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| GENERAL PROVISIONS |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Art.1.             | This Tariff regulates the usual interest rates, commissions, fees and other charges applied by CCB AD in respect of business clients, which include legal entities, unincorporated entities, sole proprietors and natural persons engaged in business but not registered as traders.                                                                                                                                                                                  |
| Art.2.             | The following appendices constitute an integral part of this Tariff: Appendix No. 1 CCB AD Interest Rate Bulletin for Business Clients and Appendix No. 2 CCB AD Interest Rate Bulletin for Credit Cards of Business Clients.                                                                                                                                                                                                                                         |
| Art.3.             | In case of an unauthorized overdraft, the Bank shall charge interest at an annual rate of 35%.                                                                                                                                                                                                                                                                                                                                                                        |
| Art.4.             | The fees and commissions provided for in this Tariff are valid in cases where no other charge is explicitly agreed.                                                                                                                                                                                                                                                                                                                                                   |
| Art.5.             | For all bank services/operations, not specified in this Tariff, the fees, commissions and expenses are determined as negotiated.                                                                                                                                                                                                                                                                                                                                      |
| Art.6.             | The Bank reserves the right to negotiate and charge additional fees and commissions for specific operations and/or services related to unusual complexity, additional work or commitment.                                                                                                                                                                                                                                                                             |
| Art.7.             | All payment transactions, regardless of their nature (including cash withdrawals and deposits), are made from a current account opened with CCB AD.                                                                                                                                                                                                                                                                                                                   |
| Art.8.             | Where an operation involves the provision of more than one service, the client pays the fees for each of them on a cumulative basis, unless otherwise agreed in advance.                                                                                                                                                                                                                                                                                              |
| Art.9.             | CCB AD only executes written paper-based payment orders submitted at the Bank or through electronic banking, which in their content and form are complete, clear and consistent with the national and international regulations and banking standards.                                                                                                                                                                                                                |
| Art.10.            | The Bank performs payment services/operations when the client has provided the necessary funds for the execution of the relevant service/operation and the fees and commissions due.                                                                                                                                                                                                                                                                                  |
| Art.11.            | All the commissions, fees, interest and other expenses are collected at the moment of performing the bank service/operation, unless there is another special agreement with the Bank.                                                                                                                                                                                                                                                                                 |
| Art.12.            | All commissions, fees and expenses related to loans granted by CCB AD shall be paid by the client at the moment the service/operation is performed, or as agreed in the respective loan agreement.                                                                                                                                                                                                                                                                    |
| Art.13.            | Commissions and fees stated in a currency other than EUR shall be recalculated at the exchange rates ("fixing") announced by the central bank on the day the operation is performed.                                                                                                                                                                                                                                                                                  |
| Art.14.            | The Bank sets off the fees and commissions payable for a service/operation on a certain account from another account of the client, when agreed with the client or arising from a regulatory act. In the absence of funds available on the client's account for the payment of fees, commissions or expenses due for the service/operation executed from/on the account, the Bank is entitled to collect them from the client's accounts in BGN and foreign currency. |
| Art.15.            | CCB AD reserves the right to change this Tariff in case of changes in the market conditions or the current legislation, for which it shall inform its clients in the publicly accessible banking premises and on the Bank's website <a href="http://www.ccbank.bg">www.ccbank.bg</a> .                                                                                                                                                                                |

| Section I. OPENING, SERVICING AND CLOSING CLIENT ACCOUNTS |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                        |                                                        |
|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|
| Art.1.                                                    | Opening accounts                                                                                                                                                                                                                                                                                                                                                                                                                          | EUR                                                    | ANOTHER CURRENCY                                       |
| cl.1                                                      | Current account                                                                                                                                                                                                                                                                                                                                                                                                                           | 10 EURone-off upon account opening                     | 10 EUR one-off upon account opening                    |
| cl.2                                                      | Current account with a credit card issued to it                                                                                                                                                                                                                                                                                                                                                                                           | no fee                                                 | no fee                                                 |
| cl.3.                                                     | Deposit account                                                                                                                                                                                                                                                                                                                                                                                                                           | no fee                                                 | no fee                                                 |
| cl.4.                                                     | Escrow account (special purpose account)                                                                                                                                                                                                                                                                                                                                                                                                  | 0.2% of the credited amount, min. 50 EUR, max. 250 EUR | 0.2% of the credited amount, min. 50 EUR, max. 250 EUR |
| cl.5.                                                     | Accumulation accounts                                                                                                                                                                                                                                                                                                                                                                                                                     | 10 EUR                                                 | 10 EUR                                                 |
| cl.6.                                                     | Liquidation, special, accounts opened for trade in securities, LC and other accounts                                                                                                                                                                                                                                                                                                                                                      | 8 EUR                                                  | 8 EUR                                                  |
| cl.7.                                                     | Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units                                                                                                                                                                                                                                                                                        | no fee                                                 | no fee                                                 |
| cl.8.                                                     | Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries                                                                                                                                                                                                                                                                                                                  |                                                        |                                                        |
| cl.8.1.                                                   | Foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. <sup>Note 1</sup>                                                                                                                                                                                                                         | 100 EUR                                                | 100 EUR                                                |
| Art.2.                                                    | Monthly fee for maintaining bank accounts and issuing account statements                                                                                                                                                                                                                                                                                                                                                                  |                                                        |                                                        |
| cl.1.                                                     | Accounts /current, accumulation except accumulation accounts from art.2, cl.8, letter of credit, liquidation, special, escrow and other accounts other than account to which credit cards are issued/ for which account statements in hard copies are presented upon request at the Bank's office or the bank statement is sent by e-mail. <sup>Note 2</sup>                                                                              | 10 EUR                                                 | 10 EUR                                                 |
| cl.2.                                                     | Accounts, for which statements in the format for electronic processing (MT940, STMT, etc.) are generated and sent, with the exception of budget accounts under art.2 cl.4                                                                                                                                                                                                                                                                 | 35 EUR                                                 | 35 EUR                                                 |
| cl.3.                                                     | Deposit accounts                                                                                                                                                                                                                                                                                                                                                                                                                          | no fee                                                 | no fee                                                 |
| cl.4.                                                     | Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units                                                                                                                                                                                                                                                                                        | no fee                                                 | no fee                                                 |
| cl.5.                                                     | Resubmission of statements upon the explicit request of a client (in hard copy) (including VAT)                                                                                                                                                                                                                                                                                                                                           | 0.50 EUR per statement                                 | 0.50 EUR per statement                                 |
| cl.6.                                                     | Provision of account statements for past calendar years (including VAT)                                                                                                                                                                                                                                                                                                                                                                   |                                                        |                                                        |
| cl.6.1.                                                   | on paper-based                                                                                                                                                                                                                                                                                                                                                                                                                            | 26 EUR for each past year                              | 26 EUR for each past year                              |
| cl.6.2.                                                   | via e-mail                                                                                                                                                                                                                                                                                                                                                                                                                                | 13 EUR for each past year                              | 13 EUR for each past year                              |
| cl.7.                                                     | Postal expenses for sending account statements (including VAT)                                                                                                                                                                                                                                                                                                                                                                            | 1.20 EUR per statement                                 | 1.20 EUR per statement                                 |
| cl.8.                                                     | Fee for maintenance, keeping and management of capital raising accounts for: the establishment of a company, increasing the capital of a commercial company, paying the difference between subscribed capital and paid-in capital of a commercial company, issuance of bonds by joint-stock company, for which a statement is provided on paper upon request at an office of the Bank or a statement is sent via email. <sup>Note 5</sup> | 4 EUR                                                  | 4 EUR                                                  |
| cl.9.                                                     | Accounts opened for trade in securities                                                                                                                                                                                                                                                                                                                                                                                                   | no fee                                                 | no fee                                                 |
| Art.3.                                                    | Other services and fees on client accounts                                                                                                                                                                                                                                                                                                                                                                                                |                                                        |                                                        |
| cl.1.                                                     | Fee for SMS Notifications                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                        |                                                        |
| cl.1.1.                                                   | 10 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)                                                                                                                                                                                                                                                                                                                                      | The product has been discontinued since 22 August 2025 | –                                                      |
| cl.1.2.                                                   | 30 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)                                                                                                                                                                                                                                                                                                                                      | The product has been discontinued since 22 August 2025 | –                                                      |
| cl.1.3.                                                   | Sending an unlimited number of SMS notifications ( 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)                                                                                                                                                                                                              | 0.10 EUR                                               | –                                                      |
| cl.2.                                                     | Fee for the Utility Bills Subscription                                                                                                                                                                                                                                                                                                                                                                                                    |                                                        |                                                        |
| cl.2.1.                                                   | Annual fee                                                                                                                                                                                                                                                                                                                                                                                                                                | 1.60 EUR                                               | –                                                      |
| cl.2.2.                                                   | Operator's fee for the SMS message (including VAT)                                                                                                                                                                                                                                                                                                                                                                                        | 0.05 EUR per 1 SMS                                     | –                                                      |

|                             |                                                                                                                                                                                                                                                                                                                                                 |                                                     |                                                     |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| cl.2.3.                     | Fee for an e-mail notification (including VAT)                                                                                                                                                                                                                                                                                                  | no fee                                              | –                                                   |
| Art.4.                      | Closing accounts by order of the holder                                                                                                                                                                                                                                                                                                         |                                                     |                                                     |
| cl.1.                       | Current accounts, accounts opened for trade in securities, letters of credit, special, liquidation, Escrow and other accounts (only for accounts opened less than 6 months ago)                                                                                                                                                                 | 8 EUR                                               | 8 EUR                                               |
| cl.2.                       | Accumulation account with no current account open                                                                                                                                                                                                                                                                                               | 9 EUR                                               | 9 EUR                                               |
| cl.3.                       | Accumulation account with a current account open                                                                                                                                                                                                                                                                                                | no fee                                              | no fee                                              |
| cl.4.                       | Deposit account                                                                                                                                                                                                                                                                                                                                 | no fee                                              | no fee                                              |
| cl.5.                       | Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units                                                                                                                                                                                              | no fee                                              | no fee                                              |
| cl.6.                       | Annual fee for monitoring and review of documents in connection with establishing the legal status of non-resident legal entities registered outside the EEA or resident legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. (including VAT) <sup>Note 4</sup> | 40 EUR                                              | 40 EUR                                              |
|                             |                                                                                                                                                                                                                                                                                                                                                 |                                                     |                                                     |
| Notes                       |                                                                                                                                                                                                                                                                                                                                                 |                                                     |                                                     |
| 1                           | To Art.1(8.1) The Bank considers the documentation within 5 business days after the receipt of all necessary documents. The fee is payable for each subsequent newly opened account. The fee is paid as a one-off payment and will not be refunded in case of a refusal to open the account.                                                    |                                                     |                                                     |
| 2                           | To Art.2(1): Monthly fees for L/C accounts are debited from the titleholder's current account. The monthly fees for special purpose accounts are debited according to the terms and conditions of the Account Opening and Keeping Agreement.                                                                                                    |                                                     |                                                     |
| 3                           | The monthly fees, other than those under Art. 2 (3) are debited in full regardless of the availability of the account. In the absence of sufficient funds, the deficit amount is reported as a past due liability of the client to the Bank, which is immediately payable.                                                                      |                                                     |                                                     |
| 4                           | To Art.4(6): The fee is collected once a year.                                                                                                                                                                                                                                                                                                  |                                                     |                                                     |
| 5                           | The fee under Article 2, point 8 is applicable in case the account has not been closed within three months of its opening.                                                                                                                                                                                                                      |                                                     |                                                     |
| Section II. CASH OPERATIONS |                                                                                                                                                                                                                                                                                                                                                 |                                                     |                                                     |
|                             |                                                                                                                                                                                                                                                                                                                                                 | EUR                                                 | ANOTHER CURRENCY                                    |
| Art.1.                      | Deposit of cash by the holder                                                                                                                                                                                                                                                                                                                   | 0.7% min. 3.00 EUR, max. 200.00 EUR                 | 0.7% min. 3.00 EUR, max. 200.00 EUR                 |
| cl.1.                       | Acceptance of sorted coins at the cash desk:                                                                                                                                                                                                                                                                                                    |                                                     |                                                     |
| cl.1.1.                     | With a deposit in the account of up to EUR 25.00                                                                                                                                                                                                                                                                                                | 0.5% min. 1.05 EUR                                  | –                                                   |
| cl.1.2.                     | With a deposit in the account of over EUR 25.00                                                                                                                                                                                                                                                                                                 | 2 % min. 2.60 EUR                                   | –                                                   |
| Art.2.                      | Cash withdrawal                                                                                                                                                                                                                                                                                                                                 | 0.7% min. 6.00 EUR                                  | 0.7% min. 6.00 EUR                                  |
| cl.1.                       | Cash withdrawals without a preliminary order (The execution is permissible at the discretion / with the consent of the Bank)                                                                                                                                                                                                                    | 0.7% on the amount not ordered, min. 10 EUR         | 0.7% on the amount not ordered, min. 10 EUR         |
| cl.2.                       | Upon submitted preliminary order for cash withdrawal and subsequent reduction of the amount ordered for withdrawal or subsequent cancellation of the order                                                                                                                                                                                      | 0.2% on the cancelled / reduced amount, min. 20 EUR | 0.2% on the cancelled / reduced amount, min. 20 EUR |
| Art.3.                      | Depositing cash by third parties who do not act in their capacity as proxies                                                                                                                                                                                                                                                                    |                                                     |                                                     |
| cl.1.                       | On current accounts, accounts opened for trade in securities and deposit accounts                                                                                                                                                                                                                                                               | 0.8% min. 3 EUR, max. 200.00 EUR                    | 0.8% min. 3 EUR, max. 200.00 EUR                    |
| Art.4.                      | Cash operations for amounts exceeding EUR 100,000 / BGN 200,000                                                                                                                                                                                                                                                                                 | subject to agreement                                | subject to agreement                                |
| Art.5.                      | Other cash operations (including VAT)                                                                                                                                                                                                                                                                                                           |                                                     |                                                     |
| cl.1.                       | Replacement and exchange of banknotes                                                                                                                                                                                                                                                                                                           | 2% min.12 EUR                                       | 2% min.12 EUR                                       |
| cl.2.                       | Banknote checking, without depositing into accounts for persons who do not maintain accounts with CCB AD                                                                                                                                                                                                                                        | 1%                                                  | 1%                                                  |
| cl.3.                       | Exchange of coins against banknotes (EUR only)                                                                                                                                                                                                                                                                                                  | 3 % min. 3.12 EUR                                   | –                                                   |
| cl.4.                       | Replacement of damaged EUR banknotes and coins                                                                                                                                                                                                                                                                                                  | no fee                                              | –                                                   |

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                     |                                                         |                                                    |                                  |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------|----------------------------------|
| cl.5.                         | Preparation, handling and submission of a valuable shipment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 0.02 % on the whole amount intended to be submitted of up to two valuable shipments per day and 04% on the whole amount to be submitted of three or more valuable shipments per day | –                                                       |                                                    |                                  |
| cl.6.                         | Acceptance of a valuable shipment delivered by a collection company for counting and crediting to the account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1.60 EUR per valuable shipment                                                                                                                                                      | –                                                       |                                                    |                                  |
| Art.6.                        | Proceeds from sales points (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| cl.1.                         | Collection of receipts from clients' sites using vehicles of the Bank in the area of the town                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | subject to agreement                                                                                                                                                                | –                                                       |                                                    |                                  |
| cl.2.                         | Collection of receipts from clients' sites using vehicles of the Bank beyond the area of the town                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | subject to agreement                                                                                                                                                                | –                                                       |                                                    |                                  |
| Notes                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| 1                             | For withdrawing amounts within 1 business day where the total daily amount exceeds EUR 5,000 or its equivalent in other currencies per day, a prior written order must have been submitted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| 2                             | The Bank may, at its discretion, require the clients to provide prior written orders for withdrawing amounts below the amounts specified above in case of unforeseen circumstances other than the standard events. The changes are made by decision of the Executive Directors and Procurator of the Bank. The decisions should be communicated to the Bank's clients through announcements in the bank offices.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| 3                             | A written application for withdrawing amounts cash from EUR 5 000.01 to EUR 15 000.00, included, or their equivalent amount in another currency, submitted till 14:00 p.m. on the respective day, is executed on the working day, specified by the client in the application, which may be as early as one working day after the day of submitting the application. A written application, submitted after this time, is executed on the working day specified by the client in the application, which may be as early as two working days after the day of submitting the application.                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| 4                             | A written application for withdrawing amounts cash from EUR 15 000.01 to EUR 50 000.00, included, or their equivalent amount in another currency, submitted till 14:00 p.m. on the respective day, is executed on the working day, specified by the client in the application, which may be as early as two working days after the day of submitting the application. A written application, submitted after this time, is executed on the working day specified by the client in the application, which may be as early as three working days after the day of submitting the application. A written application for withdrawing amounts cash above EUR 50 000.00, or their equivalent amount in another currency, is executed on the working day specified by the client in the application, which may be as early as five working days after the day of submitting the application. |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| 5                             | The fee under Art. 2, point 1 is not collected upon account closure, if the available balance at the moment of closure is less than the applied minimum of the fee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| 6                             | No fee is charged for depositing 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| Section III. CREDIT TRANSFERS |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                     |                                                         |                                                    |                                  |
|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | EUR                                                                                                                                                                                 |                                                         | ANOTHER CURRENCY                                   |                                  |
| Art.1.                        | Intra-bank transfers ordered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | transfers from an account ordered in a bank office                                                                                                                                  | electronically ordered transfers                        | transfers from an account ordered in a bank office | electronically ordered transfers |
| cl.1.                         | Between accounts held by the same client in the Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 3 EUR                                                                                                                                                                               | no fee                                                  | 3 EUR                                              | no fee                           |
| cl.2.                         | Between accounts held by different clients in the Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 3 EUR                                                                                                                                                                               | 0.35 EUR                                                | 3 EUR                                              | 1.50 EUR                         |
| cl.3.                         | Transfers to budget spending units and administrators of public receivables                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3 EUR                                                                                                                                                                               | 0.35 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.                         | Automatic intra-bank payments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                     |                                                         |                                                    |                                  |
| cl.5.1.                       | Automatic Push & Pull transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0.40 EUR                                                                                                                                                                            | -                                                       | 0.40 EUR                                           | –                                |
| cl.5.2.                       | Automatic fixed transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 0.40 EUR                                                                                                                                                                            | -                                                       | 0.40 EUR                                           | –                                |

|         |                                                                                                                                                                                  | EUR                                                     |                                                         |                                                         | ANOTHER CURRENCY                                   |                                          |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------|------------------------------------------|
| Art.2.  | 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. 5.20 EUR                                        | 3.60 EUR                                                | 0.70 EUR                                                | –                                                  | –                                        |
| cl.1.1. | Transfers to budget spending units and administrators of public receivables                                                                                                      | 1% min. 5.20 EUR                                        | 3.60 EUR                                                | 0.70 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)                                                                                                                         | –                                                       | –                                                       | 0.70 EUR                                                | –                                                  | –                                        |
| cl.1.4. | 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.   | Automatic interbank payments                                                                                                                                                     |                                                         |                                                         |                                                         |                                                    |                                          |
| cl.3.1. | Automatic Push transfers                                                                                                                                                         | –                                                       | 3.60 EUR                                                | –                                                       | –                                                  | –                                        |
| cl.3.2. | Automatic fixed transfers                                                                                                                                                        | –                                                       | 3.60 EUR                                                | –                                                       | –                                                  | –                                        |
| cl.4.   | Transfers in EUR from a client's account with the Bank to an account with another PSP - non-bank institution serviced by CCB AD                                                  | –                                                       | 3.60 EUR                                                | 0.70 EUR                                                | 3.60 EUR                                           | 0.70 EUR                                 |
| cl.5.   | 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.5.1. | Through payment system SEPA transfers STEP2 <sup>Note 4</sup>                                                                                                                    |                                                         |                                                         |                                                         | 3.60 EUR                                           | 0.70 EUR                                 |
| cl.5.2. | Through the Trans-European Automated Real-Time Express Transfer System TARGET (T2)                                                                                               |                                                         |                                                         |                                                         | 21 EUR                                             | 6.20 EUR                                 |
| cl.5.3. | SEPA instant transfers in euro ( for amounts below EUR 15 000)                                                                                                                   |                                                         |                                                         |                                                         | -                                                  | 0.70 EUR                                 |
| cl.6.   | Transfers in foreign currency other than EU, as well as non-EEA transfers                                                                                                        |                                                         |                                                         |                                                         |                                                    |                                          |
| cl.6.1. | With value date the next business day <sup>Note 5</sup>                                                                                                                          |                                                         |                                                         |                                                         | 0.2% min. 20, max. 100 EUR                         | 0.15% min. 15, max. 100 EUR              |
| cl.6.2. | With value date the same business day <sup>Note 6</sup>                                                                                                                          |                                                         |                                                         |                                                         | 0.2% min. 20, max. 100 EUR, plus 25 EUR            | 0.15% min. 15, max. 100 EUR, plus 25 EUR |
| cl.7.   | Transfers in currency other than EU, as well as non-EEA transfers with expenses for the originator (OUR) - in addition to the commissions referred to in cl.6. <sup>Note 7</sup> |                                                         |                                                         |                                                         |                                                    |                                          |
| cl.7.1. | For transfers in USD, regardless of the amount                                                                                                                                   |                                                         |                                                         |                                                         | 27 USD                                             | 27 USD                                   |
| cl.7.2. | For amounts up to EUR 12,500 inclusive or the equivalent in another currency (other than USD)                                                                                    |                                                         |                                                         |                                                         | 28 EUR                                             | 28 EUR                                   |
| cl.7.3. | For amounts from EUR 12,500.01 to EUR 25,000 inclusive or the equivalent in another currency (other than USD)                                                                    |                                                         |                                                         |                                                         | 35 EUR                                             | 35 EUR                                   |
| cl.7.4. | For amounts from EUR 25,000.01 to EUR 50,000 inclusive or the equivalent in another currency (other than USD)                                                                    |                                                         |                                                         |                                                         | 45 EUR                                             | 45 EUR                                   |
| cl.7.5. | For amounts over EUR 50,000 or the equivalent in another currency (other than USD)                                                                                               |                                                         |                                                         |                                                         | 60 EUR                                             | 60 EUR                                   |

|               |                                                                                                                    |                                                               |                                                                                                                        |                                                       |                                                                                                                        |
|---------------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| cl.8.         | To overseas subsidiaries of CCB AD                                                                                 |                                                               |                                                                                                                        | 0.1%, min. 5,<br>max. 30 EUR                          | 0.1%, min. 5,<br>max. 30 EUR                                                                                           |
| cl.9.         | Transfers from a medical fundraising account                                                                       |                                                               |                                                                                                                        | 8 EUR                                                 | –                                                                                                                      |
| cl.10.        | Cancellation or change of ordered transfers to another PSP                                                         |                                                               |                                                                                                                        | EUR                                                   | ANOTHER CURRENCY                                                                                                       |
| cl.10.1.      | Where the transfer is accounted for from the originator's account but not effected                                 |                                                               |                                                                                                                        | 8 EUR                                                 | 8 EUR                                                                                                                  |
| cl.10.2.      | Where the transfer is effected by CCB AD (except for the correspondent bank's expenses)                            |                                                               |                                                                                                                        | –                                                     | 40 EUR                                                                                                                 |
| cl.11.        | Request at the initiative of the originator (except for the correspondent bank's expenses) (including VAT)         |                                                               |                                                                                                                        | 8 EUR                                                 | 36 EUR                                                                                                                 |
| <b>Art.3.</b> | <b>Accepting and handling a mass payment order</b>                                                                 | EUR                                                           |                                                                                                                        | ANOTHER CURRENCY                                      |                                                                                                                        |
| cl.1.         | Intra-bank                                                                                                         | transfers from an account<br>ordered in a bank office         | electronically ordered transfers                                                                                       | transfers from an account ordered in a<br>bank office | electronically ordered transfers                                                                                       |
| cl.1.1.       | Transfers of wages and under social assistance and employment programs                                             | no fee                                                        | no fee                                                                                                                 | no fee                                                | no fee                                                                                                                 |
| cl.1.2.       | For other transfers                                                                                                | 0.35 EUR per transfer                                         | free of charge between accounts of the<br>same client / 0.30 EUR per transfer<br>between accounts of different clients | 0.35 EUR per transfer                                 | free of charge between accounts of the<br>same client / 0.30 EUR per transfer<br>between accounts of different clients |
| cl.2.         | To an account with another PSP                                                                                     |                                                               |                                                                                                                        |                                                       |                                                                                                                        |
| cl.2.1.       | SEPA transfers to a PSP established in the territory of the Republic of Bulgaria                                   | 3.60 EUR per transfer                                         | 0.70 EUR per transfer                                                                                                  | –                                                     | –                                                                                                                      |
| cl.2.2.       | Through RINGS                                                                                                      | The product has been<br>discontinued since 01 January<br>2026 | The product has been discontinued since<br>01 January 2026                                                             | –                                                     | –                                                                                                                      |
| <b>Art.4.</b> | <b>Received transfers</b>                                                                                          |                                                               |                                                                                                                        | EUR                                                   | ANOTHER CURRENCY                                                                                                       |
| 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 from overseas subsidiaries of CCB AD                                                                     |                                                               |                                                                                                                        | no fee                                                | no fee                                                                                                                 |
| cl.2.4.       | 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.2.5.       | Responding to inquiries about incoming transfers (with VAT included) /the fee is deducted by the counter bank/     |                                                               |                                                                                                                        | 36 EUR                                                | 36 EUR                                                                                                                 |
| cl.2.6.       | Return of received transfers in reply to a received request for return /the fee is deducted by the counter bank /. |                                                               |                                                                                                                        |                                                       |                                                                                                                        |
| cl.2.6.1.     | Regarding received transfers in EUR from an EEA country                                                            |                                                               |                                                                                                                        | 5 EUR                                                 | 5 EUR                                                                                                                  |
| cl.2.6.2.     | Regarding received transfers from a non-EEA country and from a EEA country in a currency other than EUR            |                                                               |                                                                                                                        | 40 EUR                                                | 40 EUR                                                                                                                 |
| <b>Art.5.</b> | <b>MT101 - incoming payment order</b>                                                                              |                                                               |                                                                                                                        |                                                       |                                                                                                                        |
| cl.1.         | One-off fee for activating the service                                                                             |                                                               |                                                                                                                        | 42 EUR                                                | 42 EUR                                                                                                                 |
| cl.2.         | Monthly service fee (for each account)                                                                             |                                                               |                                                                                                                        | 21 EUR                                                | 21 EUR                                                                                                                 |
| cl.3.         | Termination or change                                                                                              |                                                               |                                                                                                                        | 16 EUR                                                | 16 EUR                                                                                                                 |

| Art.6.  | Direct debits                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | The product has been discontinued since 01 January 2026 | The product has been discontinued since 01 January 2026 |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|
| cl.1.   | Intra-bank direct debits                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                         |                                                         |
| cl.1.1. | Initiation of a direct debit transfer order                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                         |                                                         |
| cl.1.2. | Initiation of a direct debit transfer order by a mass file via Internet Banking                                                                                                                                                                                                                                                                                                                                                                                                  |                                                         |                                                         |
| cl.1.3. | Payment on initiated direct debit transfer orders                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                         |                                                         |
| cl.1.4. | Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer                                                                                                                                                                                                                                                                                                                                                         |                                                         |                                                         |
| cl.1.5. | Accepting consent for direct debit payment                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                                                         |
| cl.2.   | Direct debits to another PSP                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                         |                                                         |
| cl.2.1. | Initiation of a direct debit transfer order                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                         |                                                         |
| cl.2.2. | Initiation of a direct debit transfer order by a mass file via Internet Banking                                                                                                                                                                                                                                                                                                                                                                                                  |                                                         |                                                         |
| cl.2.3. | Payment on initiated direct debit transfer orders                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                         |                                                         |
| cl.2.4. | Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer                                                                                                                                                                                                                                                                                                                                                         |                                                         |                                                         |
| cl.2.5. | Accepting consent for direct debit payment                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                                                         |
| Notes   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                         |                                                         |
| 1       | PSP stands for <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 (6.1) with a value date of two working days (SPOT) in the following cases: for USD transfers - where the amount of the transfer exceeds USD 5 million; for GBP transfers - where the amount of the transfer exceeds GBP 2 million; for CHF transfers - where the amount exceeds CHF 2 million; as well as for transfers in other currencies. |                                                         |                                                         |
| 6       | The Bank executes the transfers under Art. 2 (6.2) only if the orders for them have been received / registered in the CCB AD system within the deadline times specified in Section XV, Art. 3.                                                                                                                                                                                                                                                                                   |                                                         |                                                         |
| 7       | Transfers in EUR to banks located in the EEA banks are only executed with the option of shared costs between the originator and the beneficiary ("SHA").                                                                                                                                                                                                                                                                                                                         |                                                         |                                                         |
| 8       | Due to the specific bank practices on the territory of the USA and Canada, CCB AD guarantees that a transfer ordered in USD or CAD under Art.2 (7) will be processed without charging recipient fees by the intermediary bank, but it is possible that the recipient's bank may deduct its fee from the transfer amount.                                                                                                                                                         |                                                         |                                                         |
| 9       | Transfers received for clients of third banks holding loro accounts with CCB AD are charged according to the arrangements with the relevant third bank.                                                                                                                                                                                                                                                                                                                          |                                                         |                                                         |
| 10      | Ordered cross-border transfers that are returned without the fault of the Bank are considered as received transfers.                                                                                                                                                                                                                                                                                                                                                             |                                                         |                                                         |
| 11      | The Bank does not execute "conditional transfers" orders.                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                         |                                                         |
| 12      | Conditional payment orders are considered documentary letters of credit. SWIFT messages pacs.008 should not be used for conditional transfers. Otherwise, the Bank executes these transfers as incoming foreign currency transfers without bearing any liability.                                                                                                                                                                                                                |                                                         |                                                         |

| Section IV. BANK CARD OPERATIONS |                                                                                                                                                                          |                                                         |                                                         |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|
|                                  |                                                                                                                                                                          | EUR                                                     | ANOTHER CURRENCY                                        |
| <b>Art.1.</b>                    | <b>Debit card operations</b>                                                                                                                                             |                                                         |                                                         |
| 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 (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) (including VAT)                                                                        | 2.00 EUR                                                | -                                                       |
| cl.13.                           | Cash withdrawal from an ATM device or through a POS terminal in Bulgaria                                                                                                 |                                                         |                                                         |
| cl.13.1.                         | from an ATM device of CCB AD                                                                                                                                             | 0.15 % min 0.15 EUR                                     | -                                                       |
| 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% of 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                                                            | 0.16 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 country                                                                                                                    | 0.2% of the amount, min. 0.80 EUR                       | -                                                       |
| cl.14.2.                         | Cash withdrawal from an ATM device or through a POS terminal in non-EEA country                                                                                          | -                                                       | 2.50 EUR plus 1.5% of the amount                        |
| cl.14.3.                         | Cash withdrawal from a POS terminal in the EEA country                                                                                                                   | -                                                       | 2.50 EUR plus 1.5% of the amount                        |
| cl.15.                           | Cash withdrawal through a POS terminal of CCB AD by clients of another payment service provider using using cards with BIN 6760                                          | 1% of the amount, min. 0.51 EUR                         | -                                                       |
| 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.                                                                                               | 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 through the electronic channels of CCB PLC                                                                                                               | no fee                                                  | -                                                       |
| cl.21.                           | Money transfers by card from an ATM and on the Internet                                                                                                                  | 0.11 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 EUR                                 | -                                  |
| cl.23.2.      | change of international limits                                                                                                                                    | 2 EUR                                 | -                                  |
| cl.24.        | Card blocking/unblocking fee                                                                                                                                      | 2 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 EUR                                 | -                                  |
| cl.27.        | Card account statements                                                                                                                                           | according to Section I, Art. 2 (7)    | according to Section I, Art. 2 (7) |
| cl.28.        | Subscription for account statements of all bank accounts of the client via the Internet (periodically)                                                            | no fee                                | -                                  |
| cl.29.        | Interest rate on a personal card account                                                                                                                          | according to Appendix 1 to the Tariff | -                                  |
| cl.30.        | Annual fee for maintaining Visa Debit Commercial/Debit Mastercard Commercial debit cards                                                                          | 6 EUR                                 | -                                  |
| cl.31.        | Deactivation fee for a debit card issued to an account which is to be transferred                                                                                 | 5 EUR                                 | -                                  |
| cl.32.        | Cash deposits at the Bank's ATM with a debit card                                                                                                                 | 0.15 EUR                              |                                    |
| <b>Art.2.</b> | <b>Annual fee for using the Issuer Online service (Synchron service) (The service has been discontinued since 24 January 2024)</b>                                | -                                     | -                                  |
| <b>Art.3.</b> | <b>Commissions due by merchants for payments with bank cards through POS terminals:</b>                                                                           |                                       |                                    |
| cl.1.         | Payments with debit cards at physical/virtual POS terminals                                                                                                       | subject to agreement                  | -                                  |
| cl.2.         | Payments with credit cards at physical/virtual POS terminals                                                                                                      | subject to agreement                  | -                                  |
| <b>Art.4.</b> | <b>Operations with CCB-Office 1 local credit cards (This product has been discontinued since 22 August 2018)</b>                                                  |                                       |                                    |
| <b>Art.5.</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 Business                                                                                                                                                     | 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.       | Mastercard/Visa Business                                                                                                                                          | -                                     | 4 EUR                              |
| cl.7.4.       | Visa Classic CCB-Bulgaria Air Guaranteed                                                                                                                          | -                                     | 1 EUR                              |
| cl.7.5.       | Visa Gold CCB-Bulgaria Air Guaranteed                                                                                                                             | -                                     | 3 EUR                              |
| cl.7.6.       | Visa Gold CCB-Bulgaria Air Guaranteed Supercard                                                                                                                   | -                                     | 1 EUR                              |
| cl.8.         | Commitment fee for Leader cards issued on the basis of a contract concluded by 22 July 2014 inclusive (This product has been discontinued since 1 September 2017) | -                                     | -                                  |
| cl.9.         | Annual credit management fee for cards with annual charging, issued on the basis of a contract concluded by 22 July 2014, inclusive.                              |                                       |                                    |
| cl.9.1.       | Mastercard Standard/Visa Classic                                                                                                                                  | 13 EUR                                | -                                  |
| cl.9.2.       | MasterCard / Visa Gold                                                                                                                                            | 47 EUR                                | -                                  |
| cl.9.3.       | Visa Gold SuperCard                                                                                                                                               | 13 EUR                                | -                                  |
| cl.9.4.       | Mastercard/Visa Business                                                                                                                                          | 26 EUR                                | -                                  |
| cl.10.        | Fees for credit/guaranteed Mastercard and Visa cards issued on the basis of a contract concluded between 22 July 2014 and 18 December 2015, inclusive             |                                       |                                    |
| cl.10.1.      | Monthly fee for the maintenance of a Guaranteed Card                                                                                                              |                                       |                                    |
| cl.10.1.1.    | Visa Classic CCB-Bulgaria Air Guaranteed                                                                                                                          | -                                     | 1 EUR                              |
| cl.10.1.2.    | Visa Gold CCB-Bulgaria Air Guaranteed                                                                                                                             | -                                     | 3 EUR                              |
| cl.10.2.      | Annual credit card maintenance fee (not applicable for Guaranteed Cards - the has been discontinued since 13 February 2015)                                       |                                       |                                    |
| cl.10.2.1.    | Mastercard Standard/Visa Classic                                                                                                                                  | 13 EUR                                | -                                  |

|            |                                                                                                                                                                                                                                                                 |                                                     |                                                     |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| cl.10.2.2. | Mastercard/Visa Gold                                                                                                                                                                                                                                            | 47 EUR                                              | -                                                   |
| cl.10.2.3. | Mastercard/Visa Business                                                                                                                                                                                                                                        | 26 EUR                                              | -                                                   |
| cl.11.     | Maintenance fees for Mastercard and Visa credit cards issued on the basis of a contract concluded between 18 December 2015 and 31 August 2017, inclusive, or renewed on the basis of an Annex concluded between 18 December 2015 and 31 August 2017, inclusive. |                                                     |                                                     |
| cl.11.1.   | Mastercard Standard / Visa Classic                                                                                                                                                                                                                              | 21 EUR                                              | -                                                   |
| cl.11.2.   | MasterCard/Visa Gold                                                                                                                                                                                                                                            | 47 EUR                                              | -                                                   |
| cl.11.3.   | Mastercard/Visa Business                                                                                                                                                                                                                                        | 26 EUR                                              | -                                                   |
| cl.12.     | Maintenance fees for Mastercard and Visa credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017.                                                                      |                                                     |                                                     |
| cl.12.1.   | Mastercard Standard/Visa Classic                                                                                                                                                                                                                                | 21 EUR                                              | -                                                   |
| cl.12.2.   | MasterCard/Visa Gold                                                                                                                                                                                                                                            | 47 EUR                                              | -                                                   |
| cl.12.3.   | Mastercard/Visa Business                                                                                                                                                                                                                                        | 26 EUR                                              | -                                                   |
| cl.13.     | Minimum non-reducible balance for guaranteed cards (The product "Guaranteed Card" has been discontinued since 13 February 2015)                                                                                                                                 |                                                     |                                                     |
| cl.14.     | Transactions with international credit cards                                                                                                                                                                                                                    |                                                     |                                                     |
| cl.14.1.   | Cash withdrawal from an ATM of the Bank                                                                                                                                                                                                                         | -                                                   | 1.50 EUR + 1.5%                                     |
| cl.14.2.   | Cash withdrawal from an ATM of another payment service provider                                                                                                                                                                                                 | -                                                   | 2.50 EUR plus 1% of the amount                      |
| cl.14.3.   | Cash withdrawal through a POS terminal of CCB AD                                                                                                                                                                                                                | -                                                   | 2.50 EUR plus 1% of the amount                      |
| cl.14.4.   | Cash withdrawal in Bulgaria through a POS terminal at the merchant following payment for goods and services provided by the same merchant                                                                                                                       | 0.80 EUR                                            |                                                     |
| cl.14.5.   | Cash withdrawal from an ATM abroad                                                                                                                                                                                                                              |                                                     |                                                     |
| cl.14.5.1. | Cash withdrawal from an ATM in EEA country                                                                                                                                                                                                                      | -                                                   | 2.50 EUR plus 1% of the amount                      |
| cl.14.5.2. | Cash withdrawal from an ATM abroad in non-EEA country                                                                                                                                                                                                           | -                                                   | 4 EUR plus 1.5% of the amount, min. 6 EUR           |
| cl.14.6.   | Cash withdrawal from a POS terminal of another payment service provider in Bulgaria and abroad                                                                                                                                                                  | -                                                   | 4 EUR plus 1.5% of the amount, min. 10 EUR          |
| cl.14.7.   | Payment of goods and services at merchants in Bulgaria and abroad                                                                                                                                                                                               | no fee                                              | -                                                   |
| cl.15.     | Balance inquiry and last 5 transactions statement                                                                                                                                                                                                               |                                                     |                                                     |
| cl.15.1.   | Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.                                                                                                                                                                                      | 0.60 EUR                                            | -                                                   |
| cl.15.2.   | Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)                                                                                                                                        | -                                                   | -                                                   |
| cl.15.3.   | Balance inquiry through ePay.bg (The service has been discontinued since 14 July 2023)                                                                                                                                                                          | -                                                   | -                                                   |
| cl.15.4.   | Balance inquiry for Visa/Mastercard card from an ATM abroad                                                                                                                                                                                                     | 1.10 EUR                                            | -                                                   |
| cl.15.5.   | Balance inquiry through the electronic channels of CCB PLC                                                                                                                                                                                                      | no fee                                              | -                                                   |
| cl.16.     | Credit Limit Plus Service Fees (only for Favourite Credit Cards). Applicable to credit cards issued on the basis of a contract concluded prior to 13 January 2025 inclusive.                                                                                    |                                                     |                                                     |
| cl.16.1.   | Registration for the service                                                                                                                                                                                                                                    | 2.60 EUR                                            | -                                                   |
| cl.16.2.   | Deregistration from the service                                                                                                                                                                                                                                 | 2.60 EUR                                            | -                                                   |
| cl.17.     | Additional operations with international credit cards                                                                                                                                                                                                           |                                                     |                                                     |
| cl.17.1.   | Refused authorization of a transaction                                                                                                                                                                                                                          | -                                                   | 0.20 EUR                                            |
| cl.17.2.   | Fee for exceeded credit limit                                                                                                                                                                                                                                   | -                                                   | 10 EUR                                              |
| cl.17.3.   | Money transfers by card from an ATM and on the Internet to an account with CCB AD <sup>Note 1</sup>                                                                                                                                                             | -                                                   | 1.00 EUR plus 1% of the amount                      |
| cl.17.4.   | Money transfers by card from an ATM and on the Internet to an account opened with another payment service provider in Bulgaria <sup>Note 1</sup>                                                                                                                | -                                                   | 2.00 EUR plus 1% of the amount                      |
| cl.17.5.   | Credit card refunds                                                                                                                                                                                                                                             | The service has been discontinued since 27 May 2026 | The service has been discontinued since 27 May 2026 |
| cl.17.6.   | Card blocking and unblocking                                                                                                                                                                                                                                    | -                                                   | 5 EUR                                               |
| cl.17.7.   | Change of parameters of all card types – limits                                                                                                                                                                                                                 | -                                                   | 10 EUR                                              |
| cl.17.8.   | Inclusion in the "Electronic stop-list"                                                                                                                                                                                                                         | actual expenses                                     | actual expenses                                     |
| cl.17.9.   | Unjustified dispute of a transaction by the client                                                                                                                                                                                                              | -                                                   | 20 EUR                                              |
| cl.17.10.  | Receipt of a monthly statement on Favourite cards by the cardholder at the address specified in the application                                                                                                                                                 | 1.50 EUR                                            | -                                                   |
| cl.17.11.  | Receipt of a monthly statement on cards other than Favourite cards by the cardholder at the address specified in the application                                                                                                                                | according to Section I, Art. 2 (7)                  | -                                                   |

|               |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                          |                                 |
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| cl.17.12      | Release of the balance on a card current account for performing payment operations without a card (Applicable to cards issued under contracts concluded on or after 14 January 2025).                                                                                                                                                    | 2.60 EUR                                                                                                                                 | -                               |
| cl.18.        | Fee for card closing before the expiry of the validity period                                                                                                                                                                                                                                                                            | 6.00 EUR                                                                                                                                 | -                               |
| cl.19.        | Cash deposits with a credit card at the Bank's ATM                                                                                                                                                                                                                                                                                       | no fee                                                                                                                                   | -                               |
| <b>Art.6.</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)                                                                                                                                                                                                                                                                                       | 0.05 EUR per 1 SMS                                                                                                                       | -                               |
| cl.3.3.       | Operator's fee for the e-mail message (including VAT)                                                                                                                                                                                                                                                                                    | 0.04 EUR per 1 message                                                                                                                   | -                               |
| cl.4.         | Fees on payment cards upon ordering CashM money transfer. (The service has been discontinued since 22 January 2025)                                                                                                                                                                                                                      |                                                                                                                                          |                                 |
| cl.4.1.       | From a debit card                                                                                                                                                                                                                                                                                                                        | -                                                                                                                                        |                                 |
| cl.4.2.       | From a credit card                                                                                                                                                                                                                                                                                                                       | -                                                                                                                                        |                                 |
| cl.5.         | Betting and gambling transactions ( including payments and receiving amounts)                                                                                                                                                                                                                                                            | 1% of the amount, min. 0.50 EUR                                                                                                          | 1% of the amount, min. 0.50 EUR |
| <b>Art.7.</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. 2.60 EUR                                                                                                          |                                 |
|               | <b>Notes</b>                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |                                 |
| 1             | The money transfer using a card at an ATM and on the Internet (under Art. 5 (19.3) and Art. 5 (19.4)) are treated as cash transfers and include:<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. |                                                                                                                                          |                                 |
|               | <b>Section V. CREDIT OPERATIONS</b>                                                                                                                                                                                                                                                                                                      |                                                                                                                                          |                                 |
|               |                                                                                                                                                                                                                                                                                                                                          | EUR                                                                                                                                      |                                 |
| <b>Art.1.</b> | <b>Interest on credit transactions (working capital, investment, revolving loans, overdrafts, etc.)</b>                                                                                                                                                                                                                                  |                                                                                                                                          |                                 |
| cl.1.         | On loans in EUR                                                                                                                                                                                                                                                                                                                          | RIRLCC / Reference Interest Rate on Loans to Corporate Clients, EURIBOR, or other index approved by the Bank, plus the negotiated margin |                                 |
| cl.2.         | On loans in a currency other than EUR                                                                                                                                                                                                                                                                                                    | SOFR, or other index approved by the Bank, plus the negotiated margin                                                                    |                                 |
| <b>Art.2.</b> | <b>Interest on overdue credit transactions (working capital, investment, revolving loans, overdrafts, etc.)</b>                                                                                                                                                                                                                          |                                                                                                                                          |                                 |
| cl.1.         | On loans in EUR                                                                                                                                                                                                                                                                                                                          | The agreed interest rate on the loan plus the negotiated margin                                                                          |                                 |
| cl.2.         | On loans in a currency other than EUR                                                                                                                                                                                                                                                                                                    | The agreed interest rate on the loan plus the negotiated margin                                                                          |                                 |
| <b>Art.3.</b> | <b>Fees and commissions on lending operations</b>                                                                                                                                                                                                                                                                                        |                                                                                                                                          |                                 |
| cl.1.         | Fee for submitting a loan/overdraft application, including for document consideration                                                                                                                                                                                                                                                    | 0.1% on the amount requested; min. 155 EUR, max. 1025 EUR (to be paid upon the submission of the documents)                              |                                 |

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

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| 5                                                         | The collected fees and commissions on loans are non-refundable upon early repayment of the loan.                                                                                                                                                                                                                                                                                                                                                                                 |                                                                  |                            |
| 6                                                         | The fee for early loan repayment does not apply in the cases where the early repayment is effected at the request of CCB AD.                                                                                                                                                                                                                                                                                                                                                     |                                                                  |                            |
| 7                                                         | Under framework agreements concluded with providers of assets – covered by loan transactions under programs with the State Agricultural Fund and other programs, for each loan agreement concluded, the Bank is entitled to collect fees from the provider in accordance with the terms and conditions of the relevant framework contract.                                                                                                                                       |                                                                  |                            |
| 8                                                         | The management fee for all types of loans is not applicable for institutional clients, i.e.: sector classification state non-financial companies, sector classification central government, including spending units with financial autonomy, sector classification local government, sector classification social security funds, according to the sector classification of BNB. The fee is individually specified for each case of a loan granted to an institutional client.  |                                                                  |                            |
| Section VI. PURCHASE AND SALE OF FOREIGN CURRENCY         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                  |                            |
|                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | EUR                                                              |                            |
| Art.1.                                                    | The Bank buys/sells foreign currency against the EUR, as well as exchanges foreign currency against another foreign currency at the client's initiative at the exchange rates officially announced by the Bank at the time of the transaction.                                                                                                                                                                                                                                   |                                                                  |                            |
| Art.2.                                                    | For amounts in excess of EUR 5,000 or the equivalent in foreign currency, the Bank's clients are entitled to request individual exchange rates from the Treasury Devision, and the provision of such individual exchange rates is entirely at the discretion of the Bank.                                                                                                                                                                                                        |                                                                  |                            |
| Art.3.                                                    | Purchase and sale of foreign currency against EUR or other foreign currencies                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                  |                            |
| cl.1.                                                     | Purchase and sale of foreign currency on bank accounts with CCB AD                                                                                                                                                                                                                                                                                                                                                                                                               | no fees and commissions                                          |                            |
| cl.2.                                                     | Purchase and sale of foreign currency where the amount of the transaction is paid in and received by clients who hold accounts with CCB AD in cash at the Bank office.                                                                                                                                                                                                                                                                                                           | 0.1% of the deposited amount, min. BGN 1                         |                            |
| cl.3.                                                     | Purchase and sale of foreign currency where the amount of the transaction is paid at the Bank office against crediting the client's account in another currency.                                                                                                                                                                                                                                                                                                                 | the fee collected is determined according to Section II, Art. 1. |                            |
| cl.4.                                                     | Purchase and sale of foreign currency where the amount of the transaction is withdrawn at the Bank office against debiting the client's account in another currency.                                                                                                                                                                                                                                                                                                             | the fee collected is determined according to Section II, Art. 2. |                            |
| Art.4.                                                    | Purchase and sale of foreign currency in cash by clients who do not hold accounts with CCB AD                                                                                                                                                                                                                                                                                                                                                                                    | 0.1% of the deposited amount, min 0.55 EUR                       |                            |
| Art.5.                                                    | In the event that the Bank receives a credit transfer in favour of the Client in a currency other than the currency of the recipient's bank account, the Bank executed the received transfer by applying the relevant exchange rate declared by the Bank at the time of crediting the specified recipient's bank account, unless another exchange rate has been agreed with the Treasury Devision.                                                                               |                                                                  |                            |
| Notes                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                  |                            |
| 1                                                         | In the cases referred to in Art. 4, the purchase and sale is executed at the exchange rates officially announced by the Bank at the time of the transaction. The transactions are executed if there is sufficient funds available in the account. The Bank reserves the right to refuse to execute such a transaction if there is currently no sufficient cash available in the account. In such cases, the client may file an application in accordance with the Bank's Tariff. |                                                                  |                            |
| 2                                                         | Art. 3 (3) and (4) does not apply to transactions in the purchase and sale of foreign currency, the terms of which were agreed directly with the Treasury Devision.                                                                                                                                                                                                                                                                                                              |                                                                  |                            |
| 3                                                         | The fee under Art. 3, point 1 concerns operations, ordered at a bank office and electronically                                                                                                                                                                                                                                                                                                                                                                                   |                                                                  |                            |
| 4                                                         | No commission is collected for cash FX purchase and sale for operations of Bank non-clients for amounts up to the denomination of 5 for EUR and USD and up to the denomination of 10 for all remaining currencies, with which the Bank works, as well as for operations, with which the due fee is recalculated, according to the Bank Tariff.                                                                                                                                   |                                                                  |                            |
| 5                                                         | No fee is charged for exchanging Bulgarian levs into euro in cash. For exchanges exceeding 30,000 levs, a prior request submitted three (3) business days in advance is required.                                                                                                                                                                                                                                                                                                |                                                                  |                            |
| Section VII. DOCUMENTARY AND CLEAN (FINANCIAL) COLLECTION |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                  |                            |
|                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | EUR                                                              | ANOTHER CURRENCY           |
| Art.1.                                                    | Documents and commercial papers sent to other banks for collection                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                  |                            |
| cl.1.                                                     | For transfer for payment/acceptance                                                                                                                                                                                                                                                                                                                                                                                                                                              | –                                                                | 0.2%, min.40, max.300 EUR  |
| cl.2.                                                     | For transfer without payment                                                                                                                                                                                                                                                                                                                                                                                                                                                     | –                                                                | 0.15%, min.30, max.250 EUR |
| cl.3.                                                     | Amendment of collection instructions                                                                                                                                                                                                                                                                                                                                                                                                                                             | –                                                                | 30 EUR                     |
| cl.4.                                                     | Complaints and inquiries                                                                                                                                                                                                                                                                                                                                                                                                                                                         | –                                                                | 30 EUR                     |
| Art.2.                                                    | Collection of documents and commercial papers received from other banks                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                  |                            |
| cl.1.                                                     | Presentation of documents against payment                                                                                                                                                                                                                                                                                                                                                                                                                                        | –                                                                | 0.2%, min.50, max.300 EUR  |
| cl.2.                                                     | Presentation of documents against acceptance                                                                                                                                                                                                                                                                                                                                                                                                                                     | –                                                                | 0.2%, min.50, max.300 EUR  |
| cl.3.                                                     | Presentation of documents without payment                                                                                                                                                                                                                                                                                                                                                                                                                                        | –                                                                | 30 EUR                     |

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

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

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

| Notes                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                  |
|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------|
| 1                                                                                     | The commissions for the issuance are collected in advance for the entire term of the guarantee or as agreed between CCB AD and the client and are not refundable upon cancellation prior to the expiration of the validity period or upon reduction of the Bank's commitment.                                                                                                                                                                                                                                                                                                                     |                             |                  |
| 2                                                                                     | The list of first-class banks within the meaning of Art. 1 (2.1.1) is approved by the Executive Directors of CCB AD.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                             |                  |
| 3                                                                                     | Issuance of an indirect bank guarantee (counter guarantee, based on which the correspondent bank issues the direct guarantee) or assuming by the Bank of custody, associated with a client liability, for a quarter or a part thereof, CCB applies the commissions, specified in Art.1, increased by the commissions of the correspondent bank.                                                                                                                                                                                                                                                   |                             |                  |
| 4                                                                                     | For additional responsibility on the part of CCB AD, following of other operations, concerning the issued guarantee (counter letters of credit, guarantees, collections, transfers, etc.), the respective commissions for each operation are collected additionally on the whole guarantee amount.                                                                                                                                                                                                                                                                                                |                             |                  |
| 5                                                                                     | CCB PLC is responsible for the timely submission /proceessing and delivery, in accordance with article 2, point 4/, of a claim for payment concerning a bank guarantee, issued in favour of a client of the bank, if the claim is presented at CCB PLC at least 3 working days before the specified deadline for presentation of the respective claim which should be sent by CCB PLC to another bank on the territory of the Republic of Bulgaria, and at least 5 working days before the specified deadline for the presentation of the respective claim which should be sent to a bank abroad. |                             |                  |
| Section X. TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS TRADED IN THE COUNTRY |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                  |
|                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | EUR                         | ANOTHER CURRENCY |
| Art.1.                                                                                | Government securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                  |
| cl.1.                                                                                 | Handling transactions in government securities on the primary market                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                             |                  |
| cl.1.1.                                                                               | Approved competitive / non-competitive order for primary market government securities (% of nominal value)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                             |                  |
| cl.1.1.1.                                                                             | Short-term government securities - up to one year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 0.04%, min. 5.20 EUR        | –                |
| 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)                                                                                                                                                                                                                                                                                                                                                                                                                                         | 5.20 EUR                    | –                |
| cl.2.7.                                                                               | Cancellation of instructions on transactions in government securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 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).                                                                                                                                                                                                                                                                                                                                                                                                                          | 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.                                                                                 | Fee for safekeeping and maintaining a client register                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 25.60 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>Art.2.</b> | <b>Corporate securities, municipal bonds, units of collective investment schemes and compensatory instruments</b>                                                                                                                                                                                                                    |                                                                                           |   |
| cl.1.         | Operations and transactions in securities on a regulated market                                                                                                                                                                                                                                                                      |                                                                                           |   |
| cl.1.1.       | Intermediation for concluding transactions in corporate securities - shares, rights to shares, depository receipts on shares, compensatory instruments and units of collective investment schemes in a regulated trading venue (on the value of the order)                                                                           |                                                                                           |   |
| cl.1.1.1.     | Transaction fee                                                                                                                                                                                                                                                                                                                      | 1.05 EUR                                                                                  | – |
| 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                                                                                                                                                                                                                                                                                                   | subject to agreement                                                                      | – |
| cl.11.        | Commission for safekeeping and maintaining a register of clients                                                                                                                                                                                                                                                                     | BGN 20.05                                                                                 | – |
| cl.12.        | Blocking, unblocking of securities, pledge registration, distraint and open bankruptcy proceedings, registration of in-kind contribution of securities at a depository institution and registration of additional circumstances thereto                                                                                              | 20.45 EUR plus expenses, according to the tariff of the respective depository institution | – |
| cl.13.        | Issuance of a certificate by a depository institution in connection with the services referred to in cl.5                                                                                                                                                                                                                            | 5.15 EUR plus expenses, according to the tariff of the respective depository institution  | – |
| 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                                                                                                                | 10.25 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.                                                                                                           |                                                                                           |   |

| Section XI. TRANSACTIONS AND OPERATION IN FINANCIAL INSTRUMENTS TRADED ON INTERNATIONAL MARKETS |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                              |                  |
|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------|
|                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                   | EUR                                                                          | ANOTHER CURRENCY |
| <b>Art.1.</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% annual                                      | –                |
| 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 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>Art.2.</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                                                                                                                                                                                                                                                                                                                                                                                                                      | subject to agreement                                                         | –                |
| cl.6.                                                                                           | Exercising corporate event instructions                                                                                                                                                                                                                                                                                                                                                                                                           | subject to agreement                                                         | –                |
| cl.7.                                                                                           | Preparation, at the Client's request, of a report on the corporate securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)                                                                                                                                                                                                                 | 12.30 EUR                                                                    | –                |
| <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 XII. INVESTMENT BANKING                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                    |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------|
|                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | EUR                                                     | ANOTHER CURRENCY   |
| <b>Art.1.</b>                                                                                       | <b>Access to capital markets</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                         |                    |
| cl.1.                                                                                               | Issuance and placement of bond issues                                                                                                                                                                                                                                                                                                                                                                                                                                                 | subject to agreement                                    | -                  |
| cl.2.                                                                                               | Admission to trading in bond issues on a regulated market                                                                                                                                                                                                                                                                                                                                                                                                                             | subject to agreement                                    | -                  |
| cl.3.                                                                                               | Public offering of shares (primary and secondary)                                                                                                                                                                                                                                                                                                                                                                                                                                     | subject to agreement                                    | -                  |
| cl.4.                                                                                               | Issuance of hybrid financial instruments (convertible bonds, warrants, preference shares)                                                                                                                                                                                                                                                                                                                                                                                             | subject to agreement                                    | -                  |
| cl.5.                                                                                               | Trade offerings, in accordance with Art. 149 of POSA                                                                                                                                                                                                                                                                                                                                                                                                                                  | subject to agreement                                    | -                  |
| <b>Art.2.</b>                                                                                       | <b>Mergers, acquisitions and conversions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                          | subject to agreement                                    | -                  |
| Section XIII. IMPOSITION AND ENFORCEMENT OF DISTRRAINTS. ACCOUNT OPERATIONS WITH IMPOSED DISTRRAINT |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |                    |
|                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | EUR                                                     | ANOTHER CURRENCY   |
| <b>Art.1.</b>                                                                                       | <b>One-off charge for processing and executing a distraint note (including VAT)</b>                                                                                                                                                                                                                                                                                                                                                                                                   | 23 EUR                                                  | 23 EUR             |
| <b>Art.2.</b>                                                                                       | <b>Monthly fee for maintenance of accounts, on which foreclosure was imposed /checking accounts, capital raising accounts, with the exception of the capital raising accounts under Art. 8, LC accounts, liquidation accounts, special accounts, escrow accounts and other accounts, with the exception of accounts, on which credit cards have been issued /, for which a statement is provided on paper upon request at an office of the Bank or a statement is sent via email.</b> | 20 EUR                                                  | 20 EUR             |
| <b>Art.3.</b>                                                                                       | <b>Closing of a distrained current account by the order of the holder, opened within 6 months prior to the closing date</b>                                                                                                                                                                                                                                                                                                                                                           | 15 EUR                                                  | 15 EUR             |
| <b>Art.4.</b>                                                                                       | <b>Withdrawal of non-sequestration amounts, including amounts exceeding the distraint, from distrained current accounts and other accounts, according to a concluded contract</b>                                                                                                                                                                                                                                                                                                     | 0.85 % min. 12 EUR                                      | 0.85 % min. 12 EUR |
| <b>Art.4a.</b>                                                                                      | <b>Transfer to an account of an enforcement agent in the performance of an imposed foreclosure:</b>                                                                                                                                                                                                                                                                                                                                                                                   |                                                         |                    |
| cl.1.                                                                                               | Intra-bank transfers ordered                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                         |                    |
| cl.1.1.                                                                                             | Transfers to accounts of enforcement agents                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5 EUR                                                   | 5 EUR              |
| cl.1.2.                                                                                             | Transfers to budget spending units and administrators of public receivables by one-line transfer orders                                                                                                                                                                                                                                                                                                                                                                               | 5.50 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                                                                                                                                                                                                                                                                                                                                                                                                      | 9 EUR                                                   | -                  |
| cl.2.2.                                                                                             | Transfers through RINGS                                                                                                                                                                                                                                                                                                                                                                                                                                                               | The product has been discontinued since 01 January 2026 | -                  |
| <b>Art. 5.</b>                                                                                      | <b>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</b>                                                                                                                                                                                                                                                                                                             | 15 EUR                                                  | -                  |
| <b>Art. 6.</b>                                                                                      | <b>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)</b>                                                                                                                                                                                                                               | 18 EUR                                                  | -                  |
| <b>Art.7.</b>                                                                                       | <b>Fee for issuing a certificate for the presence of blocked amounts on accounts when enforcing a distraint (including VAT)</b>                                                                                                                                                                                                                                                                                                                                                       |                                                         |                    |
| cl.1.                                                                                               | within 3 business days.                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 30 EUR                                                  | -                  |
| cl.2.                                                                                               | within the same business day                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 37 EUR                                                  | -                  |
| <b>Art.8.</b>                                                                                       | <b>Fee for maintenance, keeping and management of capital raising accounts, on which foreclosure has been imposed for: company establishment, increasing the capital of a commercial company, paying the difference between subscribed capital and paid-in capital of a commercial company, bond issuance by a joint-stock company, where a statement is provided on paper upon request at an office of the Bank or a statement is sent via email. <sup>Note 5</sup></b>              | 7 EUR                                                   | 7 EUR              |

Notes

|                               |                                                                                                                                                                                                                                                          |                                                           |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| 1                             | The one-off fee referred to in Art. 1 for the processing and enforcement of each distraint note including a message for Imposition, modification, and lifting of an attachment is due from each account blocked on the grounds of the imposed distraint. |                                                           |
| 2                             | The monthly maintenance fees for distrained bank accounts are charged for the calendar month in which the account was distrained until and including the calendar month in which the distraint is released or enforced.                                  |                                                           |
| 3                             | The fee referred to in Art. 5 is not collected where the Bank is the originator of transfers to executive bodies.                                                                                                                                        |                                                           |
| 4                             | For operations performed from/with and on distrained accounts and no special fees have been set under this Section, the fees due for accounts without distraints in accordance with this Tariff will be charged and collected.                           |                                                           |
| 5                             | The fee under Article 8 is applicable in case the account has not been closed within three months of its opening.                                                                                                                                        |                                                           |
| Section XIV. OTHER OPERATIONS |                                                                                                                                                                                                                                                          |                                                           |
|                               |                                                                                                                                                                                                                                                          | EUR                                                       |
| Art.1.                        | 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                                                                                                     |                                                           |
| cl.1.1.                       | Foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. <sup>Note 1</sup>                                        | 100 EUR                                                   |
| Art.2.                        | Fee for each third and next visit of the safe-box lessee, in person or through a proxy, at the Bank vault within one calendar month (including VAT)                                                                                                      | 2.60 EUR                                                  |
| Art.3.                        | Written reports on bank operations (including VAT)                                                                                                                                                                                                       |                                                           |
| cl.1.                         | For the current year, for each operation                                                                                                                                                                                                                 | 19 EUR                                                    |
| cl.2.                         | For past calendar years, for each operation                                                                                                                                                                                                              | 37 EUR                                                    |
| Art.4.                        | Transcripts and photocopies of bank documents and account statements (including VAT)                                                                                                                                                                     | 1.30 EUR per page                                         |
| Art.5.                        | Issuance of a certificate (including VAT)                                                                                                                                                                                                                |                                                           |
| cl.1.                         | in Bulgarian language                                                                                                                                                                                                                                    | 19 EUR                                                    |
| cl.2.                         | in Bulgarian language, within the same business day                                                                                                                                                                                                      | 25 EUR                                                    |
| cl.3.                         | in English language                                                                                                                                                                                                                                      | 36 EUR                                                    |
| cl.4.                         | in English language, within the same business day                                                                                                                                                                                                        | 48 EUR                                                    |
| cl.5.                         | in Bulgarian language for certifying the capital raised for the establishment of the company                                                                                                                                                             | 15.50 EUR                                                 |
| Art.6.                        | Issuance of bank reference (including VAT)                                                                                                                                                                                                               |                                                           |
| cl.1.                         | in Bulgarian language                                                                                                                                                                                                                                    | 28 EUR                                                    |
| cl.2.                         | in English language                                                                                                                                                                                                                                      | 48 EUR                                                    |
| Art.7.                        | Preparation of a reply to an inquiry with regard to a performed auditor’s verification of a client (including VAT)                                                                                                                                       |                                                           |
| cl.1.                         | in Bulgarian language                                                                                                                                                                                                                                    | 62 EUR                                                    |
| cl.2.                         | in English language                                                                                                                                                                                                                                      | 93 EUR                                                    |
| Art.8.                        | Faxing, per page (including VAT)                                                                                                                                                                                                                         |                                                           |
| cl.1.                         | for the country                                                                                                                                                                                                                                          | 3.20 EUR                                                  |
| cl.2.                         | abroad                                                                                                                                                                                                                                                   | 6 EUR                                                     |
| Art.9.                        | Postal services (including VAT)                                                                                                                                                                                                                          |                                                           |
| cl.1.                         | registered mail for the country                                                                                                                                                                                                                          | 3.20 EUR                                                  |
| cl.2.                         | registered mail abroad                                                                                                                                                                                                                                   | 12 EUR                                                    |
| Art.10.                       | Special courier (including VAT)                                                                                                                                                                                                                          |                                                           |
| cl.1.                         | shipments to Bulgaria                                                                                                                                                                                                                                    | 6.20 EUR                                                  |
| cl.2.                         | shipments for Europe                                                                                                                                                                                                                                     | 36 EUR                                                    |
| cl.3.                         | shipments for other continents                                                                                                                                                                                                                           | 48 EUR                                                    |
| Art.11.                       | Fee for activating the service of sending statements in electronic format through a non-e-mail channel (MT940, Infobank, etc.)                                                                                                                           | 28 EUR                                                    |
| Art.12.                       | Support to Internet Banking system                                                                                                                                                                                                                       |                                                           |
| cl.1.                         | Registration for using the service                                                                                                                                                                                                                       | no fee                                                    |
| cl.1.1.                       | Change/termination of the registration                                                                                                                                                                                                                   | no fee                                                    |

|                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| cl.1.2.                                                                                                                    | Access blocking/unblocking                                                                                                                                                                                                                                                                                                                                                                                                                                                     | no fee                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| cl.1.3.                                                                                                                    | Account addition/deletion                                                                                                                                                                                                                                                                                                                                                                                                                                                      | no fee                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| cl.2.                                                                                                                      | Monthly fee for using the service                                                                                                                                                                                                                                                                                                                                                                                                                                              | no fee                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| cl.3.                                                                                                                      | Payment of utility bills                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.3.1.                                                                                                                    | Registration for payment of utility bills                                                                                                                                                                                                                                                                                                                                                                                                                                      | no fee                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| cl.3.2.                                                                                                                    | Payment of utility bills                                                                                                                                                                                                                                                                                                                                                                                                                                                       | no fee                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| cl.4.                                                                                                                      | Generating a new password for Internet Banking                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2.60 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| cl.5.                                                                                                                      | Visiting the client's premises at the request of the client (including VAT)                                                                                                                                                                                                                                                                                                                                                                                                    | 15.50 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Art.13.                                                                                                                    | Fee for the verification of a power of attorney at the initial submission with the bank (VAT included)                                                                                                                                                                                                                                                                                                                                                                         | 2.60 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Art.14.                                                                                                                    | Fee for the verification of a power of attorney certified in a Bulgarian diplomatic or consular representation abroad at the initial submission with the bank (VAT included)                                                                                                                                                                                                                                                                                                   | 10.50 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Art.15.                                                                                                                    | Fee for activating the service "CCB Motions"                                                                                                                                                                                                                                                                                                                                                                                                                                   | subject to agreement                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Art.16.                                                                                                                    | Monthly fee for using the service "CCB Motions"                                                                                                                                                                                                                                                                                                                                                                                                                                | 25.00 EUR                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Notes                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 1                                                                                                                          | To cl.1.1. The Bank considers the documentation within 5 business days after the receipt of all necessary documents. The fee is payable for each subsequent request for rental of bank safe boxe.The fee is paid as a one-off payment and will not be refunded in case of a refusal to rent a bank safe box.                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Section XV. DATES OF EXECUTION, VALUE DATES AND DEADLINES FOR PROCESSING TRANSFERS WITH VALUE DATE - THE SAME BUSINESS DAY |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Art.1.                                                                                                                     | Date of execution is the date on which the Bank debits the payer's account on a payment transaction.                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Art.2.                                                                                                                     | Value dates                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.1.                                                                                                                      | In the accounts serviced by the Bank - the value date is the date from which interest starts or stops accruing. The value date is an interest-bearing day.                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.2.                                                                                                                      | When depositing/withdrawing cash, the value date is the date of depositing/receiving the cash.                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.3.                                                                                                                      | For outgoing credit transfers to accounts of clients with another PSP, the value date for the payer is the execution date, and the value date of the transfer is the date on which settlement (transfer of funds) is performed to the settlement account of CCB AD at the BNB, or to the account of another PSP at CCB AD, or to the account of CCB AD with a foreign correspondent bank, or the date of the transfer of funds between CCB AD and the external payment system. |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.4.                                                                                                                      | For incoming credit transfers from accounts of clients with another PSP, the value date for the beneficiary's account is the date the funds are received in the settlement account of CCB AD at the BNB, or in the account of another PSP at CCB AD, or the date the funds are received in the account of CCB AD with a foreign correspondent bank, or the date of the transfer of funds between the external payment system and CCB AD.                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.5.                                                                                                                      | For intrabank credit transfers, the execution date stated in the payment order is the value date for both the payer and the beneficiary.                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| cl.6.                                                                                                                      | In the case of corrective operations, the value date is the date of the wrong operation.                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Art.3.                                                                                                                     | Deadlines for credit transfers with value date the same business day.                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                            | Deadline times for accepting payment orders for foreign currency transfers to an account with another payment service provider with a value date of the transfer being the date of execution (day D):                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                            | Transfer currency                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Deadline for accepting / registering the payment order                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                            | EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | EUR to a PSP participating in the BISERA payment system - by 19:30 p.m.                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | UR to a PSP not participating in BISERA – executed via the STEP2 payment system - by 16:00 p.m.                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | EUR in payment system TARGET (T2) - by 16:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                            | USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 3:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | GBP                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 1:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | CHF                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 1:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | JPY                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | it cannot be ordered with value date - date of execution, the earliest value date is D+1                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                            | CAD                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 3:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | DKK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 a.m.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                            | NOK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 a.m.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                            | SEK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 a.m.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                            | PLN                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 1:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | CZK                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 11:00 a.m.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                            | RON                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 1:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | TRY                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 10:30 a.m.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                            | RUB                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 1:00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | MKD                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | by 2:30 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                            | all other currencies                                                                                                                                                                                                                                                                                                                                                                                                                                                           | it cannot be ordered with value date - date of execution, the earliest value date is D+2                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                            | Art.4.                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | The received cross-border transfers with current value date are credited to the account of the 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. |