



# Fee Information Document



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

**Name of account: Current 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](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 current account</b>	
in national currency without issuing a debit card in a bank office	BGN 5.00
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	BGN 2.00
in national currency with issuing a debit card by on-line banking	no fee
in EUR without issuing a debit card in a bank office	EUR 2.50
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	EUR 1.00
in EUR with issuing a debit card by on-line banking	no fee
<b>Maintaining a current account</b>	
in national currency without issuing a debit card	BGN 4.50
in national currency with issuing a debit card	BGN 2.50
in EUR without issuing a debit card	EUR 2.30
in EUR with issuing a debit card	EUR 1.50
<b>Closing of a current account</b>	
in national currency without issuing a debit card	BGN 2.00
in national currency with issuing a debit card	BGN 2.00
in EUR without issuing a debit card	EUR 1.00
in EUR with issuing a debit card	EUR 1.00
<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 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

<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 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
<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 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
<b>Utilities payment</b>	
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
<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 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
<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 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
<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>	
Basic card Visa/Mastercard/Maestro/Visa Electron	no fee
<b>Credit card servicing in national currency</b>	
Basic card Visa Classic and Mastercard Standard/ Visa Gold and Mastercard Gold	BGN 40.00/90.00
<b>Cash withdrawal on the territory of Bulgaria</b>	
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 Visa/Mastercard/Maestro/Visa Electron/Bcard	0.2% of the amount, min. BGN 3.00
via POS of the payment service provider using a credit card Visa/Mastercard	EUR 2.50 plus 1.00% of the amount
via POS of another payment service provider using a debit card Visa/Mastercard/Maestro/Visa Electron/Bcard	EUR 2.00 plus 1.50% of the amount
via POS of another payment service provider using a credit card Visa/Mastercard	EUR 4.00 plus 1.50% of the amount EUR 10.00
via ATM of the payment service provider using a debit card Visa/Mastercard/Maestro/Visa Electron/Bcard	BGN 0.30
via ATM of the payment service provider using a credit card Visa/Mastercard	1.50 EUR+1.5%
via ATM of another payment service provider using a debit card Visa/Mastercard/Maestro/Visa Electron/Bcard	0.2% of the amount, min. BGN 1.50

Cash withdrawal from an ATM device using a credit card in the EU member states	EUR 2.50 plus 1.00% of the amount
Cash withdrawal from an ATM device using a credit card in non-EU member states	EUR4.00 plus 1.00% of the amount min. 6.00 EUR
<b>Cash withdrawal with a debit card at an ATM terminal abroad</b>	
Cash withdrawal from an ATM device using a debit card Visa/Mastercard/Maestro/Visa Electron in the EU member states	0.2% of the amount, min. BGN 1.50
Cash withdrawal from an ATM device using a debit card Visa/Mastercard/Maestro/Visa Electron in non-EU member states	EUR 2.00 plus 1.50% of the amount
<b>Payment with a debit card</b>	
Visa/Mastercard/Maestro/Visa Electro/Bcard in Bulgaria	without fee for contactless and Bcard; BGN 0.20 for contact cards
Visa/Mastercard/Maestro/Visa Electron abroad	no fee
utilities payment	without fee for contactless and Bcard; BGN 0.20 for contact cards
<b>Payment with a credit card</b>	
in Bulgaria	no fee
abroad	no fee
utilities payment	no fee
<b>Statement of a payment account balance via an ATM terminal</b>	
at an ATM of the payment service provider using a debit card Visa/Mastercard/Maestro/Visa Electron/Bcard	BGN 0.60
at an ATM of another payment service provider in Bulgaria with a debit card Visa/Mastercard	BGN 0.60
<b>Overdraft and related services</b>	
<b>Overdraft</b>	
consideration of an application when applying in a bank office	BGN 20.00
consideration of an application when applying by on-line banking	the service is not provided
renewal	BGN 20.00 p.a. upon renewal
changes in parameters	no fee