

Appendix 2**TARIFF on the interest rates, applied to the credit cards
of CCB Plc****I. Interest rates on the international MasterCard and Visa credit cards**

Type of card	Annual interest %
For allowed overdraft on Favorite credit cards upon purchases: - BGN - EUR - USD	14.00% 14.00% 14.00%
For allowed overdraft on the newly issued Favorite credit cards – MasterCard Gold / Visa Gold upon purchases: - BGN - EUR - USD	10% 10% 10%
For allowed overdraft on Favorite credit cards upon cash withdrawal: - BGN - EUR - USD	14.00% 14.00% 14.00%
For allowed overdraft on newly issued Favorite credit cards - MasterCard Gold / Visa Gold upon cash withdrawal: - BGN - EUR - USD	10% 10% 10%
For allowed overdraft on Leader credit cards upon purchases: - BGN - EUR - USD	14.00% 14.00% 14.00%
For allowed overdraft on newly issued Leader credit cards - MasterCard Gold / Visa Gold upon purchases: - BGN - EUR - USD	10% 10% 10%
For allowed overdraft on Leader credit cards upon cash withdrawal: - BGN - EUR - USD	14.00% 14.00% 14.00%
For allowed overdraft on newly issued Leader credit cards - MasterCard Gold / Visa Gold upon cash withdrawal: - BGN - EUR - USD	10% 10% 10%
For allowed overdraft on Visa Platinum Favorite credit cards upon purchases: - BGN - EUR - USD	9.00% 9.00% 9.00%

For allowed overdraft on Visa Platinum Favorite credit cards upon cash withdrawal:	
- BGN	9.00%
- EUR	9.00%
- USD	9.00%

II. Interest rates on local Market and Market + credit cards

Type of card	Annual interest %
For allowed overdraft on Market + credit cards upon purchases	14%
For allowed overdraft on Market + credit cards upon cash withdrawal	14%
For allowed overdraft on Market credit cards upon purchases	16%
For allowed overdraft on Market credit cards upon cash withdrawal	16%

III. Interest on local credit cards CCB - Office 1

Type of card	Annual interest %
For allowed overdraft on CCB - Office 1 credit cards upon purchases	14.75%
For allowed overdraft on CCB - Office 1+ credit cards upon cash withdrawal	14.75%

IV. Interest on credit cards for the payment of utility bills

Type of card	Annual interest %
For allowed overdraft on credit cards for the payment of utility bills	12%

V. Interest for overdue liabilities

Type of card	Annual interest %
On credit cards with minimum monthly installments and Leader cards	The negotiated interest plus a compensation for delay to the amount of the legal interest

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The present Tariff enters into force on 26th of May 2014. The interest rate on credit cards for the payment of utility bills under p.IV is in force as of 27 October 2014.

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Appendix 3

Tariff for the issuance and use of the cobranded debit card “Bulgarian posts – CCB”:

1. Cash withdrawal with debit card “Bulgarian Posts – CCB” via a POS terminal of CCB Plc at a post office or at an office of CCB Plc	Free of charge
2. Monthly fee for the maintenance of card checking account with debit card “Bulgarian Posts – CCB”	BGN 0.30
3. Annual interest rate on the card checking account with debit card “Bulgarian posts – CCB”	1 %
4. For all other operations, concerning the issuance and use of the cobranded debit card “Bulgarian Posts – CCB”	The respective fees shall apply, according to Art.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 to this tariff

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The present Appendix 3 “Tariff for the issuance and use of the cobranded debit card “Bulgarian Posts – CCB” has been approved by the Management Board of Central Cooperative Bank Plc and is an inseparable part of the Tariff on the interest rates, fees and commissions, applied by the Bank.

The present Tariff enters into force as from 5 December 2013.

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