



# Fee Information Document



**Name of account provider:** Central Cooperative Bank AD

**Name of account:** Payment account with basic features

**Date:** 10 August 2020

- This document is intended to provide information on the fees charged for the provision of basic services linked to payment accounts with basic features. It will allow you to compare these fees with the fees for other accounts.
- Other fees may apply for the use of account-related services not listed herein. For the full information on the applicable interest rates and fees, see the Tariff of CCB AD or visit the website of CCB AD: [www.ccbank.bg](http://www.ccbank.bg)
- A glossary of the terms used in this document is provided free of charge.

| Service  | Fee                          |
|--|------------------------------|
| <b>General account-related services</b>  |                              |
| <b>Opening of a payment account with basic features</b>  |                              |
| in national currency without issuing a debit card in a bank office                                     | BGN 1.90                     |
| in national currency without issuing a debit card by on-line banking                                   | this service is not provided |
| in national currency with issuing a debit card in a bank office  | no fee                       |
| in national currency with issuing a debit card by on-line banking                                      | this service is not provided |
| in EUR without issuing a debit card in a bank office   | this service is not provided |
| in EUR without issuing a debit card by on-line banking   | this service is not provided |
| in EUR with issuing a debit card in a bank office  | this service is not provided |
| in EUR with issuing a debit card by on-line banking  | this service is not provided |
| <b>Maintaining of a payment account with basic features</b>  |                              |
| in national currency without issuing a debit card  | BGN 2.20                     |
| in national currency with issuing a debit card   | BGN 2.20                     |
| in EUR without issuing a debit card  | this service is not provided |
| in EUR with issuing a debit card   | this service is not provided |
| <b>Closing of a payment account with basic features</b>  |                              |
| in national currency without issuing a debit card  | BGN 1.90                     |
| in national currency with issuing a debit card   | BGN 1.90                     |
| in EUR without issuing a debit card  | this service is not provided |
| in EUR with issuing a debit card   | this service is not provided |
| <b>Payments (other than with bank cards)</b>   |                              |
| <b>Credit transfer in national currency to a payment account with another payment service provider</b> |                              |
| via BISERA in a bank office  | BGN 3.20                     |
| via BISERA by on-line / mobile banking   | BGN 0.95                     |
| via RINGS in a bank office   | BGN 18.00                    |

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| via RINGS by on-line / mobile banking  | BGN 11.00                                    |
| <b>Credit transfer in national currency to a payment account with the same payment service provider</b>                        |  |
| between accounts held by the same customer, in a bank office   | BGN 0.80                                     |
| between accounts held by the same customer, by on-line / mobile banking  | no fee                                       |
| between accounts held by different customers, in a bank office   | BGN 1.40                                     |
| between accounts held by different customers, by on-line / mobile banking  | BGN 0.40                                     |
| <b>Credit transfer in national currency to a payment account of the state budget with another payment service provider</b>     |  |
| via BISERA in a bank office  | BGN 3.20                                     |
| via BISERA by on-line / mobile banking   | BGN 0.95                                     |
| via RINGS in a bank office   | BGN 18.00                                    |
| via RINGS by on-line / mobile banking  | BGN 11.00                                    |
| <b>Utilities payment</b>   |  |
| from a payment account in a bank office to a payment account with the same payment service provider                            | BGN 2.20                                     |
| from a payment account in a bank office to a payment account with another payment service provider                             | BGN 4.00                                     |
| from a payment account by on-line / mobile banking   | no fee                                       |
| <b>Credit transfer in foreign currency to a payment account with another payment service provider</b>                          |  |
| Euro transfers in the European Economic Area (EEA) value date SAME DAY in a bank office  |  |
| Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000) | EUR 2.05                                     |
| Through the Trans-European Automated Real-Time Express Transfer System TARGET2   | EUR 10.23                                    |
| Euro transfers in the European Economic Area (EEA) value date SAME DAY by on-line / mobile banking                             |  |
| Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000) | EUR 0.51                                     |
| Through the Trans-European Automated Real-Time Express Transfer System TARGET2   | EUR 6.14                                     |
| Euro transfers in the European Economic Area (EEA) value date next day in a bank office  |  |
| Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000) | EUR 2.05                                     |
| Through the Trans-European Automated Real-Time Express Transfer System TARGET2   | EUR 10.23                                    |
| Euro transfers in the European Economic Area (EEA) value date next day by on-line / mobile banking                             |  |
| Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000) | EUR 0.51                                     |
| Through the Trans-European Automated Real-Time Express Transfer System TARGET2   | EUR 6.14                                     |
| Euro transfers in the European Economic Area (EEA) value date SPOT in a bank office  | this service is not provided                 |
| Transfers in foreign currency other than EU, as well as non-EEA transfers  |  |
| With value date the same business day in a bank office   | 0.2%, min. 20, max. EUR 100,<br>plus EUR 25  |
| With value date the same business day by on-line / mobile banking  | 0.15%, min. 15, max. EUR 100,<br>plus EUR 25 |
| With value date the next business day in a bank office   | 0.2%, min. EUR 20, max. EUR 100              |
| With value date the next business day by on-line / mobile banking  | 0.15%, min. EUR 15, max. EUR 100             |

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| With value date SPOT in a bank office  | 0.2%, min. EUR 20, max. EUR 100                                       |
| With value date SPOT by on-line / mobile banking   | 0.15%, min. EUR 15, max. EUR 100                                      |
| <b>Credit transfer in foreign currency to a payment account with the same payment service provider</b> |   |
| between accounts held by the same customer, in a bank office   | EUR 1.50  |
| between accounts held by the same customer, by on-line / mobile banking                                | no fee  |
| between accounts held by different customers, in a bank office   | EUR 3.00  |
| between accounts held by different customers, by on-line / mobile banking                              | EUR 1.50  |
| <b>Incoming credit transfer in foreign currency</b>  |   |
| For amounts up to EUR 100 inclusive or the equivalent in another currency                              | no fee  |
| For amounts over EUR 100 or the equivalent in another currency   |   |
| Euro transfers in the European Economic Area (EEA)   | no fee  |
| Transfers in foreign currency other than EU, as well as non-EEA transfers                              | 0.1%, min. EUR 7, max. EUR 70   |
| <b>Cards and cash funds</b>  |   |
| <b>Debit card servicing in national currency</b>   | no fee  |
| <b>Credit card servicing in national currency</b>  | this service is not provided  |
| <b>Cash withdrawal on the territory of Bulgaria</b>  |   |
| of cash in the national currency in a bank office, without a preliminary order, up to BGN 1,000.00     | BGN 2.20  |
| of cash in the national currency in a bank office, without a preliminary order, over BGN 1,000.00      | BGN 2.20 plus 0.35% for amounts exceeding BGN 1,000.00, min. BGN 4.00 |
| of cash in the national currency in a bank office, with a preliminary order, up to BGN 1,000.00        | BGN 2.20  |
| of cash in the national currency in a bank office, with a preliminary order, over BGN 1,000.00         | BGN 2.20 plus 0.35% for amounts exceeding BGN 1,000.00, min. BGN 4.00 |
| additional fee for cash withdrawal exceeding BGN 5,000.00, without a preliminary order                 | 0.6% on the amount not ordered  |
| of cash in EUR in a bank office, without a preliminary order, up to EUR 2,000.00                       | this service is not provided  |
| of cash in EUR in a bank office, without a preliminary order, over EUR 2,000.00                        | this service is not provided  |
| of cash in EUR in a bank office, with a preliminary order, up to EUR 2,000.00                          | this service is not provided  |
| of cash in EUR in a bank office, with a preliminary order, over EUR 2,000.00                           | this service is not provided  |
| additional fee for cash withdrawal exceeding EUR 2,500.00, without a preliminary order                 | this service is not provided  |
| via POS of the payment service provider using a debit card   | 0.2% of the amount, min. BGN 3.00                                     |
| via POS of the payment service provider using a credit card  | this service is not provided  |
| via POS of another payment service provider using a debit card   | BGN 4.00 plus 1.00% of the amount                                     |
| via POS of another payment service provider using a credit card  | this service is not provided  |
| via ATM of the payment service provider using a debit card   | BGN 0.15  |
| via ATM of the payment service provider using a credit card  | this service is not provided  |
| via ATM of another payment service provider using a debit card   | BGN 0.88  |
| via ATM of another payment service provider using a credit card  | this service is not provided  |

**Cash withdrawal with a debit card at an ATM terminal abroad**

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| Cash withdrawal from an ATM device in the EU member states                           | BGN 0.88                          |
| Cash withdrawal from an ATM device or through a POS terminal in non-EU member states | EUR 2.00 plus 1.50% of the amount |
| <b>Payment with a debit card</b>   |                                   |
| in Bulgaria  | no fee                            |
| abroad   | no fee                            |
| utilities payment  | no fee                            |
| <b>Payment with a credit card</b>  | this service is not provided      |
| <b>Statement of a payment account balance via an ATM terminal</b>                    |                                   |
| at an ATM of the payment service provider with a debit card                          | BGN 0.20                          |
| at an ATM of another payment service provider with a debit card                      | BGN 0.20                          |
| <b>Overdraft and related services</b>  |                                   |
| <b>Overdraft</b>   | this service is not provided      |