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# GENERAL PROVISIONS

|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Art1. | 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.<br>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. |
| Art2. | The following appendices constitute an integral part of this Tariff: Appendix CCB AD Interest Rate Bulletin for Natural Persons, Appendix CCB AD Interest Rate Bulletin for Credit Cards of Natural Persons and Appendix Tariff of Issuance and Use of Local Bcard Debit Card.                                                                                                                                                                                                                                                                                                                                                                                     |
| Art3. | In case of an unauthorized overdraft, the Bank shall charge interest at an annual rate of 35%.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Art4. | The fees and commissions provided for in this Tariff are valid in cases where no other charge is explicitly agreed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Art5. | For all bank services/operations, not specified in this Tariff, the fees, commissions and expenses are determined as negotiated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Art6. | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Art7. | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Art8. | 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.                                                                                                                                                                                                                                                                                                                                                                                                             |
| Art9. | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Art10 | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Art11 | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Art12 | The commissions and fees indicated in EUR or USD are also translated into other major currencies, incl. in EUR, according to the fixing exchange rates of the central bank on the day of the operation.                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Art13 | 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.                                                                                                                                                                         |
| Art14 | 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 <a href="http://www.ccbank.bg">www.ccbank.bg</a> .                                                                                                                                                                                                                                                                                                                                                                             |

| Section I. OPENING, SERVICING AND CLOSING CLIENT ACCOUNTS |                                                                                                                                                               |                                                        |                                                        |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|
|                                                           |                                                                                                                                                               | EUR                                                    | ANOTHER CURRENCY                                       |
| Art1.                                                     | Opening bank accounts                                                                                                                                         |                                                        |                                                        |
| d.1.                                                      | Current account without a debit card issued to it                                                                                                             | EUR 3.05, one-off upon account opening                 | EUR 3.05, one-off upon account opening                 |
| d.2.                                                      | Current account with a debit card issued to it                                                                                                                | EUR 2.00, one-off upon account opening                 | EUR 2.00, one-off upon account opening                 |
| d.3.                                                      | Deposit account (including Child Fixed-Term Deposit)                                                                                                          | no fee                                                 | no fee                                                 |
| d.4.                                                      | Savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account)                                             | EUR 2, one-off upon account opening                    | EUR 2, one-off upon account opening                    |
| d.5.                                                      | Escrow account (special purpose account)                                                                                                                      | 0.2% of the credited amount, min. EUR 52, max. EUR 257 | 0.2% of the credited amount, min. EUR 52, max. EUR 257 |
| d.6.                                                      | Letter of credit account                                                                                                                                      | 7.70 EUR                                               | EUR 7.70                                               |
| d.7.                                                      | Medical fundraising accounts                                                                                                                                  | The product has been discontinued since 27 March 2023  | The product has been discontinued since 27 March 2023  |
| d.8.                                                      | Current, deposit or savings accounts, trade in securities opened under special terms and conditions, other than escrow accounts                               | 2.60 EUR                                               | EUR 2.60                                               |
| d.9.                                                      | Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries                                      |                                                        |                                                        |
| d.9.1.                                                    | Foreign natural persons nationals of non-EEA member states <sup>Note 1</sup>                                                                                  | 52 EUR                                                 | 52 EUR                                                 |
| Art2.                                                     | Monthly fees for maintaining bank accounts and issuing account statements                                                                                     |                                                        |                                                        |
| d.1.                                                      | Payment account without issuance of a debit card                                                                                                              | 2.30 EUR                                               | 2.30 EUR                                               |
| d.2.                                                      | Payment account with issuance of a debit card                                                                                                                 | 1.30 EUR                                               | 1.30 EUR                                               |
| d.3.                                                      | Payment and savings accounts on which no payment operations were performed within two years <sup>Note 2 and Note 3</sup>                                      | 1.60 EUR                                               | 1.60 EUR                                               |
| d.4.                                                      | Deposit account (including Child Fixed-Term Deposit)                                                                                                          | no fee                                                 | no fee                                                 |
| d.5.                                                      | Savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Savings Account) <sup>Note 3</sup>                                                 | 1.60 EUR                                               | 1.60 EUR                                               |
| d.6.                                                      | Letter of credit accounts and escrow accounts <sup>Note 4</sup>                                                                                               | 5.20 EUR                                               | 5.20 EUR                                               |
| d.7.                                                      | Current, deposit or savings accounts opened under special terms and conditions, other than escrow accounts and medical fundraising accounts <sup>Note 6</sup> | 20.45 EUR                                              | 20.45 EUR                                              |
| d.8.                                                      | Accounts opened for: medical fundraising <sup>Note 6</sup><br>trade in securities<br>credit card servicing                                                    | no fee                                                 | no fee                                                 |
| d.9.                                                      | Provision of account statements, including for card payment accounts (paper-based or via e-mail)                                                              | no fee                                                 | no fee                                                 |
| d.10.                                                     | Provision of account statements for past calendar years (including VAT)                                                                                       |                                                        |                                                        |
| d.10.1                                                    | on paper-based                                                                                                                                                | EUR 10 for each past year                              | EUR 10 for each past year                              |

|                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                        |                          |
|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------|
| cl.10.2.                                                | via e-mail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | EUR 5 for each past year                               | EUR 5 for each past year |
| cl.11.                                                  | Postal expenses for sending account statements (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                                                         | EUR 1.25 per statement                                 | EUR 1.25 per statement   |
| cl.12.                                                  | Send notifications related to the transfer of a payment account                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1.05 EUR per notification                              | –                        |
| <b>Art3. Other services and fees on client accounts</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                        |                          |
| 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 (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)                                                                                                                                                                                                                                                                             | EUR 0.10 per 1 SMS                                     | –                        |
| cl.2.                                                   | Fee for the Utility Bills Subscription                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                        |                          |
| cl.2.1.                                                 | Annual fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1.60 EUR                                               | 1.60 EUR                 |
| cl.2.2.                                                 | Operator's fee for the SMS message (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                                                                     | EUR 0.05 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                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1.05 EUR                                               | 1.05 EUR                 |
| <b>Art4. Closing accounts by order of the holder</b>    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                        |                          |
| cl.1.                                                   | Current accounts, letters of credit, trade in securities and escrow accounts (only for accounts opened less than 6 months ago)                                                                                                                                                                                                                                                                                                                                                                         | 1.05 EUR                                               | 1.05 EUR                 |
| cl.2.                                                   | Medical fundraising accounts <sup>Note 6</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 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                   |
| <b>Notes</b>                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                        |                          |
| 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 day before 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.                                                                                                                                                                                                                             |                                                        |                          |
| 6                                                       | The fee is applicable for medical fundraising accounts opened before 27.03.2023                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                        |                          |

| Section II. CASH OPERATIONS |                                                                                                                                                                                                                                                                            |                                                     |                                                     |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
|                             |                                                                                                                                                                                                                                                                            | EUR                                                 | ANOTHER CURRENCY                                    |
| <b>Art1.</b>                | <b>Deposit of cash by the holder</b> <small>Note 1,10</small>                                                                                                                                                                                                              |                                                     |                                                     |
| cl.1.                       | On current accounts, trade in securities and savings accounts (including CCB CLUB Universal Savings Account, CCB Savings Account, Child Demand Deposit, Savings Account) Note 2                                                                                            | 0.3%, min. 1.50 EUR, max. 105 EUR                   | 0.3%, min. 1.50 EUR, макс 105 EUR                   |
| cl.2.                       | On fixed-term deposits (including Child Fixed-Term Deposit)                                                                                                                                                                                                                | –                                                   | no fee                                              |
| cl.3.                       | On medical fundraising accounts <small>Note 11</small>                                                                                                                                                                                                                     | –                                                   | no fee                                              |
| cl.4.                       | For repayment of liabilities on credit products (other than cl.5.1. and cl.5.2.)                                                                                                                                                                                           | –                                                   | no fee                                              |
| cl.5.                       | Acceptance of sorted coins at the cash desk:                                                                                                                                                                                                                               |                                                     |                                                     |
| cl.5.1.                     | With a deposit in the account of up to EUR 25, inclusive                                                                                                                                                                                                                   | 0.5%, min. 1.05 EUR                                 | –                                                   |
| cl.5.2.                     | With a deposit in the account of over EUR 25                                                                                                                                                                                                                               | 2%, min. 2.60 EUR                                   | –                                                   |
| <b>Art2.</b>                | <b>Cash withdrawals</b>                                                                                                                                                                                                                                                    |                                                     |                                                     |
| cl.1.                       | From current accounts, trade in securities, 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) | 0.7%, min. EUR 3.00                                 | 0.7%, min. EUR 3.00                                 |
| 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)                                                                                                                      | 0.7% on the amount not ordered, min. EUR 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. EUR 20 | 0.2% on the cancelled / reduced amount, min. EUR 20 |
| <b>Art3.</b>                | <b>Depositing cash by third parties who do not act in their capacity as proxies</b>                                                                                                                                                                                        |                                                     |                                                     |
| cl.1.                       | On current accounts, trade in securities, savings accounts and deposit accounts                                                                                                                                                                                            | 0.50% min 3 EUR                                     | 0.5%, min. EUR 3                                    |
| cl.2.                       | On medical fundraising accounts <small>Note 11</small>                                                                                                                                                                                                                     | no fee                                              | no fee                                              |
| cl.3.                       | For repayment of liabilities on credit products (other than cl.4.1. and cl.4.2.)                                                                                                                                                                                           | no fee                                              | no fee                                              |
| cl.4.                       | Acceptance of sorted coins at the cash desk:                                                                                                                                                                                                                               |                                                     |                                                     |
| cl.4.1.                     | With a deposit in the account of up to EUR 25, inclusive                                                                                                                                                                                                                   | 0.5%, min. 1.05 EUR                                 | –                                                   |
| cl.4.2.                     | With a deposit in the account of over EUR 25                                                                                                                                                                                                                               | 2%, min. 2.60 EUR                                   | –                                                   |
| <b>Art4.</b>                | <b>Cash operations for amounts exceeding BGN 200,000 / EUR 100,000</b>                                                                                                                                                                                                     | subject to agreement                                | subject to agreement                                |
| <b>Art5.</b>                | <b>Other cash operations (including VAT)</b>                                                                                                                                                                                                                               |                                                     |                                                     |
| cl.1.                       | Replacement and exchange of banknotes                                                                                                                                                                                                                                      | 2%, min. EUR 12                                     | 2%, min. EUR 12                                     |
| cl.2.                       | Banknote checking, without depositing into accounts                                                                                                                                                                                                                        | 1%                                                  | 1%                                                  |
| cl.3.                       | Exchange of coins against banknotes ( EUR only)                                                                                                                                                                                                                            | 3%, min. 3.12 EUR                                   | –                                                   |
| cl.4.                       | Replacement of damaged banknotes and coins ( EUR only)                                                                                                                                                                                                                     | 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 EUR 2,500 or its equivalent in other currencies, a prior written order must have been submitted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 5                             | A written application for withdrawing amounts cash from EUR 2 500.01 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.                                                                                                                                                                                                                                                                                                |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 6                             | 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. |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 7                             | No prior order is required for withdrawing amounts from granted credit products.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 8                             | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 9                             | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 10                            | No fee is charged for depositing levs by a holder into his euro account, including accounts transformed from levs into euros. For deposits exceeding 30,000 levs, a prior request submitted three (3) business days in advance is required.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| 11                            | The fee is applicable for medical fundraising accounts opened before 27.03.2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
| Section III. CREDIT TRANSFERS |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                         |                                                                                                                  |                                                    |                                                                                                                  |
|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | EUR                                                     |                                                                                                                  | ANOTHER CURRENCY                                   |                                                                                                                  |
| Art1.                         | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 3 EUR                                                   | no fee                                                                                                           | EUR 3                                              | no fee                                                                                                           |
| cl.2.                         | Between accounts held by different clients in the Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 3 EUR                                                   | 0.30 EUR                                                                                                         | EUR 3                                              | 0.30 EUR                                                                                                         |
| cl.3.                         | Transfers to budget spending units and administrators of public receivables                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3 EUR                                                   | 0.30 EUR                                                                                                         | –                                                  | –                                                                                                                |
| 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                                                          | –                                                  | –                                                                                                                |
| cl.5.                         | Handling files via Internet Banking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                         | free of charge between accounts of the same client / EUR 0.30 per transfer between accounts of different clients | –                                                  | free of charge between accounts of the same client / EUR 0.30 per transfer between accounts of different clients |

|         |                                                                                                           |                                                         |                                                         |                                                         |                                                    |                                  |
|---------|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------|----------------------------------|
| cl.6.   | Automatic intra-bank payments                                                                             |                                                         |                                                         |                                                         |                                                    |                                  |
| cl.6.1. | Automatic Push & Pull transfers                                                                           |                                                         | 0.40 EUR                                                | -                                                       | -                                                  | -                                |
| cl.6.2. | Automatic fixed transfers                                                                                 |                                                         | 0.40 EUR                                                | -                                                       | -                                                  | -                                |
| cl.7    | Instant payments on mobile number Blink P2P <sup>Note 16</sup>                                            |                                                         | -                                                       | up to EUR 150 - no fee.<br>Over EUR 150 -0.30 EUR       | -                                                  | -                                |
|         |                                                                                                           |                                                         | EUR                                                     |                                                         | ANOTHER CURRENCY                                   |                                  |
| Art2.   | Ordered transfers to accounts at another PSP <sup>Note 1</sup>                                            | 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.   | SEPA transfers to a PSP established in the territory of the Republic of Bulgaria                          | 1 %, min. 5.60 EUR                                      | 3.10 EUR                                                | 0.55 EUR                                                | -                                                  | -                                |
| cl.1.1. | Transfers to budget spending units and administrators of public receivables                               | 1 %, min. 5.60 EUR                                      | 3.10 EUR                                                | 0.55 EUR                                                | -                                                  | -                                |
| 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 | -                                                  | -                                |
| cl.1.3. | Instant payments Blink (for amounts below EUR 15 000.00)                                                  | -                                                       | -                                                       | 0.55 EUR                                                | -                                                  | -                                |
| cl.1.4. | Instant payments on mobile number Blink P2P <sup>Note 16</sup>                                            | -                                                       | -                                                       | up to EUR 150 - no fee.<br>Over EUR 150 - 0.55 EUR      | -                                                  | -                                |
| cl.1.5. | Parking zone                                                                                              |                                                         |                                                         | 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 | -                                                  | -                                |
| cl.3.   | Handling files via Internet Banking                                                                       |                                                         |                                                         |                                                         |                                                    |                                  |
| cl.3.1. | SEPA transfers to a PSP established in the territory of the Republic of Bulgaria                          | -                                                       | 0.55 EUR                                                | BGN 1.08 per transfer                                   | -                                                  | -                                |
| cl.3.2. | Through RINGS                                                                                             | -                                                       | The product has been discontinued since 01 January 2026 | The product has been discontinued since 01 January 2026 | -                                                  | -                                |
| cl.4.   | Automatic interbank payments                                                                              |                                                         |                                                         |                                                         |                                                    |                                  |

|              |                                                                                                                                                                                  |   |          |          |                                                    |                                           |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|----------|----------|----------------------------------------------------|-------------------------------------------|
| cl.4.1.      | Automatic Push transfers                                                                                                                                                         | – | 3.10 EUR | –        | –                                                  | –                                         |
| cl.4.2.      | Automatic fixed transfers                                                                                                                                                        | – | 3.10 EUR | –        | –                                                  | –                                         |
| cl.5.        | Transfers in EUR from a client's account with the Bank to an account with another PSP - non-bank institution serviced by CCB AD                                                  | – | 3.10 EUR | 0.55 EUR | EUR 3.10                                           | 0.55 EUR                                  |
| cl.6.        | Euro transfers in the European Economic Area (EEA) <sup>Note 2 and Note 3</sup>                                                                                                  |   |          |          | transfers from an account ordered in a bank office | electronically ordered transfers          |
| cl.6.1.      | Through payment system SEPA transfers STEP2 <sup>Note 4</sup>                                                                                                                    |   |          |          | 3.10 EUR                                           | 0.55 EUR                                  |
| cl.6.2.      | Through the Trans-European Automated Real-Time Express Transfer System TARGET ( T2 )                                                                                             |   |          |          | 11.25 EUR                                          | 6.20 EUR                                  |
| cl.6.3.      | SEPA instant transfers in euro ( for amounts below EUR 15 000)                                                                                                                   |   |          |          | –                                                  | 0.55 EUR                                  |
| 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 <sup>Note 5</sup>                                                                                                                          |   |          |          | 0.2%, min. 20, max. 100 EUR                        | 0.15%, min. 15, max. 100 EUR              |
| cl.7.2.      | With value date the same business day <sup>Note 6</sup>                                                                                                                          |   |          |          | 0.2%, min. 20, max. 100 EUR, плюс 25 EUR           | 0.15%, min. 15, max. 100 EUR, плюс 25 EUR |
| cl.8.        | 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.7. <sup>Note 6</sup> |   |          |          |                                                    |                                           |
| cl.8.1.      | For transfers in USD, regardless of the amount                                                                                                                                   |   |          |          | 27 USD                                             | 27 USD                                    |
| cl.8.2.      | For amounts up to EUR 12,500 inclusive or the equivalent in another currency (other than USD)                                                                                    |   |          |          | 28 EUR                                             | 28 EUR                                    |
| cl.8.3.      | 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.8.4.      | 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.8.5.      | For amounts over EUR 50,000 or the equivalent in another currency (other than USD)                                                                                               |   |          |          | 60 EUR                                             | 60 EUR                                    |
| cl.9.        | To overseas subsidiaries of CCB AD                                                                                                                                               |   |          |          | 0.1%, min. 5, max. 30 EUR                          | 0.1%, min. 5, max. 30 EUR                 |
| cl.10.       | Transfers from a medical fundraising account <sup>Note 14</sup>                                                                                                                  |   |          |          | 8 EUR                                              | –                                         |
|              |                                                                                                                                                                                  |   |          |          | EUR                                                | ANOTHER CURRENCY                          |
| cl.11.       | Cancellation or change of ordered transfers to another PSP                                                                                                                       |   |          |          |                                                    |                                           |
| cl.11.1.     | Where the transfer is accounted for from the originator's account but not effected                                                                                               |   |          |          | 8 EUR                                              | 8 EUR                                     |
| cl.11.2.     | Where the transfer is effected by CCB AD (except for the correspondent bank's expenses)                                                                                          |   |          |          | -                                                  | 40 EUR                                    |
| cl.12.       | Request at the initiative of the originator (except for the correspondent bank's expenses) (including VAT)                                                                       |   |          |          | 8 EUR                                              | 36 EUR                                    |
| <b>Art3.</b> | <b>Received transfers</b>                                                                                                                                                        |   |          |          |                                                    |                                           |
| cl.1.        | Intra-bank transfers                                                                                                                                                             |   |          |          | no fee                                             | no fee                                    |
| cl.2.        | Transfers from an account with another PSP                                                                                                                                       |   |          |          |                                                    |                                           |
| cl.2.1.      | In 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. 7, max. 70 EUR                 |
| cl.2.3.      | Transfers on fixed-term deposits of natural persons                                                                                                                              |   |          |          | no fee                                             | no fee                                    |
| cl.2.4.      | Transfers on medical fundraising accounts <sup>Note 14</sup>                                                                                                                     |   |          |          | 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 <sup>Note 9</sup>                                                                                                                                                                                                                                                                                                                                                                      | –                                                       | 0.1%, min. 10, max.100 EUR                              |
| cl.2.7.      | Responding to inquiries about incoming transfers (with VAT included) /the fee is deducted by the counter bank/                                                                                                                                                                                                                                                                                                                                                                   | 36 EUR                                                  | 36 EUR                                                  |
| cl.2.8.      | Return of received transfers in reply to a received request for return /the fee is deducted by the counter bank /                                                                                                                                                                                                                                                                                                                                                                |                                                         |                                                         |
| cl.2.8.1.    | Regarding received transfers in EUR from an EEA country                                                                                                                                                                                                                                                                                                                                                                                                                          | 5 EUR                                                   | 5 EUR                                                   |
| cl.2.8.2.    | Regarding received transfers from a non-EEA country and from a EEA country in a currency other than EUR                                                                                                                                                                                                                                                                                                                                                                          | 40 EUR                                                  | 40 EUR                                                  |
| <b>Art4.</b> | <b>Express money transfers Western Union</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     | according to a separate tariff                          | according to a separate tariff                          |
|              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | EUR                                                     | ANOTHER CURRENCY                                        |
| <b>Art5.</b> | <b>Direct debits</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 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                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                                                         |
| <b>Notes</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                         |                                                         |
| 1            | PSP stands for <b>Payment Service Provider</b> . 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 <b>European Economic Area</b> . 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 (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").                                                                                                                                                                                                                                                                                                                         |                                                         |                                                         |

|                                  |                                                                                                                                                                                                                                                                                                                                                |                                                         |                                                         |
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| 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) the transfer will be processed without charges deducted by the intermediary bank for the recipient; however, the recipient's bank may deduct its own charges from the amount transferred. |                                                         |                                                         |
| 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.                                                                              |                                                         |                                                         |
| 13                               | Exempt from the fee under Art.1(1) are ex officio transfers, performed by the Bank from the client's account at CCB AD to the account, servicing the loan granted by CCB AD, of the client for repayment of overdue loan.                                                                                                                      |                                                         |                                                         |
| 14                               | The fee is applicable for medical fundraising accounts opened before 27.03.2023                                                                                                                                                                                                                                                                |                                                         |                                                         |
| Section IV. BANK CARD OPERATIONS |                                                                                                                                                                                                                                                                                                                                                |                                                         |                                                         |
|                                  |                                                                                                                                                                                                                                                                                                                                                | EUR                                                     | ANOTHER CURRENCY                                        |
| Art1.                            | 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                                                                                                                                                                                                                                                                              | 3.00 EUR                                                | -                                                       |
| cl.3.                            | Renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period                                                                                                                                                                                                                                                  | 3.00 EUR                                                | -                                                       |
| cl.4.                            | Second renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period                                                                                                                                                                                                                                           | 8.00 EUR                                                | -                                                       |
| cl.5.                            | Third and any subsequent renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period                                                                                                                                                                                                                         | 16.00 EUR                                               | -                                                       |
| 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                                                | -                                                       |
| 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                                                | -                                                       |
| 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                                                | -                                                       |
| 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                                                | -                                                       |
| cl.10.                           | Receiving the issued card in a branch other than the issuing branch Not applicable to World Debit Mastercard and Visa Debit Infinite (including VAT)                                                                                                                                                                                           | 6.50 EUR                                                | -                                                       |
| cl.11.                           | Minimum non-reducible balance                                                                                                                                                                                                                                                                                                                  | 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)                                                                                                                                                                                                                                                              |                                                         |                                                         |
| cl.12.1.                         | for Emotion debit card (including VAT)                                                                                                                                                                                                                                                                                                         | 2.40 EUR                                                | -                                                       |
| 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 CCB AD                                                                                                                                                                                                                                                                                                                   |                                                         |                                                         |
| cl.13.1.1.                       | from an ATM device of CCB AD                                                                                                                                                                                                                                                                                                                   | 0.15 % min 0.15 EUR                                     | -                                                       |
| cl.13.1.2.                       | For clients, who receive pension on account with CCB Plc                                                                                                                                                                                                                                                                                       | 0.10 EUR                                                | -                                                       |
| cl.13.1.3.                       | using Emotion (Fun/Cool) child debit card                                                                                                                                                                                                                                                                                                      | 0.06 EUR                                                | -                                                       |
| cl.13.2.                         | from an ATM device of another payment service provider                                                                                                                                                                                                                                                                                         | 0.2%, min. 0.80 EUR                                     | -                                                       |
| cl.13.3.                         | through a POS terminal of CCB AD                                                                                                                                                                                                                                                                                                               | 0.2% og the amount min. 1.60 EUR                        | -                                                       |

|          |                                                                                                                                                 |                                       |                                  |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------|
| cl.13.4. | through a POS terminal of another payment service provider                                                                                      | 2.50 EUR 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                                   | 0.20 EUR                              | -                                |
| 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 member states                                                                                     | 0.2% of the amount, min BGN 1.56      |                                  |
| cl.14.2. | Cash withdrawal from an ATM device or through a POS terminal in non-EEA member states                                                           | -                                     | EUR 2.50 plus 1.5% of the amount |
| cl.14.3. | Cash withdrawal from a POS terminal in the EEA member states                                                                                    | -                                     | EUR 2.50 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. BGN 1          | -                                |
| cl.16.   | Payment through a POS terminal in Bulgaria                                                                                                      |                                       |                                  |
| cl.16.1. | using a contactless debit card                                                                                                                  | no fee                                | -                                |
| cl.17.   | Payment of utility bills through an ATM                                                                                                         |                                       |                                  |
| cl.17.1. | using a contactless debit card                                                                                                                  | no fee                                | -                                |
| cl.18.   | Payment of periodic bills via the Internet                                                                                                      |                                       |                                  |
| cl.18.1. | using a contactless debit card                                                                                                                  | no fee                                | -                                |
| 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 and Visa Debit Infinite     | 0.40 EUR                              | -                                |
| 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 EUR                              | -                                |
| cl.20.5. | Balance inquiry on an ATM device of CCB PLC for clients, who receive pension on account with CCB PLC                                            | no fee                                | -                                |
| cl.20.6. | 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                                                                                         | 0.15 EUR                              | -                                |
| 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                                                                                                                          | 2.00 EUR                              | -                                |
| cl.23.2. | change of international limits                                                                                                                  | 2.00 EUR                              | -                                |
| cl.24.   | Card blocking/unblocking fee                                                                                                                    | 2.00 EUR                              | -                                |
| 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                                                                                              | 6.00 EUR                              | -                                |
| cl.27.   | Card account statements                                                                                                                         | 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 | -                                |
| cl.30.   | Deactivation fee for a debit card issued to an account which is to be transferred                                                               | 5.00 EUR                              | -                                |
| cl.31.   | Visa Debit Infinite Card Maintenance Fees:                                                                                                      |                                       |                                  |
| cl.31.1. | Monthly Card Maintenance Fee                                                                                                                    | 3.20 EUR                              | -                                |

|           |                                                                                                                                                                                                |                                             |                                          |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------------------|
| cl.31.2.  | Annual Card Maintenance Fee                                                                                                                                                                    | 36 EUR                                      | -                                        |
| cl.32.    | Cash deposits at the Bank's ATM. Not applicable to Visa Debit Infinite cards.                                                                                                                  | 0.15 EUR                                    |                                          |
| Art2.     | Annual fee for using the Issuer Online service (Synchron service) (The service has been discontinued since 24 January 2024)                                                                    | –                                           | -                                        |
| Art3.     | Operations with Bulgarian Posts - CCB co-branded debit cards                                                                                                                                   | according to Appendix 3 to this Tariff      | -                                        |
| Art4.     | Bcard debit card operations                                                                                                                                                                    | according to Appendix 4 to this Tariff      | -                                        |
| Art5.     | 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                                                                                                                                                      | 50 EUR                                      | -                                        |
| cl.3.     | Card renewal before the expiry of the validity period                                                                                                                                          | 10 EUR                                      |                                          |
| cl.4.     | Change of parameters – transaction limits                                                                                                                                                      | 2 EUR                                       | -                                        |
| cl.5.     | Generation of a new PIN in case the cardholder has forgotten it (not available for Mastercard cards issued before 13 July 2017)                                                                | –                                           | 5.00 EUR                                 |
| cl.6.     | Receiving the issued card in a branch other than the issuing branch                                                                                                                            | 6.50 EUR                                    | -                                        |
| 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                                                                                                                                                        | 2.00 EUR + 2 % of the amount                | -                                        |
| cl.9.2.   | Cash withdrawal through a POS terminal in Bulgaria                                                                                                                                             | 5.00 EUR + 2% of the amount, min. 10.00 EUR | -                                        |
| 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                                                      | 0.8 EUR                                     | -                                        |
| cl.9.4.   | Cash withdrawal from an ATM abroad                                                                                                                                                             |                                             |                                          |
| cl.9.4.1. | Cash withdrawal from an ATM in EU member states                                                                                                                                                | 2.00 EUR + 2 %                              |                                          |
| cl.9.4.2. | Cash withdrawal from an ATM in non-EU member states                                                                                                                                            | –                                           | EUR 4 plus 2% of the amount, min. EUR 5  |
| cl.9.5.   | Cash withdrawal through a POS terminal abroad                                                                                                                                                  | –                                           | EUR 5 plus 2% of the amount, min. EUR 10 |
| cl.9.6.   | Payment of goods and services at merchants in Bulgaria                                                                                                                                         | 0.10 EUR                                    | –                                        |
| cl.9.7.   | Payment of goods and services at merchants abroad                                                                                                                                              | 0.10 EUR                                    | –                                        |
| cl.9.8.   | Money transfers through an ATM or via the Internet, other than those referred to above                                                                                                         | 2.10 EUR plus 1% of the amount              | –                                        |
| cl.10.    | Balance inquiry and last 5 transactions statement                                                                                                                                              |                                             |                                          |
| cl.10.1.  | Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.                                                                                                                     | 0.60 EUR                                    | -                                        |

|              |                                                                                                                                                                                                                  |                                                            |          |
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| cl.10.2.     | Balance inquiry through ePay.bg. (The service has been discontinued since 14 July 2023)                                                                                                                          | -                                                          | -        |
| cl.10.3.     | Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)                                                                                         | -                                                          | -        |
| cl.10.4.     | Balance inquiry for Visa/Mastercard card from an ATM abroad                                                                                                                                                      | 1.10 EUR                                                   | -        |
| cl.11.       | Additional operations                                                                                                                                                                                            |                                                            |          |
| cl.11.1.     | Refused authorization of a transaction                                                                                                                                                                           | -                                                          | 0.20 EUR |
| cl.11.2.     | Credit card refunds                                                                                                                                                                                              | The service has been discontinued since 27 May 2026        | -        |
| cl.11.3.     | Card blocking and unblocking                                                                                                                                                                                     | 2.00 EUR                                                   | -        |
| cl.11.4.     | Fee for exceeded credit limit                                                                                                                                                                                    | 10.00 EUR                                                  | -        |
| cl.11.5.     | Inclusion in the "Electronic stop-list"                                                                                                                                                                          | Actual expenses                                            | -        |
| cl.11.6.     | Unjustified dispute of a transaction by the client                                                                                                                                                               | -                                                          | 20 EUR   |
| cl.11.7.     | Receipt of a monthly statement by mail                                                                                                                                                                           | 1.50 EUR                                                   | -        |
| <b>Art6.</b> | <b>Operations with CCB-Office 1 local credit cards (This product has been discontinued since 22 August 2018)</b>                                                                                                 |                                                            |          |
| <b>Art7.</b> | <b>Operations with Mastercard and Visa international credit cards</b>                                                                                                                                            |                                                            |          |
| cl.1.        | Issuance and renewal of a main or an additional card:                                                                                                                                                            |                                                            |          |
| cl.1.1.      | Mastercard Standard/Visa Classic                                                                                                                                                                                 | no fee                                                     | -        |
| cl.1.2.      | Mastercard/Visa Gold                                                                                                                                                                                             | no fee                                                     | -        |
| cl.1.3.      | Visa Platinum                                                                                                                                                                                                    | no fee                                                     | -        |
| cl.1.4.      | World Mastercard                                                                                                                                                                                                 | 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                                                   | -        |
| 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.      | Visa Classic CCB-Bulgaria Air Guaranteed                                                                                                                                                                         | -                                                          | 1 EUR    |
| cl.7.4.      | Visa Gold CCB-Bulgaria Air Guaranteed                                                                                                                                                                            | -                                                          | 3 EUR    |
| cl.7.5.      | Visa Gold CCB-Bulgaria Air Guaranteed Supercard                                                                                                                                                                  | -                                                          | 1 EUR    |
| 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. 8 EUR         | -        |
| 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.26 EUR | -        |
| 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)                                                | -                                                          | -        |
| cl.11.       | Annual credit management fee for cards with annual charging, issued on the basis of a contract concluded by 22 July 2014, inclusive.nwo                                                                          |                                                            |          |
| cl.11.1.     | Mastercard Standard/Visa Classic                                                                                                                                                                                 | 13.00 EUR                                                  | -        |
| cl.11.2.     | MasterCard / Visa Gold                                                                                                                                                                                           | 47.00 EUR                                                  | -        |
| cl.11.3.     | Visa Gold SuperCard                                                                                                                                                                                              | 13.00 EUR                                                  | -        |
| cl.11.4.     | Visa Platinum                                                                                                                                                                                                    | 103.00 EUR                                                 | -        |
| cl.11.5.     | Visa/Mastercard Gold Extra                                                                                                                                                                                       | 13.00 EUR                                                  | -        |
| 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                                                                                                                                                                                                                        | -          | 1 EUR                                      |
| cl.12.3    | Visa Gold CCB-Bulgaria Air Guaranteed                                                                                                                                                                                                                           | -          | 3 EUR                                      |
| cl.13.     | Annual credit card maintenance fee (not applicable for Guaranteed Cards)                                                                                                                                                                                        |            |                                            |
| cl.13.1.   | Mastercard Standard/Visa Classic                                                                                                                                                                                                                                | 13.00 EUR  | -                                          |
| cl.13.2.   | Mastercard/Visa Gold                                                                                                                                                                                                                                            | 47.00 EUR  | -                                          |
| cl.13.3.   | Visa Platinum                                                                                                                                                                                                                                                   | 103.00 EUR | -                                          |
| cl.13.4.   | Visa/Mastercard Gold Extra                                                                                                                                                                                                                                      | 13.00 EUR  | -                                          |
| 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                                                                                                                                                                                                                                | 21.00 EUR  | -                                          |
| cl.14.2.   | MasterCard / Visa Gold                                                                                                                                                                                                                                          | 47.00 EUR  | -                                          |
| cl.14.3.   | Visa Platinum                                                                                                                                                                                                                                                   | 103.00 EUR | -                                          |
| cl.14.4.   | Visa/Mastercard Gold Extra                                                                                                                                                                                                                                      | 21.00 EUR  | -                                          |
| 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                                                                                                                                                                                                                                | 21.00 EUR  | -                                          |
| cl.15.2.   | MasterCard / Visa Gold                                                                                                                                                                                                                                          | 47.00 EUR  | -                                          |
| cl.15.3.   | Visa Platinum                                                                                                                                                                                                                                                   | 62.00 EUR  | -                                          |
| cl.15.4.   | Visa/Mastercard Gold Extra                                                                                                                                                                                                                                      | 21.00 EUR  | -                                          |
| cl.15.5.   | World Mastercard                                                                                                                                                                                                                                                | 77.00 EUR  | -                                          |
| cl.16.     | Minimum non-reducible balance for guaranteed cards (The product "Guaranteed Card" has been discontinued since 13 February 2015)                                                                                                                                 |            |                                            |
| cl.17.     | Transactions with international credit cards                                                                                                                                                                                                                    |            |                                            |
| cl.17.1.   | Cash withdrawal from an ATM of the Bank                                                                                                                                                                                                                         | -          | EUR 1.50 + 1.5%                            |
| 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                                                                                                                       | 0.80 EUR   | -                                          |
| cl.17.5.   | Cash withdrawal from an ATM abroad                                                                                                                                                                                                                              |            |                                            |
| cl.17.5.1. | Cash withdrawal from an ATM in EEA member states                                                                                                                                                                                                                | -          | EUR 2.50 plus 1% of the amount             |
| cl.17.5.2. | Cash withdrawal from an ATM abroad in non-EEA member states                                                                                                                                                                                                     | -          | 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     | -                                          |
| cl.18.     | Balance inquiry and last 5 transactions statement                                                                                                                                                                                                               |            |                                            |
| cl.18.1.   | Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.                                                                                                                                                                                      | 0.60 EUR   | -                                          |
| cl.18.2.   | Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)                                                                                                                                        | -          | -                                          |
| cl.18.3.   | Balance inquiry through ePay.bg. (The service has been discontinued since 14 July 2023)                                                                                                                                                                         | -          | -                                          |
| cl.18.4.   | Balance inquiry for Visa/Mastercard card from an ATM abroad                                                                                                                                                                                                     | 1.10 EUR   | -                                          |
| cl.18.5.   | Balance inquiry through the electronic channels of CCB PLC                                                                                                                                                                                                      | no fee     | -                                          |
| cl.19.     | 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.19.1.   | Registration for the service                                                                                                                                                                                                                                    | 2.60 EUR   | -                                          |
| cl.19.2.   | Deregistration from the service                                                                                                                                                                                                                                 | 2.60 EUR   | -                                          |

|              |                                                                                                                                                                                       |                                                                   |                                       |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|---------------------------------------|
| cl.20.       | Additional operations with international credit cards:                                                                                                                                |                                                                   |                                       |
| cl.20.1.     | Refused authorization of a transaction                                                                                                                                                | -                                                                 | 0.20 EUR                              |
| cl.20.2.     | Fee for exceeded credit limit                                                                                                                                                         | -                                                                 | 10 EUR                                |
| cl.20.3.     | Money transfers by card from an ATM and on the Internet to an account with CCB AD <sup>Note 3</sup>                                                                                   | -                                                                 | 1 EUR <small>или 1% от сумата</small> |
| 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 <sup>Note 3</sup>                                      | -                                                                 | 2 EUR <small>или 1% от сумата</small> |
| cl.20.5.     | Credit card refunds                                                                                                                                                                   | The service has been discontinued since 27 May 2026               | -                                     |
| cl.20.6.     | Card blocking and unblocking                                                                                                                                                          | -                                                                 | 5 EUR                                 |
| cl.20.7.     | Change of parameters of all card types – limits                                                                                                                                       | -                                                                 | 10 EUR                                |
| cl.20.8.     | Inclusion in the "Electronic stop-list"                                                                                                                                               | 2% of the transferred amount                                      | -                                     |
| cl.20.9.     | Unjustified dispute of a transaction by the client                                                                                                                                    | -                                                                 | 20 EUR                                |
| cl.20.10.    | Receipt of a monthly statement on Favourite cards by the cardholder at the address specified in the application                                                                       | 1.50 EUR 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)                                | -                                     |
| cl.20.12.    | 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                                                          | -                                     |
| cl.21.       | Fee for card closing before the expiry of the validity period                                                                                                                         | 6.00 EUR                                                          | -                                     |
| cl.22.       | Cash deposits with a credit card at the Bank's ATM                                                                                                                                    | no fee                                                            |                                       |
| <b>Art8.</b> | <b>Additional fees for debit and credit cards</b>                                                                                                                                     |                                                                   |                                       |
| 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)                                                                                                                                     | 1.50 EUR                                                          | -                                     |
| cl.2.2.      | On a credit cards issued by CCB AD (including VAT)                                                                                                                                    | 3.30 EUR                                                          | -                                     |
| 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 0.08 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). Not applicable to Visa Debit Infinite cards                                                            | 1% of the amount, min. 0.50 EUR                                   | 1% of the amount, min. 0.50 EUR       |
| <b>Art9.</b> | <b>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</b>                                             | 3% on the amount, min. BGN 5.09                                   | -                                     |

|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 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:<br>Express issuance of all card types – within 5 business days;<br>Art. 7 (3) Card renewal before the expiry of the validity period;<br>PIN generation in case the cardholder has forgotten it;<br>(18.1) Balance inquiry and last 5 transactions statement from an ATM in Bulgaria;<br>Art. 7 (18.4) Balance inquiry for Visa/Mastercard card from an ATM abroad;<br>Art. 7 (20.1) Refused authorization of a transaction<br>(20.2) Fee for exceeded credit limit;<br>blocking and unblocking;<br>parameters of all card types – limits;<br>the expiry of the validity period<br>using the SMS Detective service |                                                                              |
|                              | Art. 7 (2).<br>Art. 7 (5) New<br>Art. 7<br>Art. 7 (20.6) Card<br>Art. 7 (20.7) Change of<br>Art. 7 (21) Fee for card closing before<br>Art. 9 (2.2). Fee for                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                              |
| 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:<br>- standard money transfers with card;<br>- crediting microaccounts and other virtual accounts;<br>- - money transfers through the Mobi-B service;<br>- crediting bank accounts, etc.                                                                                                                                                                                                                                                                                                                                                                     |                                                                              |
| 4                            | When applying for a Visa Debit Infinite card, the customer has the option to choose between a monthly or annual maintenance fee:<br>- The monthly fee is charged at the end of the month;<br>- The annual fee is charged on the card activation date and every subsequent year on that date.                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                              |
| Section V. CREDIT OPERATIONS |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                              |
|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                              |
|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | EUR                                                                          |
|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ANOTHER CURRENCY                                                             |
| Art1.                        | Consumer lending                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                              |
| d.1.                         | Overdraft on card accounts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                              |
| d.1.1.                       | Fee for consideration of overdraft application (collected upon its authorization)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | The product has been discontinued since 3 January 2025                       |
| d.1.2.                       | Fee for creditworthiness analysis upon deciding on extending the contract term by a new one-year period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | The product has been discontinued since 3 January 2025                       |
| d.1.3.                       | For overdrafts authorized by 22 July 2014, inclusive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                              |
| d.1.3.1.                     | Commitment commission (collected once at the time of authorization and for each new one-year period)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1%                                                                           |
| d.1.3.2.                     | Consumer loan overdraft servicing commission                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2% per annum, accrued monthly 1/12 on the amount of the authorised overdraft |
| d.2.                         | Consumer loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                              |
| d.2.1.                       | Fee for creditworthiness analysis for consumer lending                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | The product has been discontinued since 3 January 2025                       |

|              |                                                                                                                                                                                                                                                                          |                                                                                      |   |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---|
| cl.2.2.      | Fee for creditworthiness analysis for loans intended for retired persons                                                                                                                                                                                                 | The product has been discontinued since 3 January 2025                               | - |
| cl.2.3.      | Fee for creditworthiness analysis for Heat Fast Pensioners' Loan. The product has been discontinued since 01 March 2021                                                                                                                                                  | -                                                                                    | - |
| 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 EUR 2 500.00 inclusive                                                                                                                                                                                                                                             | -                                                                                    | - |
| cl.3.1.2.    | over EUR 2 500.00                                                                                                                                                                                                                                                        | -                                                                                    | - |
| cl.4.        | Fee for sending notification letters for servicing consumer loans of individuals (including VAT)                                                                                                                                                                         | 1 EUR                                                                                | - |
| <b>Art2.</b> | <b>Credit card loans</b>                                                                                                                                                                                                                                                 |                                                                                      |   |
| cl.1.        | Fees and commissions                                                                                                                                                                                                                                                     | according to Section IV                                                              | - |
| cl.2.        | Interest                                                                                                                                                                                                                                                                 | according to Appendix 3 to this Tariff                                               | - |
| <b>Art3.</b> | <b>Mortgage lending</b>                                                                                                                                                                                                                                                  |                                                                                      |   |
| cl.1.        | Fee for legal analysis of the collateral /including VAT/ <sup>Note 6, Note 7</sup>                                                                                                                                                                                       |                                                                                      |   |
| 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.                                                                                    | The product has been discontinued since 3 January 2025                               | - |
| 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. | The product has been discontinued since 3 January 2025                               | - |
| 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. <sup>Note 4</sup>                                                                                                                        | 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 <sup>Note 5</sup>                                        |                                                                                      |   |
| cl.5.        | Fee for renegotiating the loan conditions at the initiative of the client.                                                                                                                                                                                               |                                                                                      |   |
| cl.5.1.      | for renegotiating the interest conditions. <sup>Note 6, 7, 8, 9, 10</sup>                                                                                                                                                                                                | 0.75% on the remaining principal, but not less than 75 EUR and not more than EUR 300 | - |
| cl.5.2.      | for renegotiating:                                                                                                                                                                                                                                                       |                                                                                      |   |

|                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                    |   |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---|
| cl.5.2.1.                                                                                                      | the payment date of the monthly installment                                                                                                                                                                                                                                                                                                                                                                                 | Not due                                                                                            | - |
| cl.5.2.2.                                                                                                      | repayment schedule in relation to the early repayment                                                                                                                                                                                                                                                                                                                                                                       | Not due                                                                                            | - |
| cl.5.2.3.                                                                                                      | 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 <sup>Note 6, 7, 8, 9,10</sup>                                                                                                                                                                                                                                                                                                        | 75.00 EUR                                                                                          | - |
| cl.6.                                                                                                          | Fee for preparing an application-consent for deleting a mortgage /including VAT/ <sup>Note 6, 7, 9</sup>                                                                                                                                                                                                                                                                                                                    | 40.00 EUR                                                                                          | - |
| <b>Art4. Turnover" Loan for Natural Persons (collected for loans granted prior to 22 July 2014, inclusive)</b> |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                    |   |
| 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                                                                               | - |
| 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 a/ 01.12.2022 - the fee under Art. 3, point 1 b/ 17.02.2020 - the fee under Art. 3, point 5.1 and point 5.3, according to decision of the management board from 06.02.2020 c/ 17.02.2020 - the fee under Art. 3, point 6, according to decision of the management board from 06.02.2020 |                                                                                                    |   |
| 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 586.75/EUR 300.                                                                                                                                                                                                |                                                                                                    |   |
| 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 waived upon signing an annex and switching to the current methodology of CCB AD: ORLPpk.                                                                                                                                                                                                                                                                                                                         |                                                                                                    |   |
| Section VI. PURCHASE AND SALE OF FOREIGN CURRENCY                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                    |   |
| Art1.                                                                                                          | 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.                                                                                                                                                                              |                                                                                                    |   |

|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                      |                                                                  |
|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------------------------------------------------------------|
| Art2.                                                                                   | 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 Division, and the provision of such individual exchange rates is entirely at the discretion of the Bank.                                                                                                                                                                                                        |                      |                                                                  |
| Art3.                                                                                   | Purchase and sale of foreign currency against EUR or other foreign currencies                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                                                                  |
|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                      | EUR                                                              |
| 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. |
| Art4.                                                                                   | Purchase and sale of foreign currency in cash by persons who do not hold accounts with CCB AD                                                                                                                                                                                                                                                                                                                                                                                    |                      | 0.1% of the deposited amount, min. 0.55 EUR                      |
| Art5.                                                                                   | 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 Division.                                                                               |                      |                                                                  |
| 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 Division.                                                                                                                                                                                                                                                                                                              |                      |                                                                  |
| 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 leva into euro in cash. For exchanges exceeding 30,000 leva, a prior request submitted three (3) business days in advance is required.                                                                                                                                                                                                                                                                                                |                      |                                                                  |
| Section VII. TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS TRADED IN THE COUNTRY |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                      |                                                                  |
|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | EUR                  | ANOTHER CURRENCY                                                 |
| Art1.                                                                                   | 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 | -                                                                |
| cl.1.1.2.                                                                               | Medium and long-term government securities - over one year                                                                                                                                                                                                                                                                                                                                                                                                                       | 0.06%, min. 5.20 EUR | -                                                                |
| cl.1.2.                                                                                 | Unapproved competitive / non-competitive order for primary market government securities                                                                                                                                                                                                                                                                                                                                                                                          | 5.20 EUR             | -                                                                |
| 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.      | OTC transaction in government securities from/to an account of a Bank client                                                                                                                                                                                | 0.05%, min. 10.25 EUR                                                                                            | - |
| cl.2.2.      | OTC transaction in government securities from/to the Bank's own portfolio.                                                                                                                                                                                  | 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                                                                                         | - |
| 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                                                                                                        | - |
| 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                                                                                      | - |
| 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)                                                                                                   | 6.10 EUR                                                                                                         | - |
| cl.2.7.      | Cancellation of instructions on transactions                                                                                                                                                                                                                | 20.45 EUR                                                                                                        | - |
| 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. 5.20 EUR                                                                              | - |
| 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                                                                                                        | - |
| 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)                                                                                                                                                                       | 3.10 EUR                                                                                                         | - |
| cl.7.        | Opening of a sub-account for government securities for a register with the Bank                                                                                                                                                                             | no fee                                                                                                           | - |
| cl.8.        | A fee for safekeeping and maintaining a register of clients                                                                                                                                                                                                 | 0.06% on an annual basis from the value of the financial instruments, collected monthly, min. 2.60 EUR 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                                                                                                        | - |
| <b>Art2.</b> | <b>Corporate securities, municipal bonds, units of collective investment schemes and compensatory instruments</b>                                                                                                                                           |                                                                                                                  |   |
| 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                                                                                                                                                                                                                                             | 1.05 EUR                                                                                                         | - |
| cl.1.1.2.    | Commission on the transaction amount                                                                                                                                                                                                                        |                                                                                                                  |   |
| cl.1.1.2.1.  | up to EUR 511.29 inclusive                                                                                                                                                                                                                                  | 1.75%                                                                                                            | - |
| cl.1.1.2.2.  | from EUR 511.30 to EUR 25 564.59 inclusive                                                                                                                                                                                                                  | 1.00%                                                                                                            | - |
| cl.1.1.2.3.  | from EUR 25 564.59 to EUR 51 129.19 inclusive                                                                                                                                                                                                               | 0.50%                                                                                                            | - |
| cl.1.1.2.4.  | over EUR 51 129.19                                                                                                                                                                                                                                          | 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                                                                                                         | - |
| cl.1.2.2.    | Commission on the transaction amount                                                                                                                                                                                                                        |                                                                                                                  |   |
| cl.1.2.2.1.  | up to EUR 10 225.84 inclusive                                                                                                                                                                                                                               | 0.15%                                                                                                            | - |
| cl.1.2.2.2.  | from EUR 10 225.84 to EUR 51 129.19 inclusive                                                                                                                                                                                                               | 0.10%                                                                                                            | - |
| cl.1.2.2.3.  | over EUR 51 129.19                                                                                                                                                                                                                                          | 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                                                                                                                                                                                                                                                                    | 2.60 EUR                                                                                                 | - |
| cl.4.        | Transfer of securities from own account with the Central Depository to a client sub-account with CCB AD                                                                                                                                                                                                                              | 2.60 EUR                                                                                                 | - |
| cl.5.        | Transfer of securities from a sub-account with another investment intermediary to a client sub-account with CCB AD                                                                                                                                                                                                                   | 2.60 EUR                                                                                                 | - |
| cl.6.        | Transfer of securities from a client sub-account at CCB AD to own account with the Central Depository                                                                                                                                                                                                                                | 7.70 EUR                                                                                                 | - |
| 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                                                                                                 | - |
| cl.8.        | Issuance of a depository receipt by Central Depository AD (including VAT)                                                                                                                                                                                                                                                            | 4.10 EUR                                                                                                 | - |
| 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.       | Commission for safekeeping and maintaining a register of clients                                                                                                                                                                                                                                                                     | 0.06% on an annual basis from the value of the financial instruments, collected monthly<br>min. 2.60 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 <sup>Note 3</sup>                                                                            | 20.45 EUR 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 <sup>Note 3</sup>                                                                                                                                                                                                          | 5.20 EUR 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)                                                                                                | 12.30 EUR                                                                                                | - |
| <b>Notes</b> |                                                                                                                                                                                                                                                                                                                                      |                                                                                                          |   |
| 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 |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                              |                  |
|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------|
|                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                   | EUR                                                                          | ANOTHER CURRENCY |
| <b>Art1.</b>                                                                                      | <b>Government securities registered outside Bulgaria (foreign government securities)</b>                                                                                                                                                                                                                                                                                                                                                          |                                                                              |                  |
| cl.1.                                                                                             | Commission 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. 15.40 EUR                                         | -                |
| 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)                                                                                                                                                                                                            | 12.30 EUR                                                                    | -                |
| <b>Art2.</b>                                                                                      | <b>Corporate securities registered outside Bulgaria</b>                                                                                                                                                                                                                                                                                                                                                                                           |                                                                              |                  |
| cl.1.                                                                                             | Operations in shares                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                              |                  |
| cl.1.1.                                                                                           | Transfer fee                                                                                                                                                                                                                                                                                                                                                                                                                                      | subject to agreement, min. 15.40 EUR                                         | -                |
| cl.1.2.                                                                                           | Transaction commission                                                                                                                                                                                                                                                                                                                                                                                                                            | 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%                                             | -                |
| cl.2.                                                                                             | Operations in debt instruments                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                              |                  |
| cl.2.1.                                                                                           | Transfer fee                                                                                                                                                                                                                                                                                                                                                                                                                                      | subject to agreement, min. 15.40 EUR                                         | -                |
| cl.2.2.                                                                                           | Transaction commission                                                                                                                                                                                                                                                                                                                                                                                                                            | 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%                                             | -                |
| 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)                                                                                                                                                                                                             | 12.30 EUR                                                                    | -                |
| <b>Notes</b>                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                              |                  |
| 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 IX. PRIVATE BANKING                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                         |                    |
|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------|
|                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                             | EUR                                                     | ANOTHER CURRENCY   |
| Art1.                                                                                             | Manager's commitment fee (including VAT)                                                                                                                                                                                                                                                                                                                                                                                    | subject to agreement                                    | -                  |
| Art2.                                                                                             | Commission for transactions in financial instruments                                                                                                                                                                                                                                                                                                                                                                        | subject to agreement                                    | -                  |
| Art3.                                                                                             | Commission for a positive financial result as a result of transactions in financial instruments                                                                                                                                                                                                                                                                                                                             | subject to agreement                                    | -                  |
| Art4.                                                                                             | Commission for consulting, intermediation and other services (including VAT)                                                                                                                                                                                                                                                                                                                                                | subject to agreement                                    | -                  |
| Section X. IMPOSITION AND ENFORCEMENT OF DISTRRAINTS. ACCOUNT OPERATIONS WITH IMPOSED DISTRRAINT. |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                         |                    |
|                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                             | EUR                                                     | ANOTHER CURRENCY   |
| Art1.                                                                                             | One-off charge for processing and executing a distraint note (including VAT)                                                                                                                                                                                                                                                                                                                                                | 15.90 EUR                                               | 15.90 EUR          |
| Art2.                                                                                             | Monthly fee for maintaining distrained account                                                                                                                                                                                                                                                                                                                                                                              |                                                         |                    |
| cl.1.                                                                                             | on current accounts <sup>Note 5</sup>                                                                                                                                                                                                                                                                                                                                                                                       | 3.50 EUR                                                | 3.50 EUR           |
| cl.2.                                                                                             | on debit card accounts <sup>Note 5</sup>                                                                                                                                                                                                                                                                                                                                                                                    | 3.50 EUR                                                | 3.50 EUR           |
| cl.3                                                                                              | on savings accounts (CCB CLUB Universal Savings Account, CCB Savings Account, Savings Account)                                                                                                                                                                                                                                                                                                                              | 3.50 EUR                                                | 3.50 EUR           |
| Art3.                                                                                             | Closing of a distrained current account by the order of the holder, opened within 6 months prior to the closing date                                                                                                                                                                                                                                                                                                        | 3 EUR                                                   | 3 EUR              |
| Art4.                                                                                             | Withdrawal of non-sequestration amounts, including amounts exceeding the distraint, from distrained 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 <sup>Note 5</sup> | 0.75 %, min. 6 EUR                                      | 0.75 %, min. 6 EUR |
| Art4a.                                                                                            | 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                                                                                                                                                                                                                                                                                                                                                                                 | 4.00 EUR                                                | 4.00 EUR           |
| cl.1.2.                                                                                           | Transfers to budget spending units and administrators of public receivables                                                                                                                                                                                                                                                                                                                                                 | 4.50 EUR                                                | 4.50 EUR           |
| 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                                                                                                                                                                                                                                                                                                                                            | 6 EUR                                                   | -                  |
| 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 distrained account at the request of the originator/payer due to an error made by him/her                                                                                                                                                                                                                                                          | 12 EUR                                                  | -                  |
| 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)                                                                                                                                                                            | 15 EUR                                                  | -                  |
| Art7.                                                                                             | 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.                                                                                                                                                                                                                                                                                                                                                                                                     | 28 EUR                                                  | -                  |
| cl.2.                                                                                             | within the same business day                                                                                                                                                                                                                                                                                                                                                                                                | 34 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.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.                                                                                                                                                                                              |                                                         |                    |
| 5                                                                                                 | On the basis of Article 120a of the LPSPS, the fees under Article 2, point 1 and point 2, are not due, when they are at the expense of funds from remuneration, pensions, assistance and compensations from social security and social assistance, grants for students, university students and doctoral students, received on the payment account for basic operations, opened under Article 118 of the LPSPS.             |                                                         |                    |

| Section XI. PAYMENT ACCOUNT WITH BASIC FEATURES |                                                                                                                                   |                                                                           |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                 |                                                                                                                                   | EUR                                                                       |
| <b>Art1.</b>                                    | <b>Opening of a payment account with basic features</b>                                                                           |                                                                           |
| cl.1.                                           | Opening of a payment account with basic features without issuance of a debit card to it                                           | 2.05 EUR                                                                  |
| cl.2.                                           | Opening of a payment account with basic features with issuance of a debit card to it                                              | 1.00 EUR                                                                  |
| <b>Art2.</b>                                    | <b>Monthly fee for maintaining a payment account with basic features</b>                                                          |                                                                           |
| cl.1.                                           | Payment account with basic features without issuance of a debit card <sup>Note 2</sup>                                            | 2.05 EUR                                                                  |
| cl.2.                                           | Payment account with basic features with issuance of a debit card <sup>Note 2</sup>                                               | 1.25 EUR                                                                  |
| <b>Art3.</b>                                    | <b>Closing of a payment account with basic features</b>                                                                           |                                                                           |
| cl.1.                                           | Closing of a payment account with basic features, opened within 6 months prior to the closing date                                | no fee                                                                    |
| cl.2.                                           | Closing of a payment account with basic features, opened more than 6 months prior to the closing date                             | no fee                                                                    |
| <b>Art4.</b>                                    | <b>Treasury operations on a payment account with basic features</b>                                                               |                                                                           |
| cl.1.                                           | Placing of funds into a payment account with basic features                                                                       |                                                                           |
| cl.1.1.                                         | up to EUR 1 600.00 inclusive                                                                                                      | 0.90 EUR                                                                  |
| cl.1.2.                                         | over EUR 1 600.00                                                                                                                 | 0.95 plus 0.2 % min.1.25, max. 102.00 EUR for the amount over 1600.00 EUR |
| 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 EUR 511.29 inclusive <sup>Note 2</sup>                                                                                      | 1.98 EUR                                                                  |
| cl.2.1.2.                                       | over EUR 511.29 <sup>Note 2</sup>                                                                                                 | 2.05 plus 0.6% for the amount over 511.29 EUR, min. 3.00                  |
| cl.2.2.                                         | With a debit card at an ATM serviced by the Bank <sup>Note 2</sup>                                                                | 0.13% min 0.15 EUR                                                        |
| cl.2.3.                                         | With a debit card at an ATM serviced by another payment service provider in the country                                           | 0.18% min 0.71 EUR                                                        |
| <b>Art5.</b>                                    | <b>Payment by direct debit from a payment account with basic features</b>                                                         |                                                                           |
| cl.1.                                           | To an account with CCB AD <sup>Note 2</sup>                                                                                       | The product has been discontinued since 01 January 2026                   |
| cl.2.                                           | To an account with another payment service provider <sup>Note 2</sup>                                                             |                                                                           |
| <b>Art6.</b>                                    | <b>Payment transactions with a payment debit card linked to a payment account with basic features, including via the Internet</b> |                                                                           |
| 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                                                                    |
| <b>Art7.</b>                                    | <b>Credit transfer in</b>                                                                                                         |                                                                           |
| cl.1.                                           | Paper-based transfer to a payment account with CCB AD                                                                             |                                                                           |
| cl.1.1.                                         | Between accounts held by the same customer <sup>Note 2, Note 3</sup>                                                              | 1.95 EUR                                                                  |
| cl.1.2.                                         | Between accounts held by different customers <sup>Note 2, Note 3</sup>                                                            | 1.95 EUR                                                                  |

|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
|                                                                                                                                                                                                                           | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0.22 EUR                                                  |
| cl.3.                                                                                                                                                                                                                     | Paper-based transfer through SEPA transfers to a PSP established in the territory of the Republic of Bulgaria and participating in the BISERA payment system                                                                                                                                                                                                                                                                                                                                                                                   | 2.85 EUR                                                  |
| cl.4.                                                                                                                                                                                                                     | By internet banking through SEPA transfers to a PSP established in the territory of the Republic of Bulgaria and participating in the BISERA payment system                                                                                                                                                                                                                                                                                                                                                                                    | 0.48 EUR                                                  |
| cl.5.                                                                                                                                                                                                                     | Paper-based transfer to a payment account of the state budget with CCB AD                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1.95 EUR                                                  |
| cl.6.                                                                                                                                                                                                                     | By on-line banking to a payment account of the state budget with CCB AD                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0.23 EUR                                                  |
| cl.7.                                                                                                                                                                                                                     | Paper-based transfer through SEPA to a budget payment account with another PSP established in the territory of the Republic of Bulgaria and participating in the BISERA payment system                                                                                                                                                                                                                                                                                                                                                         | 2.65 EUR                                                  |
| cl.8.                                                                                                                                                                                                                     | By online banking through SEPA to a budget payment account with another PSP established in the territory of the Republic of Bulgaria and participating in the BISERA payment system                                                                                                                                                                                                                                                                                                                                                            | 0.48 EUR                                                  |
| cl.9.                                                                                                                                                                                                                     | Automatic intra-bank payments, deposited on paper                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                           |
| cl.9.1.                                                                                                                                                                                                                   | Automatic Push & Pull transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 0.40 EUR                                                  |
| cl.9.2.                                                                                                                                                                                                                   | Automatic fixed transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0.40 EUR                                                  |
| cl.10.                                                                                                                                                                                                                    | Automatic interbank payments through BISERA, deposited on paper                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                           |
| cl.10.1.                                                                                                                                                                                                                  | Automatic Push transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1.70 EUR                                                  |
| cl.10.2.                                                                                                                                                                                                                  | Automatic fixed transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1.70 EUR                                                  |
| 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.                                                                                                                                                                                                                                                                                                                                           |                                                           |
| 2                                                                                                                                                                                                                         | When the basic payment account under Art. 118 of the PSPSA receives and holds funds from salaries, pensions, social security benefits and allowances, social assistance, scholarships for pupils, students and doctoral candidates, and the interest accrued thereon: – no monthly maintenance fee shall be charged; – the user may initiate up to three credit transfers per month, including via digital channels, and a total of up to 10 cash withdrawal operations from ATM or POS devices of CCB AD, for which no fees shall be charged. |                                                           |
| 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 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                           |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | EUR                                                       |
| Art1.                                                                                                                                                                                                                     | Opening of current accounts with debit cards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | no fee                                                    |
| Art2.                                                                                                                                                                                                                     | Monthly fees for keeping current accounts with debit cards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | no fee                                                    |
| Art3.                                                                                                                                                                                                                     | Cash withdrawal from an ATM device of CCB AD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0.07 EUR                                                  |
| Section XIII. OTHER OPERATIONS                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                           |
| Art1.                                                                                                                                                                                                                     | Rental of bank safe boxes (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 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                                                                                                                                                                                                                                                                                                                                                                                           | 50.00 EUR                                                 |
| Art2.                                                                                                                                                                                                                     | 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                                                  |
| Art3.                                                                                                                                                                                                                     | Written reports on bank operations (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                           |
| cl.1.                                                                                                                                                                                                                     | For the current year, for each operation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 18.40 EUR                                                 |
| cl.2.                                                                                                                                                                                                                     | For past calendar years, for each operation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 37.00 EUR                                                 |
| Art4.                                                                                                                                                                                                                     | Transcripts and photocopies of bank documents and account statements (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1.25 EUR per page                                         |

|               |                                                                                                                                                                                                                                                                                                   |            |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Art5.</b>  | <b>Issuance of a certificate (including VAT)</b>                                                                                                                                                                                                                                                  |            |
| cl.1.         | in Bulgarian language                                                                                                                                                                                                                                                                             | 9.30 EUR   |
| cl.2.         | in Bulgarian language, within the same business day                                                                                                                                                                                                                                               | 15.40 EUR  |
| cl.3.         | in English language                                                                                                                                                                                                                                                                               | 18.00 EUR  |
| cl.4.         | in English language, within the same business day                                                                                                                                                                                                                                                 | 30.00 EUR  |
| cl.5.         | for the amount of the loan liability                                                                                                                                                                                                                                                              |            |
| cl.5.1.       | within 5 working days, issued in Bulgarian                                                                                                                                                                                                                                                        | 194.00 EUR |
| cl.5.2.       | within 5 working days, issued in English                                                                                                                                                                                                                                                          | 194.00 EUR |
| cl.5.3.       | within 7 working days, issued in Bulgarian                                                                                                                                                                                                                                                        | 154.00 EUR |
| cl.5.4.       | within 7 working days, issued in English                                                                                                                                                                                                                                                          | 154.00 EUR |
| cl.6.         | for finally repaid loan(s)                                                                                                                                                                                                                                                                        |            |
| cl.6.1.       | within 5 working days, issued in Bulgarian                                                                                                                                                                                                                                                        | 77.00 EUR  |
| cl.6.2.       | within 5 working days, issued in English                                                                                                                                                                                                                                                          | 77.00 EUR  |
| cl.6.3.       | within 7 working days, issued in Bulgarian                                                                                                                                                                                                                                                        | 52.00 EUR  |
| cl.6.4.       | within 7 working days, issued in English                                                                                                                                                                                                                                                          | 52.00 EUR  |
| <b>Art6.</b>  | <b>Issuance of bank reference (including VAT)</b>                                                                                                                                                                                                                                                 |            |
| cl.1.         | in Bulgarian language                                                                                                                                                                                                                                                                             | 27.70 EUR  |
| cl.2.         | in English language                                                                                                                                                                                                                                                                               | 48.00 EUR  |
| <b>Art7.</b>  | <b>Faxing, per page (including VAT)</b>                                                                                                                                                                                                                                                           |            |
| cl.1.         | for the country                                                                                                                                                                                                                                                                                   | 3.10 EUR   |
| cl.2.         | abroad                                                                                                                                                                                                                                                                                            | 6.00 EUR   |
| <b>Art8.</b>  | <b>Postal services (including VAT)</b>                                                                                                                                                                                                                                                            |            |
| cl.1.         | registered mail for the country                                                                                                                                                                                                                                                                   | 3.10 EUR   |
| cl.2.         | registered mail abroad                                                                                                                                                                                                                                                                            | 12 EUR     |
| <b>Art9.</b>  | <b>Special courier (including VAT)</b>                                                                                                                                                                                                                                                            |            |
| cl.1.         | shipments to Bulgaria                                                                                                                                                                                                                                                                             | 6.20 EUR   |
| cl.2.         | shipments for Europe                                                                                                                                                                                                                                                                              | 36 EUR     |
| cl.3.         | shipments for other continents                                                                                                                                                                                                                                                                    | 48 EUR     |
| <b>Art10.</b> | <b>Support to Internet Banking system</b>                                                                                                                                                                                                                                                         |            |
| 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                                                                                                                                                                                                                                                    | 2.60 EUR   |
| cl.5.         | Visiting the client's premises at the request of the client (including VAT)                                                                                                                                                                                                                       | 15.40 EUR  |
| <b>Art11.</b> | <b>Fee for the verification of a power of attorney at the initial submission with the bank (VAT included)</b>                                                                                                                                                                                     | 2.60 EUR   |
| <b>Art12.</b> | <b>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)</b>                                                                                                               | 10.30 EUR  |
| <b>Notes</b>  |                                                                                                                                                                                                                                                                                                   |            |
| 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 XIV. DATES OF EXECUTION, VALUE DATES AND DEADLINES FOR PROCESSING AND EXECUTION OF TRANSFERS WITH VALUE DATE - THE SAME BUSINESS DAY |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Art1.</b>                                                                                                                                 | <b>Date of execution is the date on which the Bank debits the payer's account on a payment transaction.</b>                                                                                                                                                                                                                                                                                                                                                                    |                                                                                               |
| <b>Art2.</b>                                                                                                                                 | <b>Value dates</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                               |
| 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.                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                               |
| <b>Art3.</b>                                                                                                                                 | <b>Deadlines for credit transfers with value date the same business day.</b>                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                               |
|                                                                                                                                              | 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. |
|                                                                                                                                              | USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | EUR чрез платежната система TARGET (T2) - by 16:00 ч.                                         |
|                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | by 15:00 ч.                                                                                   |
|                                                                                                                                              | GBP                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 13:00 ч.                                                                                   |
|                                                                                                                                              | CHF                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 13:00 ч.                                                                                   |
|                                                                                                                                              | JPY                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | it cannot be ordered with value date - date of execution, the earliest value date is D+1      |
|                                                                                                                                              | CAD                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 15:00 ч.                                                                                   |
|                                                                                                                                              | DKK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 ч.                                                                                   |
|                                                                                                                                              | NOK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 ч.                                                                                   |
|                                                                                                                                              | SEK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 ч.                                                                                   |
|                                                                                                                                              | PLN                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 13:00 ч.                                                                                   |
|                                                                                                                                              | CZK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 ч.                                                                                   |
|                                                                                                                                              | RON                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 13:00 ч.                                                                                   |
|                                                                                                                                              | TRY                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 10:30 ч.                                                                                   |
|                                                                                                                                              | RUB                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 13:00 ч.                                                                                   |
|                                                                                                                                              | MKD                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 14:30 ч.                                                                                   |
|                                                                                                                                              | all other currencies                                                                                                                                                                                                                                                                                                                                                                                                                                                           | it cannot be ordered with value date - date of execution, the earliest value date is D+2      |
| <b>Art4.</b>                                                                                                                                 | 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.                                 |                                                                                               |