC transaction between Bank's clients, entered in the Bank register	10.25 EUR for each party	20.05 BGN for each party	
cl.2.4.	Transfer of government securities from/to a register at CCB AD to/from a register of another primary dealer	10.25 EUR	BGN 20.05	
cl.2.5.	Commission for the purchase or sale of government securities, executed at a regulated trading venue through Central Depository AD	0.02% from each transaction	0.02% from each transaction	
cl.2.6.	Transfer of government securities to the account of the Ministry of Finance with the BNB for participation in a privatization transaction (including VAT)	5.20 EUR	BGN 10.07	
cl.2.7.	Cancellation of instructions on transactions in government securities	20.45 EUR	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).	5.20 EUR	0.02% on the nominal, min. BGN 10.17	
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)	15.40 EUR	BGN 30.12	
cl.5.	Issuance of a certificate for holding government securities	no fee	no fee	
cl.6.	Issuance of a duplicate certificate for holding government securities (including VAT)	3.10 EUR	BGN 6.06	
cl.7.	Opening of a sub-account for government securities for a register with the Bank	no fee	no fee	
cl.8.	Fee for safekeeping and maintaining a client register	25.60 EUR per month	BGN 50.07 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)	12.30 EUR	BGN 24.06	

Art.2.	Corporate securities, municipal bonds, units of collective investment schemes and compensatory instruments		
cl.1.	Operations and transactions in securities on a regulated market		
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	1.05 EUR	BGN 2.05
cl.1.1.2.	Commission on the transaction amount		
cl.1.1.2.1.	up to EUR 511.29 inclusive	1.75%	1.75%
cl.1.1.2.2.	from EUR 511.30 to EUR 25 564.59 inclusive	1.00%	1.00%
cl.1.1.2.3.	from EUR 25 564.59 to EUR 51 129.19 inclusive	0.50%	0.50%
cl.1.1.2.4.	over EUR 51 129.19	subject to agreement, min. 0.30%	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	1.05 EUR	BGN 2.05
cl.1.2.2.	Commission on the transaction amount		
cl.1.2.2.1.	up to EUR 10 225.84 inclusive	0.15%	0.15%
cl.1.2.2.2.	from EUR 10 225.84 to EUR 51 129.19 inclusive	0.10%	0.10%
cl.1.2.2.3.	over EUR 51 129.19	subject to agreement, min. 0.08%	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	subject to agreement
cl.1.4.	Intermediation for concluding transactions in other securities	subject to agreement	subject to agreement
cl.2.	Intermediation for concluding transactions in financial instruments outside a regulated trading venue	subject to agreement, min. 0.50%	subject to agreement, min. 0.50%
cl.3.	Fee for opening a customer sub-account for securities with CCB AD	2.60 EUR	BGN 5.09
cl.4.	Transfer of securities from own account with the Central Depository to a client sub-account with CCB AD	2.60 EUR	BGN 5.09
cl.5.	Transfer of securities from a sub-account with another investment intermediary to a client sub-account with CCB AD	2.60 EUR	BGN 5.09
cl.6.	Transfer of securities from a client sub-account at CCB AD to own account with the Central Depository	7.70 EUR	BGN 15.06
cl.7.	Transfer of securities from a client sub-account at CCB AD to a client sub-account with another investment intermediary	7.70 EUR	BGN 15.06
cl.8.	Issuance of a depository receipt by Central Depository AD (including VAT)	4.10 EUR	BGN 8.02
cl.9.	Services, related to the commercial offering for purchasing and exchange of shares	subject to agreement	subject to agreement
cl.10.	Investment consulting and analyses	subject to agreement	subject to agreement
cl.11.	Commission for safekeeping and maintaining a register of clients	BGN 20.05	10.25 EUR
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	20.45 EUR plus expenses, according to the tariff of the respective depository institution	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	5.15 EUR plus expenses, according to the tariff of the respective depository institution	BGN 10.07 plus expenses, according to the tariff of the respective depository institution
cl.14.	Preparation, at 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	10.25 EUR	BGN 20.05
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.		

Section XI. TRANSACTIONS AND OPERATION IN FINANCIAL INSTRUMENTS TRADED ON INTERNATIONAL MARKETS				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	Government securities registered outside Bulgaria (foreign government securities)			
cl.1.	Commission keeping and maintaining a register of foreign government securities (VAT is additionally charged) - collected monthly.	subject to agreement, min. 0.06% annual	subject to agreement, min. 0.06% annual	
cl.2.	Transactions in foreign government securities	subject to agreement, min. 0.30%	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. 15.40 EUR	subject to agreement, min. BGN 30.12	
cl.4.	Preparation, at 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)	12.30 EUR	BGN 24.06	
Art.2.	Corporate securities registered outside Bulgaria			
cl.1.	Operations in shares			
cl.1.1.	Transfer fee	subject to agreement, min. 15.40 EUR	subject to agreement, min. BGN 30.12	
cl.1.2.	Transaction commission	subject to agreement, min. 0.30% but not less than EUR 30 of the transaction	subject to agreement, min. 0.30% but not less than EUR 30 of the transaction	
cl.1.3.	Commission for safekeeping and maintenance of a client register.	subject to agreement, min. 0.08%	subject to agreement, min. 0.08%	
cl.2.	Operations in debt instruments			
cl.2.1.	Transfer fee	subject to agreement, min. 15.40 EUR	subject to agreement, min. BGN 30.12	
cl.2.2.	Transaction commission	subject to agreement, min. 0.10% but not less than EUR 30 of the transaction	subject to agreement, min. 0.10% but not less than EUR 30 of the transaction	
cl.2.3.	Commission for safekeeping and maintenance of a client register.	subject to agreement, min. 0.08%	subject to agreement, min. 0.08%	
cl.3.	Transactions in futures	subject to agreement	subject to agreement	
cl.4.	Translations in options	subject to agreement	subject to agreement	
cl.5.	Corporate event notification	subject to agreement	subject to agreement	
cl.6.	Exercising corporate event instructions	subject to agreement	subject to agreement	
cl.7.	Preparation, at 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)	12.30 EUR	BGN 24.06	
Notes				
1	Commissions for transactions shall be determined as follows: bonds traded on international markets shall be taken at nominal value, while shares and other financial instruments – at market price.			
2	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.			
3	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 XII. INVESTMENT BANKING				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	Access to capital markets			
cl.1.	Issuance and placement of bond issues	subject to agreement		
cl.2.	Admission to trading in bond issues on a regulated market	subject to agreement		
cl.3.	Public offering of shares (primary and secondary)	subject to agreement		
cl.4.	Issuance of hybrid financial instruments (convertible bonds, warrants, preference shares)	subject to agreement		
cl.5.	Trade offerings, in accordance with Art. 149 of POSA	subject to agreement		
Art.2.	Mergers, acquisitions and conversions	subject to agreement		
Section XIII. IMPOSITION AND ENFORCEMENT OF DISTRRAINTS. ACCOUNT OPERATIONS WITH IMPOSED DISTRRAINT.				
		EUR	Fees in EUR, presented with dual visualization in BGN	ANOTHER CURRENCY
Art.1.	One-off charge for processing and executing a distraint note (including VAT)	23 EUR	BGN 44.98	23 EUR
Art.2.	Monthly fee for maintenance of accounts, on which foreclosure was imposed /checking accounts, capital raising accounts, with the exception of the capital raising accounts under Art. 8, LC accounts, liquidation accounts, special accounts, escrow accounts and other accounts, with the exception of accounts, on which credit cards have been issued /, for which a statement is provided on paper upon request at an office of the Bank or a statement is sent via email.	20 EUR	BGN 39.12	20 EUR
Art.3.	Closing of a distrained current account by the order of the holder, opened within 6 months prior to the closing date	15 EUR	BGN 29.34	15 EUR
Art.4.	Withdrawal of non-sequestration amounts, including amounts exceeding the distraint, from distrained current accounts and other accounts, according to a concluded contract	0.85 %, min. 12 EUR	0.8%, min BGN 23.47	0.85 %, min. 12 EUR
Art.4a.	Transfer to an account of an enforcement agent in the performance of an imposed foreclosure:			
cl.1.	Intra-bank transfers ordered			
cl.1.1.	Transfers to accounts of enforcement agents	5 EUR	BGN 9.78	5 EUR
cl.1.2.	Transfers to budget spending units and administrators of public receivables by one-line transfer orders	5.50 EUR	BGN 10.76	-
cl.2.	Ordered transfers to accounts at another PSP			
cl.2.1.	SEPA transfers to a PSP established in the territory of the Republic of Bulgaria	9 EUR	BGN 17.60	-
cl.2.2.	Transfers through RINGS	The product has been discontinued since 01 January 2026		-
Art. 5.	When cancelling a transfer and/or executing a reversing operation from a ditrained account at the request of the originator/payer due to an error made by him/her	15 EUR	BGN 29.34	-
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)	18 EUR	BGN 35.20	-
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.	30 EUR	BGN 58.67	-
cl.2.	within the same business day	37 EUR	BGN 72.37	-
Art.8.	Fee for maintenance, keeping and management of capital raising accounts, on which foreclosure has been imposed for: company establishment, increasing the capital of a commercial company, paying the difference between subscribed capital and paid-in capital of a commercial company, bond issuance by a joint-stock company, where a statement is provided on paper upon request at an office of the Bank or a statement is sent via email. ^{Note 5}	7 EUR	BGN 13.69	7 EUR

Notes			
1	The one-off fee referred to in Art. 1 for the processing and enforcement of each distraint note including a message for Imposition, modification, and lifting of an attachment 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.		
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.		
5	The fee under Article 8 is applicable in case the account has not been closed within three months of its opening.		
Section XIV. OTHER OPERATIONS			
		EUR	Fees in EUR, presented with dual visualization in BGN
Art.1.	Rental of bank safe boxes (including VAT)	according to the price list of the respective bank branch	according to the price list of the respective bank branch
cl.1.	Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries when rent a bank safe boxes		
cl.1.1.	Foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. Note 1	100 EUR	BGN 195.58
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)	2.60 EUR	BGN 5.09
Art.3.	Written reports on bank operations (including VAT)		
cl.1.	For the current year, for each operation	19 EUR	BGN 37.16
cl.2.	For past calendar years, for each operation	37 EUR	BGN 72.36
Art.4.	Transcripts and photocopies of bank documents and account statements (including VAT)	1.30 EUR per page	BGN 2.54 per page
Art.5.	Issuance of a certificate (including VAT)		
cl.1.	in Bulgarian language	19 EUR	BGN 37.16
cl.2.	in Bulgarian language, within the same business day	25 EUR	BGN 48.90
cl.3.	in English language	36 EUR	
cl.4.	in English language, within the same business day	48 EUR	
cl.5.	in Bulgarian language for certifying the capital raised for the establishment of the company	15.50 EUR	BGN 30.32
Art.6.	Issuance of bank reference (including VAT)		
cl.1.	in Bulgarian language	28 EUR	BGN 54.76
cl.2.	in English language	48 EUR	
Art.7.	Preparation of a reply to an inquiry with regard to a performed auditor's verification of a client (including VAT)		
cl.1.	in Bulgarian language	62 EUR	BGN 121.26
cl.2.	in English language	93 EUR	BGN 181.89
Art.8.	Faxing, per page (including VAT)		
cl.1.	for the country	3.20 EUR	BGN 6.26
cl.2.	abroad	6 EUR	
Art.9.	Postal services (including VAT)		
cl.1.	registered mail for the country	3.20 EUR	BGN 6.26
cl.2.	registered mail abroad	12 EUR	
Art.10.	Special courier (including VAT)		
cl.1.	shipments to Bulgaria	6.20 EUR	BGN 12.13
cl.2.	shipments for Europe	36 EUR	
cl.3.	shipments for other continents	48 EUR	
Art.11.	Fee for activating the service of sending statements in electronic format through a non-e-mail channel (MT940, Infobank, etc.)	28 EUR	BGN 54.76
Art.12.	Support to Internet Banking system		
cl.1.	Registration for using the service	no fee	no fee

cl.1.1.	Change/termination of the registration		no fee	no fee
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cl.1.2.	Access blocking/unblocking	no fee	no fee
cl.1.3.	Account addition/deletion	no fee	no fee
cl.2.	Monthly fee for using the service	no fee	no fee
cl.3.	Payment of utility bills		
cl.3.1.	Registration for payment of utility bills	no fee	no fee
cl.3.2.	Payment of utility bills	no fee	no fee
cl.4.	Generating a new password for Internet Banking	2.60 EUR	BGN 5.09
cl.5.	Visiting the client's premises at the request of the client (including VAT)	15.50 EUR	BGN 30.32
Art.13.	Fee for the verification of a power of attorney at the initial submission with the bank (VAT included)	2.60 EUR	BGN 5.09
Art.14.	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)	10.50 EUR	BGN 20.53
Art.15.	Fee for activating the service "CCB Motions"	subject to agreement	subject to agreement
Art.16.	Monthly fee for using the service "CCB Motions"	25.00 EUR	BGN 48.90
Notes			
1	To cl.1.1. The Bank considers the documentation within 5 business days after the receipt of all necessary documents. The fee is payable for each subsequent request for rental of bank safe boxe.The fee is paid as a one-off payment and will not be refunded in case of a refusal to rent a bank safe box.		
Section XV. DATES OF EXECUTION, VALUE DATES AND DEADLINES FOR PROCESSING 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.	For outgoing credit transfers to accounts of clients with another PSP, the value date for the payer is the execution date, and the value date of the transfer is the date on which settlement (transfer of funds) is performed to the settlement account of CCB AD at the BNB, or to the account of another PSP at CCB AD, or to the account of CCB AD with a foreign correspondent bank, or the date of the transfer of funds between CCB AD and the external payment system.		
cl.4.	For incoming credit transfers from accounts of clients with another PSP, the value date for the beneficiary's account is the date the funds are received in the settlement account of CCB AD at the BNB, or in the account of another PSP at CCB AD, or the date the funds are received in the account of CCB AD with a foreign correspondent bank, or the date of the transfer of funds between the external payment system and CCB AD.		
cl.5.	For intrabank credit transfers, the execution date stated in the payment order is the value date for both the payer and the beneficiary.		
cl.6.	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.		
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	EUR to a PSP participating in the BISERA payment system - by 19:30 ч.	
		UR to a PSP not participating in BISERA – executed via the STEP2 payment system - by 16:00 ч.	
		EUR чрез платежната система TARGET (T2) - by 16:00 ч.	
	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 recipient 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 recipient on the next banking business day with a value date - the previous business day.		