



Information Leaflet on a Payment Account with Basic Features of CCB AD

Intended use

The payment account with basic features is offered in Bulgarian levs and intended to resident and non-resident natural persons residing legally in the European Union for execution of payment transactions on the territory of Bulgaria free of charge or for reasonable fees.

An unlimited number of payment transactions may be executed on a payment account with basic features. The access to a payment account with basic features is not bound by the purchase of additional services.

The bank may refuse to open a bank account with basic features where the customer already holds another payment account with basic features or holds more than one payment account allowing the execution of payment transactions with the same or another bank on the territory of Bulgaria.

The payment account with basic features is opened within ten days of receipt of all documents required by the bank for its opening and the conclusion of the contract.

Fees

CENTRAL COOPERATIVE BANK AD charges fees for the services on a payment account with basic features, as follows:

Payment account with basic features	
Opening of a payment account with basic features	
Opening of a payment account with basic features without issuance of a debit card to it	BGN 1.90
Opening of a payment account with basic features with issuance of a debit card to it	no fee
Monthly fee for maintaining a payment account with basic features	
Payment account with basic features without issuance of a debit card	BGN 2.20
Payment account with basic features with issuance of a debit card	BGN 2.20
Closing of a payment account with basic features	
Closing of a payment account with basic features, opened within 6 months prior to the closing date	BGN 1.90
Closing of a payment account with basic features, opened more than 6 months prior to the closing date	no fee
Treasury operations on a payment account with basic features	
Placing of funds into a payment account with basic features	
Up to BGN 4,000, inclusive	no fee
Over BGN 4,000	0.15% for the amount exceeding BGN 4,000, max. BGN 200
Withdrawing of cash from a payment account with basic features	
At a teller desk in a bank office	

Up to BGN 1,000, inclusive	BGN 2.20
Over BGN 1,000	BGN 2.20 plus 0.35% for the amount exceeding BGN 1,000, min. BGN 4.00
With a debit card at an ATM serviced by the same bank	BGN 0.15
With a debit card at an ATM serviced by another bank in Bulgaria	BGN 0.88
With a debit card at an ATM serviced by another bank in the European Union	BGN 0.88
Payment by direct debit from a payment account with basic features	
To an account with CCB AD	BGN 1.70
To an account with another bank	BGN 3.30
Payment transactions with a payment debit card linked to a payment account with basic features, including via Internet	
Payment with a debit card at an ATM serviced by the bank	no fee
Payment with a debit card at an ATM serviced by another bank in Bulgaria	no fee
Credit transfer in national currency	
Paper-based transfer to a payment account with CCB AD	
Between accounts held by the same customer	BGN 0.80
Between accounts held by different customers	BGN 1.40
By on-line banking to a payment account with CCB AD	
Between accounts held by the same customer	no fee
Between accounts held by different customers	BGN 0.40
Paper-based transfer through BISERA to a payment account with another bank	BGN 3.20
By on-line banking through BISERA to a payment account with another bank	BGN 0.95
Paper-based transfer to a payment account of the state budget with CCB AD	BGN 1.50
By on-line banking to a payment account of the state budget with CCB AD	BGN 0.45
Paper-based transfer through BISERA to a payment account of the state budget with another bank	BGN 3.20
By on-line banking through BISERA to a payment account of the state budget with another bank	BGN 0.95
Automatic intrabank payments	
Automatic Push & Pull transfers	BGN 0.65
Automatic fixed transfers	BGN 0.65
Automatic interbank payments through BISERA	
Automatic Push transfers	BGN 2.40
Automatic fixed transfers	BGN 2.40
For all other operations related to the opening and servicing of a payment account for basic operations, not mentioned in the Section, fees shall be applied in accordance with the Tariff of CCB AD.	