



Fee Information Document



Name of account provider: Central Cooperative Bank AD

Name of account: CCB CLUB Universal Savings Account

Date: 23 October 2023

- 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
- A glossary of the terms used in this document is provided free of charge.

Service	Fee
General account-related services	
Opening of CCB CLUB Universal Savings Account	
in the national currency in a bank office	BGN 2.00
in the national currency by on-line banking	this service is not provided
in foreign currency in a bank office	EUR 1.00
in foreign currency by on-line banking	this service is not provided
Maintaining CCB CLUB Universal Savings Account	
in the national currency	BGN 3.00
in foreign currency	EUR 1.50
Closing of CCB CLUB Universal Savings Account	
in the national currency	no fee
in foreign currency	no fee
Payments (other than with bank cards)	
Credit transfer in national currency to a payment account with another payment service provider	
via BISERA in a bank office	BGN 6.00
via BISERA by on-line / mobile banking	BGN 1.00
via RINGS in a bank office	BGN 20.00
via RINGS by on-line / mobile banking	BGN 12.00
Credit transfer in national currency to a payment account with the same payment service provider	
between accounts held by the same customer, in a bank office	BGN 4.00
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 4.00
between accounts held by different customers, by on-line / mobile banking	BGN 0.50
Credit transfer in national currency to a payment account of the state budget with another payment service provider	

via BISERA in a bank office	BGN 6.00
via BISERA by on-line / mobile banking	BGN 1.00
via RINGS in a bank office	BGN 20.00
via RINGS by on-line / mobile banking	BGN 12.00
Utilities payment	
from a payment account in a bank office to a payment account with the same payment service provider	this service is not provided
from a payment account in a bank office to a payment account with another payment service provider	this service is not provided
from a payment account by on-line / mobile banking	no fee
Credit transfer in foreign currency to a payment account with another payment service provider	
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 3.07
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 3.07
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, plus EUR 25
With value date the same business day by on-line / mobile banking	0.15%, min. 15, max. EUR 100, 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
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
Credit transfer in foreign currency to a payment account with the same payment service provider	
between accounts held by the same customer, in a bank office	EUR 3.00
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

Incoming credit transfer in foreign currency	
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
Cards and cash funds	
Debit card servicing in national currency	this service is not provided
Credit card servicing in national currency	this service is not provided
Cash withdrawal on the territory of Bulgaria	
of cash in the national currency in a bank office, without a preliminary order	0.6% min. BGN 6.00
of cash in the national currency in a bank office, with a preliminary order	0.6% min. BGN 6.00
additional fee for cash withdrawal exceeding BGN 5,000.00, without a preliminary order	0.70% on the amount not ordered, min. 10.00 BGN
of cash in EUR in a bank office, without a preliminary order	0.7% min. 3.00 EUR
of cash in EUR in a bank office, with a preliminary order	0.7% min. 3.00 EUR
additional fee for cash withdrawal exceeding EUR 2,500.00, without a preliminary order	0.70% on the amount not ordered, min. 10.00 EUR
via POS of the payment service provider using a debit card	this service is not provided
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	this service is not provided
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	this service is not provided
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	this service is not provided
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	
using a debit card	this service is not provided
Payment with a debit card	
in Bulgaria	this service is not provided
abroad	this service is not provided
utilities payment	this service is not provided
Payment with a credit card	
	this service is not provided
Statement of a payment account balance via an ATM terminal	
at an ATM of the payment service provider with a debit card	this service is not provided
at an ATM of another payment service provider with a debit card	this service is not provided
Overdraft and related services	
Overdraft	this service is not provided