

CENTRAL COOPERATIVE BANK PLC / Our Clients Feel Important

# **T A R I F F**

**On the interest rates, fees and commissions,  
applied by CCB Plc**

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## GENERAL PROVISIONS

1. The present Tariff stipulates the ordinary interest conditions, commissions, fees and other costs, applied by CCB PLC, in case there are no explicitly negotiated conditions between the Bank and its clients or correspondents for the specific transactions.

2. The bank commissions, fees, interest and other costs are collected in BGN and EUR / USD according to the transaction currency. If the transaction currency is different from EUR / USD, and the commissions, fees, interest rates and other costs are determined in EUR, then they are calculated in EUR based on the BNB reference rate for the day.

3. The equivalent amount in BGN of the fees and commissions for BGN operations, denominated in a foreign currency, shall be calculated based on the BNB reference rate for the day.

4. The appendices on the minimum balances for opening and maintenance are an inseparable part of the present Tariff, as well as the interest rates, calculated by CCB PLC on the bank accounts in national and foreign currency.

5. In the sense of the present Tariff, Bank clients are considered:

- individuals: Bulgarian and foreign citizens, who have a current or deposit account with the bank;

- other clients: legal entities; non-personified companies and sole proprietors; individuals, carrying out a business, but not registered as traders that have an opened a checking account with the bank.

6. For legal entities and sole proprietors, as well as the persons that carry out commercial activity without any registration under the Commerce Act, all payment operations (including cash withdrawals and deposits) are effected from the checking account, opened with CCB Plc, regardless of the operations nature.

7. In case the Bank receives a credit transfer in favour of the client in a currency other than the currency of the beneficiary's account, the Bank performs the received transfer, applying the current arbitrage foreign exchange rate (announced by the Bank in the Bank rooms), at the moment of crediting the specified beneficiary's account, unless otherwise provided.

SECTION I  
OPENING AND SERVICING OF CLIENT ACCOUNTS

Art.1 Account opening fees	
Point 1 Checking accounts in national currency and foreign exchange	
- of individuals /without accounts, to which cards have been issued/	BGN 2.50 / EUR 1.25, one-off upon account opening
- of other clients /without accounts, to which credit cards have been issued/	BGN 10 / EUR 5, one-off upon account opening
Point 2 Escrow account (accounts with a special purpose)	0,2% of the credited amount /min. BGN 100, max. BGN 500/  /min. EUR 50, max. EUR 250/
Point 3 Capital-raising, liquidation, special, LC and other accounts in national and foreign currency	BGN 15 / EUR 8
p.4 Deposit accounts of individuals and other clients	Free of charge
p.5 Budgetary, extra-budgetary and capital-raising accounts of administrators of public receivables and budget spending units	Free of charge
p.6 Savings accounts in national and foreign currency	BGN 2 / EUR 1, oneoff upon account opening
p.7 Accounts, opened for raising funds for treatment	Free of charge
p.8 Accounts with conditions for individuals in national and foreign currency	BGN 5 / EUR 3
p.9 Reviewing documents for the opening of accounts in national and foreign currency of foreign persons from countries outside EEA *The Bank carries out the reviewing within 5 work days after receiving all the necessary documents. The fee is paid oneoff and is not reimbursed in case of refusal to open the account.	
-of foreign individuals, citizens of countries outside EEA	EUR 50

-of foreign legal entities, registered outside EEA or local legal entities with above 10% foreign participation, when the foreign persons have been registered or are citizens of countries outside EEA	EUR 100
Art.2 Monthly fees for maintaining bank accounts and account statements	

Point 1 Checking accounts and accounts with debit cards of individuals in national and foreign currency	
a) on checking accounts	BGN 2.60 / EUR 1.70
b) on accounts with debit cards	BGN 2.10 / EUR 1.10
c) accounts, on which within two /two/ year period no payment operations were performed	BGN 3 / EUR 2
d) accounts, on which a foreclosure has been placed	
-on checking accounts	BGN 10.00 / EUR 5
-on accounts with debit cards	BGN 12.00 / EUR 6

Note:

p.1a), 1b) and 1 d) the following accounts shall not be charged:

- accounts, opened for treatment;
- accounts, opened for trading corporate securities;
- checking accounts and accounts with debit cards, which service a loan product; - accounts, for which there are concluded agreements.

p.1c) When on the client's account there are no sufficient funds to deduct the due fee as per the Bank Tariff, the fee is deducted to the amount of the account balance. The performed by the Bank ex officio operations for charging the accounts shall not be considered "payment operations". Checking accounts that service a loan product shall not be charged.

The fees are deducted on the last workday of the respective calendar month, whereas the 2 /two/ year period is determined till the date, preceding the date of charging.

P.1.1 Fees for account statements of individuals /including card checking accounts/	
a) On paper carrier	Free of charge
b) Via email	Free of charge
P.1.2 Fees for account statements of individuals for past years /on paper carriers/	BGN 0.50 per page
Point 2 LC accounts and accounts with a special purpose of individuals in national currency and in foreign currency	BGN 10 / EUR 6

P.2.1 LC accounts and accounts with a special purpose of individuals in national currency and foreign currency, on which a foreclosure has been placed	BGN 18 / EUR 9
Point 3 Checking, capital-raising, LC, liquidation, special purpose, escrow and other accounts of other clients	
a) in national currency	
- for account maintenance, including provision of a daily statement about effected movements from / to the account without accounts, on which credit cards have been issued	BGN 12
- upon the second provision of a statement at the explicit request of the beneficiary	BGN 0.50 per page is deducted additionally
- LC accounts, opened under the product "Grain producers – ZHB"	Free of charge
-for maintaining an account, on which a foreclosure has been	BGN 20

placed, including the provision of a daily statement for effected movements from/to the account.	
b) in foreign currency	
- for account maintenance, including provision of a daily statement about effected movements from / to the account without accounts, on which credit cards have been issued	EUR 12
- upon the second provision of a statement at the explicit request of the client	BGN 0.50 per page is deducted additionally
- LC accounts, opened under the product "Grain producers – ZHB"	Free of charge
-for maintaining an account, on which a foreclosure has been placed, including the provision of a daily statement for effected movements from/to the account.	EUR 10
P.3.1 Fees for account statements of other clients for past years /on paper carriers/	BGN 1 per page

Point 4 Deposit accounts of individuals and other clients	Free of charge
a) Savings accounts /including universal savings accounts and CCB savings accounts /	Free of charge
Point 5 Budgetary, extra-budgetary and capital raising accounts	
a) of administrators of public receivables	Free of charge
b) of budget spending units	Free of charge
Point 6 Conditional accounts	BGN 40 / EUR 20

<b>P. 6.1. Conditional accounts on which distraint is imposed</b>	<b>BGN 40 / EUR 20</b>
Point 7 Fee for the "SMS messages" service	
☑ Subscription "10 SMS messages" The fee is collected at the moment of the registration.	BGN 2 with VAT included
☑ Subscription "30 SMS messages" The fee is collected at the moment of the registration.	BGN 5 with VAT included
-Sending an unlimited number of SMS messages  They are charged monthly, whereas the fee for the messages sent during the month is collected from the client account on the last workday of the month.	BGN 0.18 per 1 message
Point 8 Fee for the "Subscription for utility bills" service	
- Annual fee The fee is collected at the moment of the registration.	BGN 3
-Operator's fee for the SMS message	BGN 0.10 for 1 message
- Operator's fee for the e-mail	Free of charge
Point 9 SMS payment of utility bills	BGN 3, Deducted one-off at the moment of registration for using the service
Point 10 Monthly fee for postal expenses for sending	BGN 2

statements from checking accounts of individuals and other clients	Per statement
Point 11 Postal expenses for sending notifications, related to transferring a checking account (for each notification)	BGN 2 Per statement

**Note:**

The monthly fees associated with the LC accounts are deducted from the checking account of the titleholder. With respect to the special purpose accounts – according to the conditions of the Contract for the opening and maintenance of accounts.

The following are exempt from fees under Art.2:

- Accounts, opened for the collection of funds for the treatment of an illness
- Capital-raising accounts for the establishment of a company

The monthly fees for maintaining bank accounts, on which a foreclosure has been placed, are due for the calendar month, in which the foreclosure was placed till and including the calendar month, in which the foreclosure is released or enforced.



Art.3 Interest on bank accounts – CCB Plc applies interest rates on the attracted funds in national and foreign currency, according to the appendix for interest on bank accounts, unless otherwise provided in the concrete contract.	
Art.4 The interest that CCB Plc pays on checking, savings and deposit accounts accrues based on the actual number of calendar days for the month and the year.	
Art.5 Fees for closing accounts upon the order by the account beneficiary	
Point 1 Checking, LC accounts and accounts with a special purpose of individuals in national currency and foreign currency	BGN 2 / EUR / USD 1
p.1.1 accounts for raising funds for treatment	Free of charge
Point 2 Checking, LC, special purpose, liquidation, Escrow and other accounts of other clients in national currency and foreign currency	BGN 15 / EUR 8
p.2.1 LC accounts, opened for the product “Grain producers – GFB”	Free of charge
Point 3 Capital –raising accounts of other clients in national currency and foreign currency	BGN 15 / EUR 8
Point 3.1 Capital –raising accounts of other clients in national currency and foreign currency with the opening of a checking account	Free of charge
Point 4 Deposit accounts of individuals and other clients in national currency and foreign currency	Free of charge
Point 5 Budgetary, extra-budgetary and capital-raising accounts	
a) of administrators of public receivables	Free of charge
b) of budget spending units	Free of charge
Point 6 Closing a checking account, on which a foreclosure was imposed, whereas the account was opened within 6 months of the closing date at an office	BGN 4
- for individuals	BGN 4 / EUR 2
- for other customers	BGN 16 / EUR 8

Article 6 Fee for unblocking accounts of individuals at the request of the titleholder	BGN 2 / EUR 1
Article 7 Annual fee for the performance of monitoring and review of the documents in relation to establishing the actual state of foreign legal entities, registered outside EEA or local legal entities with over 10% foreign participation, when the foreign persons have been registered or are citizens of countries outside EEA (with VAT included) *Collected once a year	BGN 80

SECTION II  
CASH OPERATIONS

Art.1 Cash operations in national currency:	
Point 1 For credits to accounts of other clients, regardless of the branch /office, where the accounts have been opened	
up to BGN 5 000	0.1% min. BGN 1.00
over BGN 5 000	0.2% max. BGN 400
Point 2 For cash withdrawals from accounts of other clients, regardless of the branch /office, where the accounts have been opened	
up to BGN 2 000	0.1% min. BGN 1.00
over BGN 2 000	0.3%
Point 3 On deposit and checking accounts of individuals who are not traders and do not carry out commercial payments via their accounts, no matter with which branch the account has been opened:	
a) depositing cash	
- under term deposits	No commission
- under checking accounts	
Up to BGN 3 000	No commission
over BGN 3 000	0.1% for the amount over BGN 3 000 max. BGN 200
- under savings accounts	
Up to BGN 3 000	No commission
over BGN 3 000	0.1% for the amount over BGN 3 000 max. BGN 200
-for the repayment of liabilities associated with credit products of individuals	No commission
b) Cash withdrawal:	
- from term deposits on maturity	No commission
- from term deposits not on maturity	
Up to BGN 2 000	No commission

over BGN 2 000	BGN 1 plus 0.3% for the amount over BGN 2 000 max. BGN 200
- from checking accounts without closing	
Up to BGN 120	BGN 8
From BGN 120.01 to BGN 2 000	BGN 1
Over BGN 2 000	BGN 1 plus 0.3% for the amount over BGN 2 000

	max. BGN 200
- of amounts that cannot be sequestrated, including amounts above the amount of the foreclosure, from foreclosed checking accounts	
Up to BGN 5 000	BGN 8
Over BGN 5 000	BGN 8 plus 0.3% for the amount over BGN 5 000 max. BGN 250
- from checking accounts with closing	
Up to BGN 2 000	BGN 1
- from savings accounts	
Up to BGN 2 000	No commission
Over BGN 2 000	BGN 1 plus 0.3% for the amount over BGN 2 000 max. BGN 200
Point 4 Upon a preliminary application and an application withdrawal or decreasing the amount on the day of withdrawal the Bank collects a commission to the amount of 0.2% on the withdrawn / decreased amount, but not less than BGN 10 *safe for amounts upon withdrawal from term deposits	
Point 5 Cash operations for amounts over BGN 200 000	Subject to agreement
Point 6 For substitution and exchange of banknotes for non-clients of CCB Plc	1% min. BGN 5
Point 7 Acceptance of sorted coins at the cashiers:	
a) with a transfer to account – of individuals and other clients	
- for amounts up to BGN 50	0.5%, min. BGN 2

- for amounts over BGN 50	2%, min. BGN 5
b) without a transfer to account (exchange against banknotes)	3%, min. BGN 5
Point 8 Preparation, processing and submission of a precious consignment	0.02 % on the whole amount for submission of up to two precious consignments per day and 0,04 % on the whole amount for submission of three or more precious consignments per day.
Point 9 Operations for cash withdrawals, not requested beforehand are effected at the discretion of the Bank. A fee is collected:	0.45% on the amount, not requested beforehand
Point 10 Accepting a precious consignment, delivered by a collection company for counting and crediting to the account of other clients	BGN 3.60 with VAT included per precious consignment

Art.2 Cash operations in foreign currency:	
Point 1 Cash withdrawal from accounts of other clients, regardless of the branch /office, where the account has been opened	
Up to EUR 1 000	0.3 %, min. EUR 1
over EUR 1 000	0.4 %,
Point 2 Cash withdrawal by persons, non-clients of CCB	1 %, min. EUR 1
Point 3 Cash deposit to accounts of other clients, regardless of the branch /office, where the accounts have been opened	0.15%, min. EUR 1 max. EUR 200
Point 4 Cash deposits by persons, who are not clients of CCB to accounts, not maintained with CCB (interbank transfers)	1%, min EUR 1
Point 5 Cash operations for amounts over EUR 200 000	Subject to agreement
Point 6 On deposit and current accounts of individuals – clients of CCB, who are not traders and do not effect commercial payments via their accounts, no matter with which Bank branch the account has been opened:	

a) depositing cash	
- under term deposits	No commission
- under checking accounts	
Up to EUR 1 500	No commission
over EUR 1 500	0.15% for the amount over EUR 1 500 max. EUR 100
- on savings accounts	
Up to EUR 1 500	No commission
over EUR 1 500	0.15% for the amount over EUR 1 500 max. EUR 100
-for the repayment of liabilities associated with credit products of individuals	No commission
b) Cash withdrawal:	
- from term deposits on maturity	No commission
- from term deposits not on maturity	
Up to EUR 1 000	No commission
over EUR 1 000	EUR 0.50 plus 0.3% for the amount over EUR 1 000 max. EUR 200
- from checking accounts without closing	
Up to EUR 120	EUR 6
From EUR 120.01 to EUR 1 000	EUR 0.50
Over EUR 1 000	EUR 0.50 plus 0.3% for the amount over EUR 1 000 max. EUR 200
- of amounts that cannot be sequestrated, including amounts above the amount of the foreclosure, from foreclosed checking accounts	
Up to EUR 2 500	EUR 4
Over EUR 2 500	EUR 4 plus 0.3% for the amount over EUR 2 500 max. EUR 125

- from checking accounts with closing Up to EUR 1 000	EUR 0.50
- from savings accounts Up to EUR 1 000	No commission
Over EUR 1 000	EUR 0.50 plus 0.3% for the amount over EUR 1 000 max. EUR 200
Point 7 Upon a preliminary application and an application rejection or decreasing the amount on the day of withdrawal the Bank collects a commission to the amount of  *safe for amounts upon withdrawal from term deposits	0.2% on the withdrawn / decreased amount, but not less than EUR 20
Point 8 For verification of banknotes, without depositing to account, for non-clients of CCB Plc	1%
Point 9 For substitution and exchange of banknotes in foreign currency, without depositing to account, for non-clients of CCB Plc	2% min EUR 5
Point 10 Operations for cash withdrawals, not requested beforehand are effected at the discretion of the Bank. A fee is collected:	0.6% on the amount, not requested beforehand

Note:

For withdrawing amounts within 1 workday from accounts of individuals, when the total amount exceeds BGN 5 000 or the equivalent amount in other currencies, submission of a preliminary written request is required.

For withdrawing amounts within 1 workday from accounts of other clients, when the total amount exceeds BGN 10 000 or the equivalent amount in other currencies, the submission of a preliminary written request is required.

Requests submitted till 14.00 p.m. of the respective workday are performed on the following workday. Requests, submitted after this time are performed within two work days.

For withdrawing amounts from deposit accounts on maturity date – a preliminary request is not required.

\*The Bank is entitled at its discretion to request from a client to present one work day in advance a written request for withdrawing an amount below the amounts, specified hereinbefore.

\* A preliminary request for withdrawing amounts from a credit product, granted to individuals is not required.

\* For amounts above BGN 100 000 or the amounts equivalent amount in another currency a preliminary written request of 2 work days is required.

\*The Bank is entitled at its discretion to request from clients to present in advance a written request for withdrawal for amounts below the above-mentioned, upon the occurrence of extraordinary circumstances other than the standard circumstances. The changes are made with a decision of the Executive Directors and the Procurator of the Bank. The decisions are announced to the clients of the Bank via the employees in the bank rooms.

Art.3 Receipts from trade shops:	
Point 1 Collection of revenues from the clients' shops with a bank car within the settlement:	
- for working days	Subject to agreement plus VAT
-during the weekends	Subject to agreement plus VAT
Point 2 Collection of revenues from the clients' shops with a bank car outside the settlement:	Subject to agreement plus VAT
Art.4 Purchase and sale of foreign exchange	
P.1 At the counters	Free of charge
P.2 Purchase and sale of foreign exchange with subsequent credit to an account with the bank	Counting/ deposit fee is collected according to the Tariff
P.3 Purchase and sale of foreign exchange after debiting the account with the bank	Counting/ withdrawal fee is collected according to the Tariff



### SECTION III. PAYMENTS

In national currency	
Art.1 Intrabank payments (including interbranch) on bank accounts between clients of CCB	
P.1 for payments, initiated at the Bank counters	
a) from / to accounts of the same client	BGN 0.50
b) when the ordering customer and the beneficiary have accounts with CCB	BGN 1.10
P.2 for payments, initiated electronically (Internet banking), including for initiating transfers for direct debit	
2.1 payments between accounts of the same client	Free of charge
2.2 payments between accounts of distinct clients	BGN 0.50
2.3 processing of files via Internet banking	BGN 0.50
P.3 for payment /deposit slips/ via ePay.bg	BGN 0.40
P.4 Automatic intrabank payments:	
a) automatic Push and Pull transfers	BGN 0.70
b) automatic fixed transfers	BGN 0.70
P.5 for initiating a transfer for direct debit at the counters	BGN 1.10
P.6 payment confirmation, associated with initiated transfers for direct debit	BGN 1.60 / BGN 1.10 plus BGN 0.50 fee for checking the consent /
P.7 for a refusal from payment under an initiated transfer for direct debit, when the refusal is at the fault of the account beneficiary	
a) from accounts of individuals	BGN 2
b) from accounts of other clients	BGN 4
P.8 for accepting the consent for payment by the procedures of a direct debit	
a) from accounts of individuals	BGN 1
b) from accounts of other clients	BGN 2
P.9 for payments to administrators of public receivables, initiated at the Bank counters	
a) with a one-row transfer	
- from accounts of individuals	BGN 1.20
- from accounts of other clients, including between accounts of the same beneficiary	BGN 1.50

b) with a multirow transfer	
- from accounts of individuals	BGN 1.50
- from accounts of other clients	BGN 2.00
P.10 for accepting and processing orders for mass payments	
a) for transfers from accounts of legal entities to accounts of individuals for transferring remuneration or a part thereof, as well as for transferring amounts under programs for social	Free of charge

assistance and employment	
b) for other payments	BGN 0.50 For each single transfer

Note:  
Exempt from the fee under Art.1, p.8 are the operations for accepting consents for a direct debit by virtue of contracts for loan transactions, concluded with the Bank

Art.2 Book transfers from a current or deposit account to the deposit account or vice versa of the same client with the same branch of CCB Plc	
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P.1 for individuals	NOT APPLIED AS FROM 01.02.2013
P.2 for other clients	

Art.3 Book transfers from a current or deposit account to a deposit account and vice versa of the same client with different branches of CCB, for individuals and other clients	NOT APPLIED AS FROM 01.02.2013
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Art.4 Intrabank cash payments, initiated by persons – nonclients of the Bank:	
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a) When the beneficiary has a current account with CCB	
-on accounts of individuals	Up to BGN 3000 – BGN 1.00 Above BGN 3000 – BGN 1 plus 0.2% for the amount above BGN 3000
-on accounts of other clients	BGN 1 plus 0.2% on the amount, Min. BGN 1
-for the repayment of liabilities associated with credit products of individuals	No commission

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b) When the beneficiary is not a client of CCB /“postal order” type /	0.5%, min. BGN 2
Art.5 In the cases of Art. 4b – a counting fee (under section II. Art. 1.2) is paid by the beneficiary upon receiving cash the transfer amount.	
Art.6 Interbank book payments in national currency, initiated by a CCB client	
P.1 Payments, initiated at the Bank counters	BGN 3.50
P.2 Payments, initiated electronically /Internet Banking/, including for initiating a transfer for a direct debit	BGN 1.00
p.2.1 for payments, initiated electronically /Internet Banking/ with a multirow transfer	BGN 2
p.2.2 processing of files via Internet banking for transfers via BISERA	BGN 1.00 per transfer

P.3 for payments /deposit slips / via ePay.bg	BGN 0.80
P.4 Automatic payments:	
a) automatic Push transfers	For a transfer via BISERA BGN 3.50  For a transfer via RINGS BGN 18
b) automatic fixed transfers	For a transfer via BISERA BGN 3.50  For a transfer via RINGS BGN 18
P.5 for initiating a transfer for a direct debit, when the documents have been presented at the Bank counters	BGN 3.50
P.6 for payment upon an initiated order for a direct debit	BGN 4.50 / BGN 3.50 plus BGN 1 fee for checking the consent /
P.7 for a refusal from payment under an initiated transfer for direct debit, when the refusal is at the fault of the account beneficiary	
a) from accounts of individuals	BGN 3
b) from accounts of other clients	BGN 6

P.8 for accepting a consent for payment by the procedures of a direct debit	
a) from accounts of individuals	BGN 1
b) from accounts of other clients	BGN 2
P.9 for payments to administrators of public receivables, initiated at the Bank counters	
a) for transfer with a one-row transfer	BGN 3.50
b) for transfer with a multi-row transfer	BGN 4.50 /BGN 3.50 plus BGN 1 processing fee/
P.10 for accepting and processing orders for mass payments	BGN 1.50 For each single transfer
Art.7 Interbank payments in national currency with depositing the available funds	
P.1 with a transfer via BISERA	0.5 %, min BGN 4
P.2 with a transfer via RINGS	0.7 %, min BGN 13
P.3 for payments to administrators of public receivables, initiated at the Bank counters	
a) for transfer with a one-row transfer	- by a transfer via BISERA – 0.5%, min BGN 5

	- by a transfer via RINGS – 1%, min BGN 20
b) for transfer with a multi-row transfer	by a transfer via BISERA – 0.5 %, min BGN 7  - by a transfer via RINGS – 1%, min BGN 21
The counting fee is included in the commission for making the transfer.	
Art.8 Upon canceling a transfer and/or performing a cancellation operation at the request of the orderer / depositor, due to an error on his/her side	BGN 5

Point 1. Upon canceling a transfer and/or performing a cancellation operation from a preserved account at the request of the orderer / depositor, due to an error on his/her side	BGN 15
Art.9 Interbank book transfers, received by Bank clients	Free of charge
Art.10 Payments via RINGS	
P.1 for transfers, received at the Bank counters up to 13.00.00 p.m.	BGN 18
P.2 for transfers, received at the Bank counters after 13.00.01 p.m.	BGN 18
P.3 transfers via Internet Banking regardless of the time	BGN 11
P.4 for payments to administrators of public receivables, initiated at the Bank counters via depositing a multi-row transfer	BGN 20
<p>Note:</p> <p>Exempt from the fees under Section III "Payments" /"In national currency"/ are budgetary, extra-budgetary and capital raising accounts of:</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> administrators of public receivables</li> <li><input checked="" type="checkbox"/> budget spending units</li> </ul>	
In foreign currency:	
Art.11 Intrabank payments (including intrabranh) on bank accounts between CCB clients:	
P.1 for transfers, initiated at the Bank counters	
a) from / to accounts of the same client	EUR 0.05
b) when the ordering customer and the beneficiary have accounts with CCB	EUR 3.00
P.2 for transfer, initiated electronically (Internet Banking), including for initiating transfers for a direct debit	
2.1 payments between accounts of the same client	Free of charge
2.2 payments between accounts of distinct clients	EUR 1.50
2.3 purchase and sale of foreign exchange	Free of charge
P.3 automatic intrabank payments:	
a) automatic Push and Pull transfers	EUR 3.00
b) automatic fixed transfers	EUR 3.00
P.4 for initiation of a transfer for a direct debit	EUR 3.00
P.5 payment confirmation, associated initiated transfers for a direct debit	EUR 3.25 / EUR 3.00 plus EUR 0.25 fee for checking the compliance /

P.6 for a refusal from payment under an initiated transfer for a direct debit, when the refusal is at the fault of the account beneficiary	
a) from accounts of individuals	EUR 1
b) from accounts of other clients	EUR 2
P.7 for acceptance of a consent for payment by the procedures of a direct debit	
a) from accounts of individuals	EUR 0.50
b) from accounts of other clients	EUR 1
Note: Exempt from the fee under Art.11, p.7 are the operations for accepting consents for a direct debit, by virtue of contracts for concluded loan transactions, signed with the Bank	
Art.12 Book transfers from a current or deposit account to a deposit account and vice versa to the same client at the same branch of CCB	NOT APPLIED AS FROM 01.02.2013
P.1 for individuals	
P.2 for other clients	
Art.13 Book transfers from a current or deposit account to a deposit account and vice versa to the same client at different branches of CCB Plc, for individuals and other clients	NOT APPLIED AS FROM 01.02.2013
Art.14 Intrabank cash payments, initiated by persons that are non-clients of CCB	
a) when the beneficiary has a checking account with CCB Plc	
☑ on accounts of individuals	Up to EUR 1500 – EUR 0.51  Above EUR 1500 – EUR 0.51 plus 0.20% for the amount above EUR 1500
-on accounts of other clients	EUR 0.51 plus 0.20% on the amount, Min. EUR 0.51
-for the repayment of liabilities associated with credit products of individuals	No commission
b) when the beneficiary is not a client of CCB Plc /money order type/	0.5%, min. EUR 1
Art.15 In the cases of Art. 14b – a counting fee (under Section II. Art. 2.2.) is paid by the beneficiary upon receiving cash the transfer funds.	

Art.16 Intrabank book transfer, received by Bank clients	Free of charge
Art.17 Received transfers from other banks:	
Point 1 To beneficiaries' accounts with CCB Plc	
p.1.1. upon an incoming credit transfer from a country outside of the Single Euro Payment Area (SEPA) and from a country within SEPA, but not in Euro currency	
- for amounts up to EUR 100, included	Free of charge
- for amounts from EUR 100 to EUR 500, included	EUR 4
- for amounts over EUR 500	0.1%, min. EUR 5, max. EUR 200
- to term deposits of individuals and for raising funds for medical treatment	Free of charge
p.1.2. upon an incoming credit transfer in Euro from a country within the Single Euro Payment Area (SEPA)	
- for amounts up to EUR 100, included	Free of charge
- for amounts from EUR 100 to EUR 500, included	EUR 4
- for amounts over EUR 500	0.1%, min. EUR 5, max. EUR 200
- to term deposits of individuals and for raising funds for medical treatment	Free of charge
Point 2 For beneficiaries that are non-clients of CCB Plc (with payment at the cashiers)	Charges are collected additionally for cash withdrawal by CCB non-clients
Point 3 For beneficiaries that are non-clients of CCB Plc (with a subsequent transfer to a third bank)	
- for amounts up to EUR 500, included	EUR 5
- for amounts over EUR 500	0.1%, min. EUR 10, max. EUR 200
Point 4 Received transfers from overseas subsidiary banks of CCB Plc	Free of charge
Art.18 Ordered interbank transfers (communication charges / SWIFT charges are included):	
Point 1 From account with CCB Plc	
1.1. Credit transfer to a country outside of the Single Euro Payment Area (SEPA) and to a country within SEPA, but not in Euro currency	
p.1.1.1. with SPOT value date ( 2 workdays)	

a) payment order submitted in paper form	
- for individuals	
up to EUR 500:	EUR 10
from EUR 500.01 to EUR 2'500:	EUR 16
from EUR 2'500.01 to EUR 10'000:	EUR 22
above EUR 10'000:	0.20%, min. EUR 24, max. EUR 200
- for other clients	0.20%, min. EUR 24, max. EUR 350
b) payment order submitted via electronic channel – not applied for	

transfers in Euro.	
- for individuals	
up to EUR 500:	EUR 9
from EUR 500.01 to EUR 2'500:	EUR 15
from EUR 2'500.01 to EUR 10'000:	EUR 21
above EUR 10'000:	0.18%, min. EUR 22, max. EUR 200
- for other clients	0.18%, min. EUR 22, max. EUR 300

p.1.1.2. with TOM value date (1 workday)	
a) payment order submitted in paper form	
- for individuals	
up to EUR 500:	EUR 12
from EUR 500.01 to EUR 2'500:	EUR 18
from EUR 2'500.01 to EUR 10'000:	EUR 24
above EUR 10'000:	0.22%, min. EUR 26, max. EUR 200
- for other clients	0.25%, min. EUR 29, max. EUR 375
b) payment order submitted via electronic channel	
- for individuals	
up to EUR 500:	EUR 11
from EUR 500.01 to EUR 2'500:	EUR 17
from EUR 2'500.01 to EUR 10'000:	EUR 23
above EUR 10'000:	0.20%, min. EUR 24, max. EUR 200



- for other clients	0.22%, min. EUR 26, max. EUR 360
p.1.1.3. with same day value	
a) payment order submitted in paper form	
- for individuals	
up to EUR 500:	EUR 14
from EUR 500.01 to EUR 2'500:	EUR 20
from EUR 2'500.01 to EUR 10'000:	EUR 26
above EUR 10'000:	0.25%, min. EUR 29, max. EUR 200
- for other clients	0.33%, min. EUR 37, max. EUR 500
b) payment order submitted via electronic channel	
- for individuals	
up to EUR 500:	EUR 13
from EUR 500.01 to EUR 2'500:	EUR 19
from EUR 2'500.01 to EUR 10'000:	EUR 25
above EUR 10'000:	0.22%, min. EUR 26, max. EUR 200
- for other clients	0.30%, min. EUR 34, max. EUR 450
1.2. Credit transfer in Euro to a country within the Single Euro Payment Area (SEPA) *	

p.1.2.1. with SPOT value date ( 2 workdays)	
a) payment order submitted in paper form	
- for individuals	
up to EUR 500:	EUR 6
from EUR 500.01 to EUR 2'500:	EUR 12
from EUR 2'500.01 to EUR 10'000:	EUR 18
above EUR 10'000:	0.20%, min. EUR 20, max. EUR 200
- for other clients	0.20%, min. EUR 20, max. EUR 350
b) payment order submitted via electronic channel – not applied for transfers in Euro.	
p.1.2.2. with TOM value date (1 workday)	
a) payment order submitted in paper form	

- for individuals	
up to EUR 500:	EUR 8
from EUR 500.01 to EUR 2'500:	EUR 14
from EUR 2'500.01 to EUR 10'000:	EUR 20
above EUR 10'000:	0.22%, min. EUR 22, max. EUR 200
- for other clients	0.25%, min. EUR 25, max. EUR 375
b) payment order submitted via electronic channel	
- for individuals	
up to EUR 500:	EUR 7
from EUR 500.01 to EUR 2'500:	EUR 13
from EUR 2'500.01 to EUR 10'000:	EUR 19
above EUR 10'000:	0.20%, min. EUR 20, max. EUR 200
- for other clients	0.22%, min. EUR 22, max. EUR 360
p.1.2.3. with same day value	
a) payment order submitted in paper form	
- for individuals	
up to EUR 500:	EUR 14
from EUR 500.01 to EUR 2'500:	EUR 20
from EUR 2'500.01 to EUR 10'000:	EUR 26
above EUR 10'000:	0.25%, min. EUR 29, max. EUR 200
- for other clients	0.33%, min. EUR 37, max. EUR 500
b) payment order submitted via electronic channel	
- for individuals	
up to EUR 500:	EUR 13
from EUR 500.01 to EUR 2'500:	EUR 19
from EUR 2'500.01 to EUR 10'000:	EUR 25
above EUR 10'000:	0.22%, min. EUR 26, max. EUR 200
- for other clients	0.30%, min. EUR 34,
	max. EUR 450

* Note: Credit transfers with non-urgent value date (not same day value) as per p.1.2.1 и 1.2.2, when instructed with shared charges (SHA) are executed through SEPA-certified payment systems via XML container files according to the SEPA Credit Transfer Mechanism and according to Regulation (EC) 260/2012. Urgent transfers as per p.1.2.3 are executed by means of SWIFT MT103 messages through TARGET2 system or through the standard correspondent banking channels.	
Point 2 With deposit at the cashiers	The service is not offered as from 1.09.2018.
Point 3 From account for medical treatment	EUR 10
Note to Point 3: additional fees are not deducted.	
Point 4 Ordered transfers to cross-border subsidiary banks of CCB	0.10%, min. EUR 5, max. EUR 30
Art.19 Upon a transfer in the performance of a foreclosure on account of the authority which imposed the foreclosure the following fees shall be collected from the account, from which the transfer is made:	
p.1 Intrabank book transfer in national and foreign currency:	
a) from accounts of individuals	BGN 3.00 / EUR 4
b) from accounts of other clients	BGN 12 / EUR 6
p.2 Interbank book transfer in national currency:	
a) from accounts of individuals	BGN 7
b) from accounts of other clients	BGN 14
p.3 Interbank book transfer in national currency via RINGS:	
p.4 Interbank book transfer in foreign currency:	0.3 % min.EUR 50 max. EUR 300
p.5 Payment on initiated transfer order for direct debit from a preserved account	BGN 8 / BGN 7 plus BGN 1 for consent verification /
Art.20 Additional Fees	
P.1 Cancellation or amendment of an instructed transfer at the request of the remitter, which has already been executed by CCB, plus the correspondent bank's fees:	EUR 40
P.2 Cancellation or amendment of an instructed transfer at the request of the remitter, which has already been booked to the client's account, but not executed by CCB	EUR 4
P. 3 An inquiry about ordered transfers for other banks, at the client's request, plus the correspondent bank's fees:	EUR 30

P. 4 An inquiry about received transfers from other banks, besides real expenses (deducted by the correspondent bank)	EUR 30
p.5 For ordered interbank foreign exchange transfers with charging option "OUR":	
- for transfers in USD, regardless of the transfer amount	USD 25
- for transfers up to EUR 2,500.00 included, or the equivalent amount in another currency (without USD)	EUR 12.50
- for transfers from EUR 2,500.01 to EUR 12,500.00 included, or the equivalent amount in another currency (without USD)	EUR 20
- for transfers from EUR 12,500.01 to EUR 50,000.00 included, or the equivalent amount in another currency (without USD)	EUR 30
- for transfers above EUR 50,000.00 or the equivalent amount in another currency (without USD)	EUR 50
<p>Notes:</p> <ol style="list-style-type: none"> <li>1. The conditional transfers are treated as documentary letters of credit.</li> <li>2. The return of a received transfer at the order of the beneficiary is treated as an ordered transfer.</li> <li>3. The transfers under Art.17.3 are made "without charges to the beneficiary" only after the preliminary transfer of the commissions and charges of CCB Plc by the orderer's bank.</li> <li>4. Due to the specific bank practices on the territory of the USA, CCB Plc guarantees that an orderd transfer in USD under Art.20, p.5 will be processed without deducting the BEN fees by the intermediary bank in the USA, but it is possible the beneficiary's bank deduct its fee from the transfer amount.</li> </ol>	

SECTION IV  
OPERATIONS WITH BANK CARDS

Art.1 Operations with electronic debit cards /EDCs/:	
P. 1 Issuance of a debit card, an additional card or card renewal due to expired validity term	Free of charge
P. 2 Issuance or renewal of more than one card to one cardholder	BGN 5
P. 3 Renewal due to a forgotten PIN, loss, theft, damage, etc. within the card validity term	BGN 5
P. 4 Minimum non-reducible balance on the account	
a) for each issued Visa Debit Commercial / Debit MasterCard Commercial debit card	BGN 30 EUR / USD 15
b) for any other issued debit card	BGN 2 EUR / USD 1
P. 5 Cash withdrawal from an ATM device or via POS in Bulgaria	
a) via a POS terminal in a bank office or from an ATM	
☑ from ATM of CCB Plc	BGN 0.20
- via POS of CCB Plc	0.2% of the amount, min. BGN 3
- from ATM of another bank	BGN 1
☑ via POS of another bank	BGN 4 plus 1% of the amount
☑ from ATM of CCB Plc with "EMOTION" debit card for children	BGN 0.10
b) via a POS terminal at a trader after payment of goods and services at the same trader	BGN 0.30
P. 6 Withdrawal via POS terminal of CCB Plc by clients of other banks with cards with BIN 6760	1%, min. BGN 1
P. 7 Payment via POS in Bulgaria	
a) with a contactless card	Free of charge
b) with a contact card	BGN 0.20
P. 8 Payment of utility bills via ATM	
a) with a contactless card	Free of charge
b) with a contact card	BGN 0.20
P. 9 Payment of utility bills on the phone and on the Internet	
a) with a contactless card	Free of charge
b) with a contact card	BGN 0.20
P. 10 Withdrawal from ATM or POS abroad	EUR 2 plus 1.5 % of the amount

P. 11 Payment via POS abroad	Free of charge
P. 12 Money transfers with the card from ATM and on the Internet	BGN 0.20
P. 13 Changing a restricted amount on a card account for use only via the Bank card	BGN 1
P. 14 Changing the daily and weekly limits on the card	
- changing the local limits	BGN 1
- changing the international limits	BGN 5
P. 15 A fee for blocking / deblocking the card	BGN 3
P. 15a a fee for blocking and unblocking the card on the basis of foreclosure	BGN 5
P. 16 Receipt of an issued card at a branch, other than the issuing branch	BGN 10
P. 17 Interest rate on a personal card account:	According to Appendix No 1 to the Tariff
P. 18 Statements from a personal card account:	According to Section I, Art.2, p.10
P.19 Subscription for client account statements on the Internet /periodically/	Free of charge
P.20 Statements from a bank transfer, effected via the "ePay Voice" phone payments system – upon a request at CCB	BGN 0.20
P.21 Fees for sending a confirmation about an effected transfer /deposit slip/ via ePay.bg	
a) confirmation with a letter at the address of the cardholder	BGN 3
b) confirmation via fax at the address of the cardholder	BGN 5
c) confirmation with a letter at the address of the beneficiary	BGN 3
d) confirmation via fax at the address of the beneficiary	BGN 5
e) confirmation via telex at the address of the beneficiary	BGN 10
P.22 A fee for the manual release of a restricted amount to the current card account	BGN 7
P.23 An unreasonable claim of a transaction	BGN 10
P.24 A balance inquiry from an ATM abroad	BGN 1
P.25 Generation of a new PIN – code for Visa Electron, Debit MasterCard, Visa Debit and World Debit MasterCard.	BGN 2

P.26 Design fee for the "EMOTION" debit card /collected upon the issuance and reissuance of the card, besides the fees under p.1, p.2 and p.3 of the present Art.1/	
a) for "EMOTION" debit card	BGN 3
a) for "EMOTION" debit card for kids	Free of charge
P.27 A balance inquiry and the last 5 transactions at ATM in Bulgaria. Not applied for World Debit MasterCard	BGN 0.20
P.28 A balance inquiry via ePay.bg. Not applied for World Debit MasterCard	BGN 0.20
P.29 A balance inquiry and the last 5 transactions via Mobb	BGN 0.03
P.30 Second renewal of Maestro and Visa Electron due to a forgotten PIN, loss, theft, damage, etc. during the card validity term.	BGN 15
P.31 Second generation of a new PIN for Visa Electron during the card validity term	BGN 10
P.32 Completion of documents for the issuance of a debit card by an employee of CCB Plc on behalf of the cardholder	BGN 15 plus VAT
P.33 Generation of a new PIN for Visa Electron and Debit Mastercard Universal during the card validity term (not applied for Debit Mastercard Universal, issued before	BGN 10

13.07.2017)	
P.34 Renewal of Maestro, Visa Electron and Debit MasterCard Universal due to a forgotten PIN, loss, theft, damage, etc. during the card validity term	BGN 10
P.35 Annual fee for the maintenance of Visa Debit Commercial / Debit MasterCard Commercial debit cards	BGN 10
P.36 Fee for deactivating a debit card, issued on account, which is transferred	BGN 8.00
P.37 Third and any subsequent reissuance due to a forgotten PIN, loss, theft, damage, etc. during the card validity term	BGN 30
Note: Upon conclusion of a contract with an employer for receiving the salaries on a card account, for more than 20 cardholders, CCB Plc may negotiate other conditions for issuing and servicing EDC.	
Art.2 Operations with the international Mastercard and Visa credit cards:	
P. 1 Issuance & renewal of a main or an additional card:	
- Standard	Free of charge
- Business	Free of charge
- Gold	Free of charge
-Platinum	Free of charge

- World MasterCard	Free of charge
P. 2 An express issuance of all card types – within 5 workdays	EUR 50
P. 3 A renewal of a card before expiry of the validity term	EUR 10
P. 4 Changing the parameters of all card types – limits	EUR 10
P. 5 A monthly fee for maintenance according to card types /does not apply to the Leader card with annual charging and the Favorite card /, issued based on a contract, concluded till 22.07.2014, included.	
- Standard	EUR 2
- Business	EUR 4
- Gold	EUR 7
- standard Guaranteed CCB – Bulgaria Air	EUR 1
- golden Guaranteed CCB – Bulgaria Air	EUR 3
- golden Guaranteed CCB – Bulgaria Air SuperCard	EUR 1
P. 6 Amount of the minimum nonreducible balance with the Guaranteed card	
- Standard	BGN 100 EUR /USD 50
- Business	BGN 600 EUR /USD 300
- Gold	BGN 600 EUR /USD 300
-Gold CCB-Bulgaria Air SuperCard	BGN 100 EUR /USD 50
P. 7 Interest on guarantee deposits:	
- guarantee deposit in BGN, USD or EUR	The interest rate according to the deposit type
P. 8 Transactions with the international credit cards:	

- cash withdrawal at an ATM of the bank	EUR 1.50
- cash withdrawal at an ATM of another bank	EUR 2.5 + 1% of the amount
-cash withdrawal at an ATM abroad in local currency	EUR 4 + 1.5% min. EUR 6
- payments of goods and services at merchants in Bulgaria and abroad	Free of charge
- receiving amounts on credit cards (refund)	2%
- Cash Advance in a bank branch of other banks in Bulgaria and abroad	EUR 4 plus 1.5 %, min. EUR 10
- Cash Advance in a bank branch of CCB Plc for cardholders of the Bank	EUR 2.5 + 1%



- cash withdrawal in Bulgaria via a POS terminal at a trader after payment of goods and services at the same trader	BGN 1.50
P. 9 Additional operations with the international credit cards:	
P. 9.1 receiving a monthly statement about performed transactions at CCB	Repealed as from 26.08.2010
P. 9.2 receiving a monthly statement for Favorit cards by the cardholder at the address, specified in the application	BGN 2/ item
P. 9.3 receiving a monthly statement for the Leader, Comfort and Guaranteed cards by the cardholder at the address, specified in the application	According to Section I, Art.2, point 10 of the Tariff
P. 9.4 blocking and unblocking the card	EUR 5
P. 9.5 inclusion in the "Electronic stop – list"	Actual expenses
P. 9.6 generation of a new PIN code, in case the cardholder has forgotten it  (not applied for Mastercard cards, issued before 13.07.2017)	EUR 5
P. 9.7 reissuance of Mastercard cards due to forgotten PIN	EUR 5
P. 9.8 unreasonable claim of a transaction	EUR 20
P. 9.9 refused authorization of a transaction	EUR 0.20
P. 10 A commitment fee with the Leader cards, issued on the basis of a contract, concluded until 22.07.2014 included	1 %, max. BGN 100 on the amount of the credit limit, collected after the first year
P. 11 A fee for an exceeded credit limit	EUR 10
P. 12 A commitment fee with the Favorit card	0.9% one-off on the amount of the credit limit, max. BGN 50
P. 13 A monthly management fee with the Favorite card with monthly charging	0.2% on the amount of the credit limit, max BGN 15
P. 14 A fee for overdue liability with the Favorite card	Not applied as from 13.05.2010
P. 15 A balance inquiry on the Visa card at ATM abroad	BGN 2
P. 16 A fee for card closure before expiry of the validity term	BGN 10
P.17 An annual fee for loan administration with annual charging:	
- MasterCard Standard/ Visa Classic	BGN 25
- MasterCard / Visa Business	BGN 50
- MasterCard / Visa Gold	BGN 90
- Visa Gold SuperCard	BGN 25
☑ Visa Platinum	BGN 200

☑ Visa Gold Extra	BGN 25
P.18 Design fee for “EMOTION” credit card  /collected upon the issuance and reissuance of the card, besides the fees under p.1, p.2 and p.3 of the present Art.2/	BGN 5
P.19 A balance inquiry and the last 5 transactions at ATM in Bulgaria	BGN 0.50
P.20 A balance inquiry via ePay.bg	BGN 0.50
P.21 A balance inquiry and the last 5 transactions via Mobb	BGN 0.03
P.22 Money transfers with the card at ATM and on the Internet to an account with CCB Plc	EUR 1 +1% of the amount
P.23 Money transfers with the card at ATM and on the Internet to an account with another bank in Bulgaria	EUR 2 +1% of the amount
<p>Note:</p> <p>For the credit cards Visa Platinum the following fees shall not apply with regard to:</p> <p>Art.2, p.2 – Express issuance of all card types  Art.2, p.3 – Renewal of the card before expiry of the validity term  Art.2, p.4 – A change in the parameters of all card types - limits  Art.2, p.9 – Additional operations with international credit cards, only with respect to the charges:  -restricting and unrestricting the card  -generation of a new PIN, in case the cardholder has forgotten it  -refused transaction authorization  Art.2,p.11 – Fee for an exceeded credit limit  Art.2, p.15 – A balance inquiry for the Visa card at an ATM abroad  Art. 2, p.19 A balance inquiry and the last 5 transactions at ATM in Bulgaria  Art. 2, p.20 A balance inquiry via ePay.bg  Art. 2, p.21 A balance inquiry and the last 5 transactions via Mobb  Art.5 – Fee for using the service SMS detective</p>	
<p>Note:</p> <p>The money transfer with the card at ATM and on the Internet, specified in p.22 and p.23 of Art.2 are treated as cash transfers and include:  -standard money transfers with the card  -crediting microaccounts and other virtual accounts - money transfers via the Mobb service -crediting bank accounts, etc.</p>	
Art.3 Commissions due by traders for payments with bank cards via POS terminals	
P.1 Payments with local debit cards	Subject to agreement
P.2 Payments with local debit cards via Internet	0.5%
Art.4 Other	
P.1 Confirmation at an ATM by a cardholder of the desire to pay with a bank card on the Internet.	The respective fee for payment of goods and services is applied.

Art.5 Fee for using the "SMS detective" service	
- for a debit card, issued by CCB Plc	BGN 2
- for a credit card, issued by CCB Plc	BGN 5
The fee is annual and is collected at the moment of registration for using the service.	
Art.6 Fee for cash advance at a bank branch of CCB Plc for cardholders of:	
- Cards, issued by Bulgarian and foreign banks, with a BIN, other than 6760.	3% on the amount min BGN 5
Art.7 Operations with local Market and Market + credit cards:	
P.1 Issuance and renewal of Market and Market + cards	Free of charge
P.2 Express issuance – up to 5 workdays	BGN 10
P.3 Card renewal before expiry of the validity term	BGN 5
P.4 Change of parameters - transactional limits	BGN 1
P.5 Monthly fee for loan management	0.17% on the amount of the credit limit
P.6 Commitment fee	0.9% oneoff on the amount of the credit limit
P.7 Transactions with Market and Market + credit cards	
a) payments of goods and services at traders in Bulgaria	Free of charge
b) cash withdrawal at ATM in Bulgaria	2%
c) cash advance at a bank branch in Bulgaria	3%
d) money transfers via ATM or the Internet, other than the abovementioned	2%
e) cash withdrawal in Bulgaria at POS at a trader after payment of goods and services at the same trader	BGN 1.50
f) a balance inquiry and the last 5 transactions at ATM in Bulgaria	BGN 0.10
g) a balance inquiry via ePay.bg	BGN 0.10
h) a balance inquiry and the last 5 transactions via Mobb	BGN 0.03
i) cash withdrawal at ATM abroad in local currency	EUR 3 Plus 1% Min. EUR 5
j) refund to the credit card	2 %
k) payment of goods and services at traders abroad	Free of charge
l) cash advance at a bank branch abroad	EUR 3 Plus 1.5 % Min. EUR 10

m) refused authorization of transaction	EUR 0.20
n) inquiry of the balance on Visa/MasterCard card at ATM abroad	BGN 1
P.8 Additional operations with Market and Market + credit cards	
a) receiving a monthly statement about performed transactions at CCB	Repealed as from
b) receiving a monthly statement via ordinary mail	BGN 2
c) blocking and unblocking a card	BGN 3
d) a fee for an exceeded credit limit	BGN 20
e) a fee for overdue amounts within the credit limit	Not applied as from 13.05.2010
f) receiving an issued card at a branch, other than the issuing branch	BGN 10
g) inclusion in "Electronic stop-list"	the actual expenses
h) generation of a new PIN, in case the cardholder had forgotten it (not applicable for Mastercard cards, issued before 13.07.2017)	EUR 5
i) unreasonable claim of transaction	EUR 20
Note: The money transfer with the card at ATM and on the Internet, specified in p.7 of Art.7 are treated as cash transfers and include: -standard money transfers with the card -crediting microaccounts and other virtual accounts - money transfers via the Mobb service -crediting bank accounts, etc.	
Art.8 Annual fee for using the Issuer Online service	
- for accounts of individuals	BGN 2
- for accounts of other clients	BGN 5
Art.9 Operations with local credit cards CCB – Office 1:	
P.1 A monthly fee for loan administration on the amount of the credit limit for cards, issued on the basis of a contract concluded until 22.07.2014 included	
- individuals	0.2%, max. BGN 15
- legal entities	0.3%, max. BGN 20
P.2 For the remaining operations.	The respective fees according to Art.7 are applied.
Art.10 Fee associated with the "Card transfer"	

P.1 Fee for using the service  For each effected transfer the fee accrues automatically at the moment of transfer performance on the card, whereas it is added to the transfer amount.	0.25%, on the amount for each effected transfer
P.2 Fee of the operator for SMS message	BGN 0,10 For 1 message
P.3 Fee of the operator for email message	BGN 0,05 For 1 message
Art.11 Operations with international prepaid virtual credit cards	
P.1 Issuance and renewal of a virtual prepaid credit card	Free of charge
P.2 Payment of goods and services in Bulgaria and abroad	No fee
P.3 Fee for servicing the virtual card	3% on the credited amount, min BGN 2
P.4 Receiving a refund on the credit cards	1% on the amount
P.5 Fee for refused transaction authorization	BGN 0.40
P.6 Fee for unblocking a restricted card	BGN 3
P.7 Fee for processing a transaction claim	BGN 5
Art.12 Operations with international MasterCard / Visa prepaid credit cards	
P.1 Fee for issuing the prepaid card	
☑ at an office of CCB Plc or on the Internet	BGN 4.50
☑ at an office of EasyPay AD	BGN 5.50
P.2 Initial crediting of the card	Free of charge
P.3 Payment of goods and services in Bulgaria and abroad	Free of charge
P.4 Subsequent crediting of amounts to the card at a CCB branch	Free of charge
P.5 Subsequent crediting of amounts to the card at an EasyPay office	2 %, min.BGN 2 on the credited amount
P.6 Receiving a card refund	1%
P.7 Fee for unlocking a restricted card	BGN 3
P.8 Fee for processing a transaction claim	BGN 5
P.9 Fee for unreasonable transaction claim	BGN 10
P.10 Fee for repurchase of issued electronic money	2 %, min. BGN 20
P.11 Monthly servicing of the card after the sixth month of the card issuance	BGN 5
P.12 Issuance of a new PIN	BGN 2

P.13 Reissuance of the card due to a loss, theft or physical damage	
☒ at an office of CCB Plc	BGN 4.50
☒ at an office of Easypay AD	BGN 5.50
☒	
Art.13 Fees for the service “Credit limit plus”	
a) Registration for the service	BGN 5
b) Refusal from using the service	BGN 5
Art.14 Fees for credit / guaranteed cards MasterCard and Visa, issued based on a contract, concluded after 22.07.2014	
1. Monthly fee for the maintenance of the guaranteed card	
-standard Guaranteed CCB - Bulgaria Air	EUR 1
-golden Guaranteed CCB – Bulgaria Air	EUR 3
2. Annual fee for the maintenance of credit cards /not applied for guaranteed cards/	
- MasterCard Standard /Visa Classic	BGN 25
- MasterCard / Visa Business	BGN 50
- MasterCard / Visa Gold	BGN 90
- Visa Platinum	BGN 200
- Visa Gold Extra	BGN 25
- World MasterCard	No fee
3. Annual fee for the maintenance of the local credit card CCB-Office1	
- for individuals	BGN 25
- for legal entities	BGN 50
-	
Art.15 Fees for bank cards, upon ordering CashM money transfer:	
- P.1 From debit card	BGN 3
- P.2 From credit card	BGN 6
Note: For CashM money transfers the fees, specified in the present article, shall apply and no fees for transfers, specified in other articles of Section IV Operations with bank cards of the Tariff on the interest rates, fees and commissions of Central Cooperative Bank Plc shall apply.	
-	
- bills Art.16 Operations with credit cards for payment of utility	

-	P.1 Issuance and renewal of credit cards for payment of utility bills	Free of charge
-	P.2 Change of parameters – transactional limits	BGN 1
-	P.3 Annual fee for card maintenance	BGN 5
-	P.4 Transactions with credit cards for payment of utility bills	Free of charge
-	P.5 Additional operations with credit cards for payment of utility bills:	
-	receipt of a monthly statement via postal service	BGN 2
-	blocking and deblocking a card	BGN 3
-	fee for an exceeded credit limit	BGN 10
-		
	Art.17 Fees for maintenance of Mastercard and Visa credit cards, issued on the grounds of a contract, concluded after 18.12.2015 till 31.08.2017 or reissued on the grounds of an annex, concluded after 18.12.2015 till 31.08.2017.	
-	P.1 Annual fee for the maintenance of credit cards	
-	a) MasterCard Standard / Visa Classic	BGN 40
-	b) MasterCard / Visa Business	BGN 50
-	c) MasterCard / Visa Gold	BGN 90
-	d) Visa Platinum	BGN 200
-	e) Visa Gold Extra	BGN 40
-	f) World MasterCard	No fee
-		
	Art.17 Fees for maintenance of Mastercard and Visa credit cards, issued on the grounds of a contract, concluded after 31.08.2017 or reissued on the grounds of an annex, concluded after 31.08.2017.	
-	P.1 Annual fee for the maintenance of credit cards	
-	a) MasterCard Standard / Visa Classic	BGN 40
-	b) MasterCard / Visa Business	BGN 50
-	c) MasterCard / Visa Gold	BGN 90
-	d) Visa Platinum	BGN 120
-	e) Visa Gold Extra	BGN 40
-	f) World MasterCard	BGN 150

## SECTION V. LOAN OPERATIONS

### Consumer lending:

Art.1 Overdraft on the card accounts of individuals:	
P. 1 Interest on allowed overdraft in national currency	Subject to agreement
P. 2 Interest on allowed overdraft of individuals on a card account in EUR and USD	Subject to agreement
P.3 A commitment fee upon granting a consumer loan– overdraft on card account of individuals in national currency	1% oneoff at the moment of granting and for each following year
P. 4 A commission for servicing a consumer loan–overdraft on a card account of individuals in national currency	2% annually, collected monthly on the amount of the allowed overdraft
P.5 A fee for reviewing an overdraft application	BGN 20
P. 6 A fee for evaluating the creditworthiness upon a decision for renewing the contract term	BGN 20, collected upon a decision of the Bank to renew the contract term for a new one-year period
Art.2 Consumer loans of individuals	
P. 1 Interest on consumer loans	CCB Plc reference interest rate for consumer loans plus a margin
P. 2 A fee for loan application review	
- for consumer loans	1 % of the amount of the approved loan, min BGN 50
- for loans for pensioners	1 % of the amount of the approved loan, min BGN 20
-for Fast consumer loan Comfort - up to BGN 3000 - above BGN 3000	Repealed
- for Fast pensioners' loan Heat	BGN 20



P. 3 Penalty/compensation for early repayment of the loan in the period of fixed interest rate:	-1% of the early repaid amount, in case of a loan with a remaining period of the contract more than one year  -0.5% of the early repaid amount, in case of a loan with a remaining period of the contract less than one year
P. 4 A fee for reviewing an application for a change of the repayment schedule at the request of the borrower, beyond the cases of early repayment	Not due
P. 5 A fee for reviewing an application for a change in the interest conditions of the loan, at the request of a client	Not due
P.6 Servicing fee for the combined consumer loan – collected every following year after registration of the annuity loan. This fee is collected for loans, granted before 22.07.2014 included.	1% annually on the amount of the allowed amount of the loan
Art.3 “Goods on credit” product for individuals	
P.1 Interest on purposeful consumer loans for purchasing goods upon a concluded contract with a trader	Subject to agreement
P.2 Upon not extinguishing the installment under the loan repayment schedule, the Bank calculates and collects interest to the amount under Art. 6 hereinafter.	
P.3 Fee for a loan application review	-BGN 20 for loans up to BGN 5000, included -BGN 50 for loans above BGN 5000
P.4 Upon early repayment commission is collected on the amount of the principal repaid in advance for loans, granted before 05.01.2009	2%
P.5 Commission is collected at the client request upon a change in the repayment schedule, beyond the cases of early termination.	Not due
Art.4 Interest on unauthorized overdraft on accounts of individuals in national and foreign currency	35% annually
Art.5 Fee for sending notification letters upon servicing consumer loans of individuals	BGN 1

Art.6 Interest upon a delay of the due installments under all types of consumer loans, including loans for pensioners, overdraft and “goods on credit” loans	The negotiated interest plus a compensation for a delay to the amount of the legal interest
<p>Note:</p> <p>CBB Plc calculates and collects interest on consumer loans of individuals, incl. on the “goods on credit” product, based on 360/360, whereas the month has 30 days, and the year has 360 days.</p> <p>Penalty/compensation is not due for early repayment of a loan, fully secured by funds, if the repayment is made in the period with a fixed interest rate.</p>	
<u>Commercial lending:</u>	
Art.6 Interest on loan operations:	
P. 1 Under short-term & long-term loans in national currency	SOFIBOR plus a margin subject to agreement
P. 2 Under allowed overdraft in national currency	SOFIBOR plus a margin subject to agreement
P.3.1 On unauthorised overdraft in national and foreign currency	35% annually
P.3.2 In case of overdue loans and overdue overdraft in national and foreign currency	The negotiated interest rate of the loan plus a margin
P. 4 On loans in foreign currency, incl. allowed overdraft on the current account in foreign currency	EURIBOR, LIBOR plus a margin subject to agreement
Art.7 Fees and commissions under loan operations:	
P.1 A fee for submitting a loan application or overdraft application, respectively issuance of a bank guarantee, incl. for reviewing documents - paid upon documents submission:	
- for loans and overdraft	0.1% on the requested amount. Min. BGN 300 Max. BGN 800
- for bank guarantees	0.1% on the requested amount. Min. BGN 50 Max. BGN 500
P. 2 Expenses for expertise, consulting, etc., concerning the preparation of the opinion under (P.1), are paid additionally by	

the client.	
P. 3 Management fee, for all types of loans	
- for loans with a repayment schedule	1.2% oneoff upon the loan granting for the first year;  0.9% oneoff on the debt balance for each following year or proportionally to a part thereof
- for overdraft loans	1.2% oneoff upon the loan granting for the first year;  0.9% oneoff on the negotiated limit for each following year or proportionally to a part thereof
<p>Note:</p> <ol style="list-style-type: none"> <li>1. The management fee for each following year, for all types of loans, is due till the final repayment of all amounts due or till the date of depositing the plea at the court at the start of the court procedure.</li> <li>2. The management fee, for all types of loans, is not applicable to institutional clients, that is: State non-financial companies sector classification, Central government sector classification, including budget spending units with financial autonomy, Local government sector classification, Social security funds sector classification, according to the sector classification of BNB. It is determined individually for each distinct specific case of a loan of an institutional client</li> </ol>	
P. 4 A commitment fee for revolving loans, credit lines and overdraft loans, on the unutilized portion	2 % per annum, collected monthly
P.5 A commitment fee - oneoff, on the unutilized portion, upon expiry of the term for loan utilization (without those under point 4)	2 %
P.6 For early loan repayment, as well as upon early termination of a loan contract, regardless of the remaining term and loan type:	
- for loans with a repayment schedule	2 % on the early repaid amount
- for overdraft loans – the fee is deducted only once upon early termination of the contract for granted overdraft	2% on the amount, with which the allowed limit for use is reduced at the

- early termination of the overdraft contract	request of the client.  Upon early termination of the overdraft contract – 2 % on the allowed limit for use as at the date of termination
The fees under p.6 are not applied in the cases when early repayment is at the request of CCB Plc.	
P. 7 Discounting of commercial effects / securities	Subject to agreement
P. 8 For acquisition, acceptance, assuming bill of exchange intermediation (aval), cession of receivables, endorsement of securities and all the remaining receivables, regardless of the used financial instrument.	Subject to agreement
P. 9 For drawing up a mortgage for securing a loan or a bank guarantee	BGN 120 plus VAT
P. 10 For entering the pledges at the Central Register of Special Pledges	BGN 60 plus VAT
P. 11 Fees for CCB Plc evaluations of assets, offered as collateral under loan transactions	Subject to agreement
P.12 Upon a change in the repayment schedule at the client request, besides early repayment, a commission is collected on debt balance.	Subject to agreement
P. 13 A commission is collected upon a change in other conditions, including collaterals, at the client request.	Subject to agreement
Art.8 Fees and commissions for loans under the Microcrediting Guarantee Fund	REPEALED
P.1 For submission of a loan application, incl. reviewing the documents	
P.2 A fee for expertise, consulting, financial and social evaluations, concerning the preparation of an opinion	
P.3 For preliminary review and preparation of opinions under the requested loan	
P.4 Commission is calculated for loan management by the procedures of:	
P.5 Commitment – oneoff, on the unutilized portion of the granted loan, on the first workday after the deadline for utilization, according to the concluded loan contract	
P.6 Upon renegotiation to increase the negotiated loan amount and/or upon a change in the repayment schedule at the request of the client / according to the agreement and with the explicit written consent of the Ministry of Labor and Social Policy, according to the frame agreement/, commission is collected	
P.7 Upon an early termination of a loan, regardless of the remaining term and loan type, commission is collected on the	

amount repaid in advance	
<p>Note:</p> <ol style="list-style-type: none"> <li>1. CCB Plc calculates and collects interest on commercial loans based on 365/360 days.</li> <li>2. Under the concluded frame agreements with suppliers of assets - subject of the loan transactions under SAPARD, the State Agricultural Fund, etc., for each concluded loan contract the Bank is entitled to collect fees from the supplier under the conditions of the frame agreement.</li> </ol>	
Art.9 Fees and commissions under issued bank guarantees in national currency:	
P. 1 Issuance of bank guarantees:  - secured by funds, government securities and guarantees from first class banks, on the requested amount	0.25% for a quarter or a part thereof, min BGN 10
- secured by an insurance policy for financial risk and funds /guarantes in favor of AEBTRI (Association of the Bulgarian Enterprises for International Road Transport and the Roads), as well as in favour of "Automobile administration" Executive agency subjected to the Ministry of Transport – for financial stability of the carriers/	0.3% for a quarter or a part thereof, the fee is collected oneoff for the whole period of the guarantee validity
P. 2 Issuance of bank guarantees, secured by assets other than those in P.1	Min. 0.75% Max. 1.25% for a quarter or a part thereof, min BGN 15
P. 3 A change in the bank guarantee conditions (without the amount, term and collateral)	0.1% oneoff, min BGN 10
P. 4 For express issuance of bank guarantees – within 24 hours	BGN 50
P. 5 Upon a refusal of the client from the guarantee, before its issuance, commission is collected on the guarantee amount	0.1% on the guarantee amount, min BGN 25
P. 6 For an effected amendment of the guarantee amount, fee is collected on the difference	For issuance of a bank guarantee (depending on the granted collateral Art.9, p.1 or p.2 are applied)
P.7 For an effected amendment of the guarantee term, fee is collected on the difference	For issuance of a bank guarantee (depending on the granted collateral Art.9, p.1 or p.2 are applied)
P.8 Upon a change of the collateral, at the client request, a fee is collected	Subject to agreement
Art.10 Guarantees in foreign currency, received at CCB:	
P. 1 Advising of a notification	EUR 25

P. 2 Directing to another bank	EUR 25
P. 3 Advising without any commitment	0.1% min. EUR 35 max.EUR 500
P.4 Advising of a change	EUR 35
P.5 For advising the increase in the amount (on the amount of the increase) commission is collected under p.3	
P.6 For avalizing loan instruments, for a quarter or a part thereof, on the amount of the respective instrument, issued by:	
a) banks	0.25% min. EUR 100
b) non-banking institutions or traders	0.5%, min. EUR 300
P.7 Cancellation before expiry of the validity term	EUR 35
P.8 Raising a claim for payment	EUR 50
Art.11 Guarantees / counter guarantees in foreign currency, issued by CCB Plc:	
P.1 Telex / SWIFT notification	EUR 35
P.2 Issuance of a direct guarantee to the beneficiary, for a quarter or a part thereof	
- secured by funds, government securities and guarantees of first class banks, on the requested amount	0.25%, min. EUR 10
- for another type of collateral	0.5%, min. EUR 100
- secured by an insurance policy for financial risk and funds /guarantes in favor of AEBTRI (Association of the Bulgarian Enterprises for International Road Transport and the Roads), as well as in favour of "Automobile administration" Executive agency subjected to the Ministry of Transport – for financial stability of the carriers/	0.3% for a quarter or a part thereof, the fee is collected oneoff for the whole period of the guarantee validity
P.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.11.2, increased with the commissions of the correspondent bank.	
P.4 For an amendment of:	
-the guarantee amount, a fee is collected on the difference in the amount	For issuance of a bank guarantee (depending on the granted collateral Art.11, p.2 is applied)
-the guarantee term, a fee is collected on the difference in the term	For issuance of a bank guarantee (depending on the granted collateral Art.11, p.2 is applied)
- the collaterals, a fee is collected at the client's request	Subject to agreement
P.5 For all remaining cases of amending a guarantee	EUR 35
P.6 For payment under a guarantee (for each payment)	EUR 50

P.7 Upon a refusal of the client from the guarantee, before its issuance	0.1 % on the guarantee amount, min. BGN 25
<p>Note:</p> <ol style="list-style-type: none"> <li>1. The fees and commissions for issued bank guarantees to the amount over BGN 200 000 (or the equivalent amount in another currency) are determined as negotiated.</li> <li>2. The list of first class banks in the sense of Art.9, p.1 and Art.11, p.2 is approved by the Executive Directors of CCB Plc.</li> <li>3. The commission for issuance / confirmation is collected for the whole period of validity of the guarantee and shall not be subject to return by decreasing the commitment or cancellation before expiry of the validity term.</li> <li>4. Received and issued documentary guarantees, having the nature of letters of credit, are treated as letters of credit.</li> <li>5. For additional responsibility on the part of CCB Plc, 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.</li> </ol>	
<u>Mortgage lending:</u>	
Art.1 A management fee	
P.1 Every year on the debt balance for each next year, upon a mortgage loan with:	
- a term up to 10 years	0.4%
- a term above 10 years Collected for loans, granted before 22.07.2014 included.	0.25%
P. 2 Every year on the debt balance for each next year till repayment of the loan upon a mortgage loan "Home for you" and "Opportunity" mortgage loan. Collected for loans, granted before 22.07.2014 included.	0.50%
Art.2 A fee for early repayment of all types of mortgage loans in the first 12 months of the loan, for the period with a fixed interest rate, as from the date of loan utilization.	1% on the early repaid amount
Art. 3 All the expenses for the establishment and release of the collateral, for the evaluation of the real estate, as well as all bank services, rendered with regard to the granting and the servicing of the loan, are at the expense of the client	
Art.4 Upon a change in the repayment schedule, beyond the cases of early prepayment, at the request of the client, a commission is collected.	No due
Art.5 A commission is collected upon a change in the other conditions, including the collateral, at the request of the client.	No due

Art.6 Fee for preparing a legal opinion	BGN 60
<u>“Turnover” Loan for Individuals:</u>	
Art. 1 Management fee	
P.1 A management fee for each following year or a part thereof, on the amount of the allowed overdraft. Collected for loans, granted before 22.07.2014 included.	1 %, deducted only during the overdraft period
P.2 A management fee on the amount of the unrepaid part of the overdraft. Collected for loans, granted before 22.07.2014 included.	1,2% deducted on the date of renegotiating the overdraft into a loan with a repayment schedule
P.3 A management fee for each following year, or a part thereof, on the debt balance for the period after renegotiating the overdraft debt into a loan with a repayment schedule.	
- for a loan with a term of up to 10 years Collected for loans, granted before 22.07.2014 included.	0,4% deducted during the period of a loan with a repayment schedule
- for a loan with a term above 10 years Collected for loans, granted before 22.07.2014 included.	0,25% deducted during the period of a loan with a repayment schedule
Art.2 A commitment fee on the unutilized portion of the allowed overdraft.	0,08% monthly, deducted during the overdraft period
Art.3 A fee for early repayment of all types of mortgage loans in the first 12 months of the loan, for the period with a fixed interest rate, as from the date of loan utilization.	1 % on the early repaid amount
Art.4 A commission is collected on the debt balance upon a change in the conditions and parameters of the loan, except for the cases of early termination in the period of a loan with a repayment schedule.	Commission subject to agreement



SECTION VI  
PURCHASE AND SALE OF FOREIGN EXCHANGE

Art.1 Purchase and sale of foreign currency	
Point 1 Purchase and sale of foreign currency on bank accounts with CCB	No fees and commissions
Point 2 The cash purchases and sales of foreign exchange are effected at the specified rates for cash transactions	No additional fees and commissions
Art.2 Exchange of one type of currency into another (commission for arbitrage)	
Point 1 Arbitrage operations from/to bank accounts with CCB	
☒ upon book transfers	Free of charge
☒ upon arbitrage operations at the cashiers	Free of charge
-upon cash operations from/to accounts, opened with the same Bank branch	Counting fee is collected according to the Tariff
-upon cash operations from/to accounts, opened with another branch	Counting fee is collected according to the Tariff

SECTION VII  
CHECKS IN FOREIGN EXCHANGE

Art.1 Collection of checks:	
Point 1 Registered / order checks	The Bank does not collect checks as from 19.04.2017.
Point 2 Traveller's checks	The Bank does not accept traveller's checks as from 16.05.2016.
Point 3 Return of unpaid checks:	Not applied as from 19.04.2017.
Art.2 Issuance of bank checks	
	The Bank does not issue bank checks as from 16.05.2016.
Art.3 Sale of traveller's checks	
	The Bank does not sell traveller's checks as from 16.05.2016.
Art.4 Annulation of checks at the request of the orderer:	
Point 1 Upon the availability of an original cheque	Not applied as from 16.05.2016.
Point 2 Upon the lack of an original check, plus the correspondent's expenses	
Notes:	
<ol style="list-style-type: none"> <li>1. Upon an immediate payment of registered /order checks under a condition with the agreement of the Bank the commissions under Art.1, point1 are doubled.</li> <li>2. The Bank pays registered /order checks under Art.1, p.1 only on accounts, opened with CCB Plc.</li> <li>3. The expenses of the foreign correspondent banks, if any, are collected additionally.</li> </ol>	

SECTION VIII  
COLLECTIONS OF DOCUMENTS AND COMMERCIAL EFFECTS

Art.1 Collection of documents, received from other banks:	
Point 1 Presentation /advising / of documents received at collection	Not applied
Point 2 Presentation of documents	
a) against payment	0.2%, min. EUR 50, max. EUR 300
b) against an acceptance	0.25%, min. EUR 40, max. EUR 300
Point 3 Presentation of documents without payment	EUR 30
Point 4 Advising an amendment of collection instructions	EUR 30
Point 5 Return of unpaid collection documents	EUR 20
Point 6 Received documents, covering the supply of goods, at the address of CCB, instead to the payer	0.4%, min. EUR 50
Art.2 Sending documents and commercial effects to other banks for collection	
Point 1 Against payment / acceptance	0.2%, min. EUR 40 max. EUR 300
Point 2 Without any payment	0.15%, min. EUR 25, max. EUR 250
Point 3 Amending the conditions of the collection orders	EUR 30
Point 4 Claims	EUR 20

SECTION IX  
DOCUMENTARY / GUARANTEE (STANDBY) LETTERS OF CREDIT

Art.1 Documentary letters of credit, received at the Bank	
Point 1 Advising a notification without a commitment	The fee under p.2 is applied
Point 2 Advising without a commitment	0.1%, min. EUR 50, max. EUR 350
Point 3 Confirmation for a quarter or a part thereof	Subject to agreement
Point 4 Advising an amendment	EUR 50
Point 5 Processing and payment of documents:	
a) for amounts up to EUR 500 000, included	0.2%, min EUR 50
b) for amounts up to EUR 5 000 000, included	0.15%
c) for amounts over EUR 5 000 000	Subject to agreement
Point 6 Processing and negotiation of compliant documents:	
a) with a real purchase of the receivable under the letter of credit on the part of the Bank	1%, min. EUR 100
b) with negotiation of documents, promissory notes or bills of exchange under a letter of credit with a deferred payment till maturity on the value of the documentary consignment, for a month or a part thereof	1%
Point 7 Control over a deferred payment or an acceptance for a month or a part thereof /in addition to the commissions collected under point 5/	EUR 30
Point 8 Cancellation of the letter of credit before expiry of the validity term	EUR 50
Point 9 Sent discrepant documents on a collection basis	EUR 50
Point 10 Second check of the documents, returned for additional preparation or correction	EUR 40
Point 11 For urgent processing at the client's request	EUR 30
Point 12 Transferring a letter of credit (for a quarter or a part thereof)	
-without a commitment for payment on the part of CCB Plc	0.2% min.EUR 50 max.EUR 500
- with a commitment for payment on the part of CCB Plc	Subject to agreement
Point 13 Advising a received assignment of proceeds notification under a letter of credit	EUR 30

Point 14 Issuing a bank assignment of proceeds under a letter of credit at the order of the beneficiary for a quarter or a part thereof	0.15%, min. EUR 50 max. EUR 300
Art.2 Documentary letters of credit, opened by the Bank:	
Point 1 Telex /SWIFT message	EUR 30
Point 2. Opening, processing and payment under a letter of credit for a quarter or a part thereof:	
a) For amounts up to EUR 500 000, included	Subject to agreement
b) For amounts up to EUR 5 000 000, included	Subject to agreement
c) For amounts over EUR 5 000 000	Subject to agreement
d) For letters of credit, opened for "Grain producers –ZHB":	
- for amounts up to BGN 200 000 /included/	BGN 3
- for amounts from BGN 200 000,01 to BGN 500 000 /included/	BGN 5
- for amounts from BGN 500 000,01 to BGN 1 000 000 /included/	BGN 10
- for amounts above BGN 1 000 000 /included/	Subject to agreement
Point 3 Control over the deferred payment or an acceptance for a month or a part thereof / in addition to the commissions collected under point 2/	EUR 30
- For letters of credit, opened for "Grain producers –ZHB"	Free of charge
Point 4 An amendment in the L/C terms	
a) an amendment to increase the amount and /or prolong the validity term	the same as for LC issuance
b) another amendment	EUR 50
c) For letters of credit, opened for "Grain producers –ZHB", including upon a change in the amount and validity	BGN 5, regardless of the LC amount
Point 5 Cancellation before expiry of the validity term	EUR 40
Point 6 Additional responsibility, complexity and labor or express processing of letters of credit	EUR 50
Point 7 Payment of discrepant documents /deducted by the foreign bank /	EUR 50
Art.3 Reimbursements	
Point 1 Issuance of reimbursement authorisation	EUR 30
Point 2 Issuance of irrevocable reimbursement authorisation	EUR 75
Point 3 Amendment of reimbursement authorization	EUR 30

Notes:

1. With letters of credit with “approximately”: commissions are calculated on the amount of the letter of credit /the LC increase/, increased by 10%, unless otherwise specified.
2. Upon revolving / increase: commissions are calculated on the revolving / increased amount, as for opening a new letter of credit.
3. The commission for opening / confirmation is collected for the whole period of validity of the letter of credit and shall not be subject to reimbursement upon cancellation before the validity term or upon not using the letter of credit.
4. The commission under Art.2, p.4a) is collected on the amount of the increase. The commission for continuing the validity term is collected only if the prolonged term is in a new quarter.

**SECTION X**  
**TRANSACTIONS WITH GOVERNMENT SECURITIES AND SECURITIES ACCOUNTS WITH THE BANK**

Art. 1 General conditions	
Point 1 A fee for maintaining a clients' register	
- of other clients	BGN 50 / per month
- of individuals	Free of charge
Point 2 Maturity of issues	0.025% on the nominal value
Point 3 Preparation of a report – a statement from the register	
- for the amount of the government securities held as at the specific date	BGN 10
- for the movement of the government securities held	BGN 10
Point 4 Government securities blocking	BGN 10
Art. 2 Transactions with government securities on the primary market	
Point 1 For each approved transaction	0.05% on the nominal value, but not less than BGN 10
Point 2 For each unapproved transaction	BGN 10
Art.3 Transactions with government securities on the secondary market	
Point 1 For each transaction between the bank and a client, entered in the Bank register	BGN 10
Point 2 For each transaction between a Bank client, entered in the Bank register and another primary dealer	BGN 10
Point 3 For each transaction between a Bank client, entered in the Bank register and a client of another primary dealer	BGN 10
Point 4 Transfer of government securities from /to a register at CCB to / from a register of another primary dealer	BGN 10

**SECTION XI. TRANSACTIONS WITH FOREIGN INSTRUMENTS**

Art. 1 Transactions with shares:	
- American shares	0.5% per share min. USD 5
- European shares	0.5% of the transaction value, min. EUR 5
Art. 2 Transactions with bonds	No commission
Art. 3 Transactions with futures:	
- American	USD 15 per contract
- European	EUR 15 per contract
Art. 4 Transactions with options:	
- American	USD 15 per contract
- European	EUR 15 per contract
Art. 5 For custody and keeping of foreign securities	0.02% annually on the nominal value



**SECTION XII. OPERATIONS WITH CORPORATE SECURITIES,  
MUNICIPAL BONDS AND COMPENSATORY INSTRUMENTS IN THE COUNTRY**

Art. 1 Securities operations and transactions:

1. Intermediation upon concluding securities transactions:

1.1 Intermediation upon concluding transactions with corporate securities – shares, share rights and depositary receipts on shares – on the value of the order:

P.1.1.1 Transaction fee	BGN 2
P.1.1.2 Commission on the transaction amount	
a) up to BGN 1000	2%
b) from BGN 1 000.01 to BGN 50 000	1.5%
c) from BGN 50 000.01 to BGN 100 000	1.00%
d) from BGN 100 000.01 to BGN 500 000	0.50%
e) above BGN 500 000.01	0.30%
The Bank reserves the right to change the values under p.1.1.2, in the particular contracts with its clients, only in case this is in favor of the client	

1.2. Intermediation upon concluding transactions with corporate and municipal bonds – on the value of the order:

P.1.2.1 Transaction fee	BGN 2
P.1.2.2 Commission on the transaction amount	
a) up to BGN 20 000	0.35%, min BGN 30
b) from BGN 20 001 to BGN 100 000	Subject to agreement Min.0.25%

1.3. Intermediation upon concluding transactions with securities on the “Privatisation market” at “BSE – Sofia” AD – on the value of the order:	Subject to agreement
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1.4. Intermediation upon concluding transactions with other securities:

P.1.4.1 Transaction fee	BGN 2
P.1.4.2 Commission on the transaction amount	
a) up to BGN 50 000	0.5%, min BGN 30
b) from BGN 50 001 to BGN 100 000	0.40%
c) above BGN 100 000	Subject to agreement Min.0.3%

1.5 Management of securities portfolio	Subject to agreement Min.0.25% of the transaction value
2. A fee for transferring the securities from the own account to a customer subaccount with CCB Plc and from a client subaccount with CCB Plc to own account:	BGN 3
3. A fee for opening a customer subaccount for securities with CCB Plc.	BGN 2
4. A fee for issuing a depositary receipt by "Central depository" – AD	BGN 3
5. A fee for transferring the securities from the customer subregister of CCB Plc. to the customer subregister of another investment intermediary and from a subaccount with another investment intermediary to a client subaccount with CCB Plc:	BGN 3
Art.2 Services, related to the bidding offering for purchasing and exchange of shares	Subject to agreement
Art.3 Placement of issues	Subject to agreement, depending on the way of placement and the issue amount
Art.4 Transactions with compensatory instruments	in keeping with Art. 1, p.1.1
Art.5 Investment consulting and analyses	Subject to agreement
Art. 6 Preparing prospectuses for the public offering of securities, annual and six-month reports of public companies and other securities issuers:	
1. A prospectus for the secondary public offering of shares (for trading) according to the book value of assets for the last past half year:	Subject to agreement
2. A prospectus for the initial public offering of shares	Subject to agreement
3. A prospectus for the public offering of bonds and other securities, beyond those in Art 6, points 1 and 2	Subject to agreement
4. Annual and six month reports of the public companies and other securities issuers	Subject to agreement

Art.7 Other services related to investment intermediation upon bonds issuance and other securities, beyond those under Art. 6	Subject to agreement
Art.8 A fee for preparing a report concerning securities, kept at CCB Plc, except for the reports, presented to customers by the procedures of the Law on Public Offering of Securities (LPOS)	Subject to agreement Min BGN 50
Art.9 Paying income from corporate securities and municipal bonds	Subject to agreement
Art.10 For preparing reports concerning securities, availability on a register, movements beyond the standard reports, presented by CCB by the procedures of LPOS	Subject to agreement Min BGN 50 Per month

SECTION XIIa. PRIVATE BANKING

Art.1 A commitment fee	Subject to agreement Plus VAT
Art.2 A commission for transactions with financial instruments	Subject to agreement
Art.3 A commission for a positive financial result as a result of transactions with financial instruments	Subject to agreement
Art.4 A commission for consulting, intermediation and other services	Subject to agreement Plus VAT

**SECTION XIib. IMPOSING AND EXECUTING A FORECLOSURE**

<p>Art.1 One-off fee for processing and initial imposition of a security foreclosure/foreclosure for enforcement</p>	<p>BGN 12 with included VAT / EUR 6 with included VAT (or the equivalent amount in another currency, other than EUR)</p>
<p>NOTE:</p>	
<p>The fee is due for each single imposed foreclosure on the bank account.</p>	
<p>Art.2 One-off fee for the performance of an order for the authorization of urgent payments, issued by a public bailiff to the National Revenue Agency</p>	<p>BGN 12 with included VAT / EUR 6 with included VAT (or the equivalent amount in another currency, other than EUR)</p>
<p>Art.3 One-off fee for processing of an order for the performance of a foreclosure, after imposing a security measure:</p>	
<p>a) for individuals</p>	<p>BGN 6 with included VAT / EUR 3 with included VAT (or the equivalent amount in another currency, other than EUR)</p>
<p>b) for other customers</p>	<p>BGN 12 with included VAT / EUR 6 with included VAT (or the equivalent amount in another currency, other than EUR)</p>
<p>Art. 4 Fee for research and reversal of wrongly ordered transfer at the fault of the orderer (the fee is to be borne by the orderer and is deducted from the amount of the wrongly ordered amount subject to reversal)</p>	<p>BGN 20</p>

SECTION XIII  
OTHER OPERATIONS

Art.1 Consulting concerning currency financial, market, credit and other issues, preparation of documents, securities, the text of LCs, guarantees and other services	Subject to agreement
Art.2 Consulting, information and collaboration in effecting privatisation transactions	Subject to agreement plus VAT
Art.3 Collection of data about foreign companies at the client's request	EUR 50 plus VAT
Art.4 Registration of the purchase and sale of foreign currency between companies, on the equivalent amount in BGN of the sold currency	0.5%
Art.5 Written reports about bank operations:	
P.1 For the current year, for each operation	
-for individuals	BGN 10
-for other clients	BGN 30
P.2 For past years, for each operation	
-for individuals	BGN 30
-for other clients	BGN 60
Art.6 Transcripts and copies of bank documents and account statements	BGN 2, per page
Art.7 Verification and confirmation of the authenticity, as well as using the telegraphic key of CCB, not related to the bank operation, performed by the bank	EUR 15 plus VAT
Art.8 Issuance of a certificate:	
P.1 of individuals	
-in Bulgarian	BGN 15 plus VAT
-in Bulgarian within the same day	BGN 25 plus VAT
-in a foreign language	EUR 15 plus VAT
-in a foreign language within the same day	EUR 25 plus VAT
P.2 Of other clients	
-in Bulgarian	BGN 30 plus VAT
-in Bulgarian within the same day	BGN 40 plus VAT

-in a foreign language	EUR 30 plus VAT
-in a foreign language within the same day	EUR 40 plus VAT
P.3 in a Bulgarian language of other clients for evidencing the raised capital for the establishment of companies	BGN 25 plus VAT
P.4 Issuance of a certificate to individuals for the presence or lack of loan liabilities	BGN 90 plus VAT
- within the workday	BGN 100 plus VAT
P.5 Issuance of a certificate to individuals, legal entities or other clients of the presence of restricted amounts on client accounts in the performance of an imposed foreclosure:	BGN 48 with included VAT
P.6 Issuance of a certificate to individuals, legal entities or other clients of the presence of restricted amounts on client accounts in the performance of an imposed foreclosure within the workday:	BGN 60 with included VAT
Art. 9 Issuance of a bank reference letter	
-in Bulgarian	BGN 45 plus VAT
-in a foreign language	EUR 40 plus VAT
Art.10 Issuance of a certificate, a written report or another document, as well as the deletion of mortgages at the request of the Bank client, adjudicated in insolvency and bought as a company by CCB	
-for individuals	BGN 30 plus VAT
-for other clients	BGN 60 plus VAT
Art.11 For preparing a reply to an inquiry with regard to a performed auditor's verification of:	
-a bank or another financial institution	EUR 70 plus VAT
-a non-financial institution	BGN 100 plus VAT
Art.11a Fee for a reply to inquiries regarding bank accounts and other property of the client – individual, legal entity or other clients, provided for keeping at the Bank, from various institutions, besides under secret proceedings	Not applied
Art.12 SWIFT messages (standard – up to 325 characters)	
P.1 For individuals	Not applied as from 01.07.2017

P.2 For other clients	Not applied as from 01.07.2017
When the message is beyond the standard, the fee is doubled.	
Art.13 Portal costs – according to the factual amount, but not less than:	
P.1 For the country	BGN 1
P.2 For abroad	EUR 3
Art.14 Telex costs – according to the factual amount, but not less than:	
P.1 For the country	BGN 10
P.2 For abroad	EUR 8
Art.15 Fax costs, per page:	
P.1 For the country	BGN 5
P.2 For abroad	EUR 5
Note: The fees under Art.12-15 shall be subject to VAT, when they do not concern the performance of the bank operation (a transfer, a LC, etc.)	
Art.16 Special courier	
P.1 Consignments for Europe	EUR 35 with VAT included
P.2 Consignments for other continents	EUR 45 with VAT included
Art.17 Express service	Subject to agreement, min. EUR 30 with VAT included
Art.18 Maintenance of CCB online	
P.1 Registration for using the service	Free of charge
1.1 Change / termination of the registration	Free of charge
1.2 Blocking / unblocking the access	Free of charge
1.3 Adding / deleting an account	Free of charge
P.2 Monthly fee for using the service	Free of charge
P.3 Account opening	Free of charge
P.4 Payment of utility bills via CCB online	



4.1 Registration for payment of utility bills	Free of charge
4.2 Payment of utility bills	Free of charge
P.5 Generating a new password for CCB online	Free of charge
P.6 Visiting the client's premises at the request of the client	BGN 20
Art.19 A fee for a second installation of an administrative certificate for accessing the "Goods on credit" system	BGN 10
Art.20 A fee for each third and next visit of a safe tenant, personally or via a proxy, at the Bank vault within the same calendar month	BGN 5.00 (with VAT)
Art.21 Sending a SWIFT message at the request of the client	EUR 5.00 with included VAT
Art.22 A fee for checking the power of attornery, certified by a Bulgarian notary public upon initial submission at the Bank (with VAT included)	BGN 5

**SECTION XIV**  
**PAYMENT ACCOUNT FOR MAIN OPERATIONS**

Art.1 Opening of a main payment account	
P.1 Opening of a main payment account at a Bank office	BGN 1.79
P.2 Opening a main payment account at a Bank office with the issuance of a debit card to the account	Free of charge
Art.2 Servicing a main payment account	
P.1 Servicing a main payment account at a Bank office	BGN 1.45
P.2 Servicing a main payment account at a Bank office, on which a foreclosure is imposed	BGN 9.50
P.3 Servicing a main payment account at a Bank office with a debit card issued to the account	BGN 1.45
P.4 Servicing a main payment account at a Bank office with a debit card issued to the account, on which a foreclosure is imposed	BGN 9.80
Art.3 Closure of a main payment account	
P.1 Closure of a main payment account at an office, opened up to 6 months from the closure date	BGN 1.90
P.2 Closure of a main payment account at an office, opened more than 6 months since the closure date	Free of charge
P.3 Closure of a main payment account, on which a foreclosure is imposed, opened up to 6 months from the closure date at an office	BGN 3.80
Art.4 Cash operations on the main payment account	
P.1 Depositing funds on the main payment account	
P.1. Depositing funds on the main payment account at a Bank office	up to BGN 5 000- no commission above BGN 5 000- 0.1% for the amount above BGN 5 000, max. BGN 200
P.2 Cash withdrawal from the main payment account	
P.2.1 At the cashiers at a Bank office up to BGN 5 000	up to BGN 5 000- BGN 0.88 above BGN 5 000- BGN 0.88 plus 0.3% for the amount above BGN 5 000, max. BGN 200
P.2.2 With a debit card at ATM, serviced by the Bank	BGN 0.15

P.2.3 With a debit card at ATM, serviced by another bank in the country	BGN 0.88
P.2.4 With a debit card at ATM, serviced by another bank in the European Union	EUR 2 + 1.33 % of the amount
Art.5 Direct debit payment from the main payment account	
P.1 To an account with the same bank	BGN 0.90
P.2 To an account with another bank	BGN 2.10
Art.6 Payment operations, effected via the payment debit card, issued to the payment account for main operations, including on the Internet	
P.1 Payment with a debit card at POS, serviced by the Bank	BGN 0.00
P.2 Payment with a debit card at POS, serviced by another bank in the country	BGN 0.00
<p>Note</p> <p>For all other operations, concerning the issuance and use of a payment card, issued to the payment account for main operations the respective fees shall apply in compliance with Article 1 of Section IV, as well as the remaining articles of the Tariff on the interest rates, fees and commissions of CCB Plc and the appendices thereto.</p>	
Art. 7 Credit transfer in national currency	
P.1 On paper carrier to the payments account with the same bank	between the same client – no fee between the various clients – BGN 0.90
P.2 Via online banking to the payment account with the same bank	between the same client – no fee between the various clients – BGN 0.39
P.3 On paper carrier via BISERA to a payment account with another bank	BGN 1.90
P.4 Via online banking via BISERA to a payment account with another bank	BGN 0.90
P.5 On paper carrier to a budgetary payment account with the same bank	BGN 0.99
P.6 Via online banking to a budgetary payment account with the same bank	BGN 0.44
P.7 On paper carrier via BISERA to a budgetary payment account with another bank	BGN 1.90

P.8 Via online banking via BISERA to a budgetary payment account with another bank	BGN 0.90
P. 9 Automatic interbank payments	
P.9.1 Automatic Push & Pull transfers	BGN 0.65
P. 9.2 Automatic fixed transfers	BGN 0.65
P.10 Automatic interbank payments via BISERA	
P.10.1 Automatic Push transfers	BGN 1.60
P.10.2 Automatic fixed transfers	BGN 1.60
<p>Note:</p> <p>Upon the performance of transfers from the payment account for main operations in the performance of a foreclosure on an account of the authority that imposed the foreclosure, fees shall be collected according to Section 3, Art. 19 of the CCB Plc Tariff</p>	

Note:

For all the remaining operations, concerning the opening and servicing of a payment account for main operations, not mentioned in the new Section 14, the respective fees according to the Tariff of CCB Plc shall apply.

**SECTION XV**  
**OPENING AND SERVICING OF CHECKING ACCOUNTS OF CLIENTS, WHO**  
**PRESENTED A DECISION, EVIDENCING PERMANENTLY REDUCED CAPACITY FOR WORK OR DEGREEE**  
**OF HARM TO THE HEALTH – TELK I GROUP**

Art.1 Opening of checking accounts in national and foreign currency with an issued debit card	No fee
Art.2 Monthly fees for maintaining checking accounts with debit cards in national and foreign currency	No fee
Art.3 Cash withdrawl at an ATM of CCB Plc	BGN 0.13

## VALUE DATES

Art.1 On accounts in national currency:

a) for the client – payment sender – the date of performing the payment;

b) for the client – payment beneficiary – the date of crediting the funds to the account of CCB PLC with the National Bank of Bulgaria /for interbank payments /

Art.2 On accounts in foreign currency:

a) for the client – payment sender – the date of performing the payment;

b) for the client – payment beneficiary – the date of crediting the funds to the account of CCB PLC with the correspondent bank /for interbank payments /

Notes: 1. CCB PLC accepts payment orders from clients for the performance of crossborder transfers with date of performance the current workday, as follows:

a) for transfers in GBP, PLN, RON, RUB: the earliest possible value date is same day value (D), if the payment order has been received by the bank till 13:00 o'clock. For payment orders received after 13:00 o'clock the earliest possible value date is the following business day (D+1).

b) for transfers in EUR, USD and CAD: the earliest possible value date is same day value (D), if the payment order has been received by the bank till 15:00 o'clock. For payment orders received after 15:00 o'clock the earliest possible value date is the following business day (D+1).

c) for transfers in CHF and TRY: the earliest possible value date is same day value (D), if the payment order has been received by the bank till 10:30 o'clock. For payment orders received after 10:30 o'clock the earliest possible value date is the following business day (D+1).

d) for transfers in DKK, SEK and NOK: the earliest possible value date is same day value (D), if the payment order has been received by the bank till 11:00 o'clock. For payment orders received after 11:00 o'clock the earliest possible value date is the following business day (D+1).

e) for transfers in CZK: the earliest possible value date is same day value (D), if the payment order has been received by the bank till 10:00 o'clock. For payment orders received after 10:00 o'clock the earliest possible value date is the following business day (D+1).

f) for transfers in MKD: the earliest possible value date is same day value (D), if the payment order has been received by the bank till 14:30 o'clock. For payment orders received after 14:30 o'clock the earliest possible value date is the following business day (D+1).

g) for transfers in JPY: the earliest possible value date is same day value (D+1), if the payment order has been received by the bank till 17:00 o'clock. For payment orders received after 17:00 o'clock the earliest possible value date is the following business day (D+2).

h) for transfers in other currencies: the earliest possible value date is same day value (D+2), if the payment order has been received by the bank till 17:00 o'clock. For payment orders received after 17:00 o'clock the earliest possible value date is the following business day (D+3).

2. Received crossborder transfers from other banks, in favor of clients of CCB Plc, are provided to the client on the current workday with the value date, specified in Art.2, p. b) if the time of receipt registered by SWIFT is up to 17:00 p.m. If this time is after 17:00 p.m., the received transfers are provided to the client on the following workday with the value date, specified in Art.2, p.b).

Art.3 For the book payments the value date is the date of the operation.

Art.4 Upon amendment operations the value date of the wrong operation is taken for value date.

Art.5 Upon debiting or crediting correspondent LORO accounts of other banks with CCB the value date of the sending bank is applied.

Art.6 The value date is considered an interest day.

**Note:**

The date of performing the payment is the date, on which CCB PLC has debited the client's account with the payment amount /or has accepted at the cashiers the payment amount/ and has deducted the fees and commissions due.

## ADDITIONAL PROVISIONS

§1 CCB PLC performs only written orders, which are perfect in terms of form and content.

§2 The orders, deposited at the Bank up to 16.00 p.m., are entered with a current date, and after that - with date the following workday.

§3 In the cases, when in the order it is specified that all fees, commissions and other expenses are at the expense of the beneficiary, but the latter refuses their payment, CCB PLC reserves the right to collect them from the sender.

§4 Besides the fees and commissions specified in the Tariff, the sender shall pay all the factual expenses such as postal, telephone, telegraph, telex /SWIFT, fax, courier, etc, expenses, as well as any commissions and expenses of the correspondent banks.

§5 All the commissions, fees, interest and other expenses are collected at the moment of performing the bank service, unless there is another special agreement with CCB PLC.

§6 All commissions, fees and expenses under loans, extended by CCB, are paid by the client with own funds at the moment of performing the operation.

§7 CCB processes the documentary letters of credit and collections based on the last edition of the respective Uniform Customs, published by the International Chamber of Commerce – Paris.

§8 CCB PLC determines individual fees for keeping valuables in public vaults and for using a vault for each branch, with a separate order of the executive directors, at the proposal of the branch directors. The fees shall be subject to VAT taxation.

§9 CCB PLC may negotiate special conditions for certain clients that are different from those specified in the present Tariff, with a separate decision of the executive directors.

§10 For performing complex services, specific operations and other additional services, the Bank reserves the right to collect fees, commissions and expenses as negotiated.

§11 For all bank operations, not specified in the present Tariff, the fees, commissions and expenses are determined as negotiated.

§12 The Bank calculates additionally the legal value added tax in compliance with the Value Added Tax Act upon fees, commissions and expenses, for which “plus VAT” is indicated.



## CONCLUDING PROVISIONS

§1 The present Tariff replaces and repeals the CCB Plc Tariff from 2000. It shall be subject to changes that are announced timely.

§1 The present Tariff enters into force on 16.10.2019.