



## **TARIFF**

**FOR TERMS AND CONDITIONS, INTEREST RATES, FEES AND COMMISSIONS**

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<b>Section I. OPENING AND SERVICING OF CUSTOMERS' ACCOUNTS</b>		
<b>I.1.</b>	<b>Opening of current accounts of customers</b>	
1.1.	In BGN	10 BGN
1.2.	In foreign currency	5 EUR
<i>Minimum balance</i>		
	<i>In BGN</i>	100 BGN
	<i>In foreign currency</i>	50 foreign currency units
<b>I.2.</b>	<b>Opening of current accounts of banks</b>	
2.1.	In BGN	10 BGN
2.2.	In foreign currency	5 EUR
<i>Minimum balance</i>		
	<i>In BGN</i>	100 BGN
	<i>In foreign currency</i>	50 foreign currency units
<b>I.3.</b>	<b>Account statement</b>	
3.1	Companies	
3.1.1	On paper, for the following periods:	
3.1.1.1	Monthly report	2 BGN/ 1 EUR
3.1.1.2	Daily report	12 BGN/ 6 EUR
3.2	Banks	
3.2.1.	Bank statement for banks (MT940/ MT950), by transaction, payable monthly at the end of the month	4 BGN/ 2 EUR for message
<b>I.4.</b>	<b>Fee for servicing of an account</b>	
4.1.	Companies	6 BGN / 6 EUR
4.2.	Banks	10 BGN / 10 EUR
<b>I.5.</b>	<b>Closing of accounts</b>	
5.1.	Companies	10 BGN / 5 EUR
5.2.	Banks	100 BGN / 50 EUR
<b>I.6.</b>	<b>Opening of deposit accounts for customers</b>	
6.1.	In BGN	free of charge
6.2.	In foreign currency	free of charge
<i>Minimum deposit</i>		
	<i>In BGN</i>	1 000 BGN
	<i>In foreign currency</i>	500 foreign currency units
<b>I.7.</b>	<b>Opening of deposit accounts for banks</b>	
7.1.	In BGN	free of charge
7.2.	In foreign currency	free of charge
<i>Minimum deposit</i>		

	<i>In BGN</i>	<b>20 000 BGN</b>
	<i>In foreign currency</i>	<b>10 000 foreign currency units</b>
<b>I.8.</b>	<b>Special accounts (ESCROW and other) (in BGN or foreign currency)</b>	
8.1.	Opening	<b>according to item I.1 above</b>
8.2.	Contract preparation	<b>as per agreement</b>
8.3.	Additional commission for “processing of documents” for each payment in BGN or foreign currency	<b>as per agreement</b>
<b>I.9.</b>	<b>Fund –raising accounts (in BGN or foreign currency)</b>	
9.1.	Opening	<b>20 foreign currency units</b>
9.2.	Closing	<b>20 foreign currency units</b>
9.3.	Minimum balance	<b>no</b>
9.4.	Servicing – monthly fee	<b>free of charge</b>
<b>I.10.</b>	<b>Liquidation accounts (in BGN or foreign currency)</b>	
10.1.	Opening	<b>20 foreign currency units</b>
10.2.	Closing	<b>20 foreign currency units</b>
10.3.	Minimum balance	<b>200 foreign currency units</b>
10.4.	Servicing – monthly fee	<b>6 foreign currency units</b>
<b>I.11.</b>	<b>Donation accounts (in BGN or foreign currency)</b>	
11.1.	Opening	<b>free of charge</b>
11.2.	Closing	<b>free of charge</b>
11.3.	Minimum balance	<b>no</b>
11.4.	Servicing – monthly fee	<b>free of charge</b>
<b>I.12.</b>	<b>Accounts of “Depository” in compliance with the requirements of the Registered Pledges Act</b>	
12.1.	Opening	<b>free of charge</b>
12.2.	Closing	<b>free of charge</b>
12.3.	Minimum balance	<b>no</b>
12.4.	Servicing – monthly fee	<b>free of charge</b>

1. The Bank opens and maintains customers' accounts only in currencies, in which it has such accounts opened.
2. The Bank opens deposit accounts in BGN, EUR and USD.
3. The fee for account servicing is payable monthly at the end of each month.
4. The fee for closing an account is payable once when closing the account.
5. When converting a fund-raising account to a current account the only fee collected is from I. 1.above without collecting a fee under p.9.2.
6. The Bank does not provide an account statement to individuals.
7. The opening of accounts by legal entities and individuals, without a signed contract or an active loan in BDB, as well as by individuals, who are related to customers of BDB, occurs only after approval by a member of MB or another authorized person.

## Section II. CASH TRANSACTIONS

*Working time with customers 9:00-16.30 h.*

<b>II.1.</b>	<b>Depositing cash to current accounts</b>	
1.1.	In BGN	<b>0.15%</b> (min. 1 BGN/max. 150 BGN)
1.2.	In foreign currency	<b>0.3%</b> (min. 1 BGN/max. 150 BGN)
<b>II.2.</b>	<b>Depositing cash to deposit accounts</b>	<b>free of charge</b>
<b>II.3.</b>	<b>Depositing unsorted banknotes</b>	<b>0.3%</b> (foreign currency units: min. 2, max. 200)
<b>II.4.</b>	<b>Withdrawal of cash (total within the day)</b>	
4.1.	In BGN: up to 2000 BGN	<b>0.2%</b>
4.1.1.	For amounts exceeding 2000 BGN with a written notice	<b>0.3%, max. 1000</b>
4.1.2.	Without a written notice (in case of available funds)	<b>0.4%</b>
4.2.	Foreign currency: up to 1000 foreign currency units	<b>0.2%</b>
4.2.1.	For amounts exceeding 1000 foreign currency units with a written notice	<b>0.4% (min. 5 EUR/ max. 300 EUR)</b>
4.2.2.	Without a written notice (in case of available funds)	<b>0.5% (min. 5 EUR/ max. 300 EUR)</b>
4.3.	Cancellation of a written notice	<b>0.35%</b>

1. A notice for cash withdrawal shall be submitted in writing to the Bank until 16.30 h. 2 days prior to the date of withdrawal.
2. If the customer does not cancel the notice and does not withdraw the amount on the day for which it was requested, the Bank shall charge a penalty commission of 0.5% of the requested amount.
3. If the requested amount under p.4.1.1. is large and a special provision of funds at the cash desk for fulfilment of the specific notice is required, the Bank shall collect additionally the expenses of the correspondent bank with this regard.
4. When there is a withdrawal from deposit accounts before the maturity, the conditions under Section II.4 shall apply.
5. The conditions under Section II.4. shall not apply for cash withdrawal from deposit accounts on the maturity.

## Section III. PAYMENTS

<b>III.1.</b>	<b>REMITTANCES (TRANSFERS)</b>	
1.1.	In BGN	
1.1.1.	Incoming	<b>free of charge</b>
1.1.2.	Outgoing, ordered at teller's desk (on paper )	
1.1.2.1	Payment order through BISERA	
1.1.2.1.1	Credit transfer	<b>1.8 BGN</b>
1.1.2.1.2	Payment order to the budget (multiple)	<b>3 BGN</b>
1.1.2.1.3	Cash transfer for customer of the Bank	<b>0.4%, min. 5 BGN, max. 300 BGN</b>

1.1.2.1.4	Outgoing mass payments for each separate line	<b>1.8 BGN</b>
1.1.2.2	Outgoing transfers through RINGS	
1.1.2.2.1	Credit transfer	<b>12 BGN</b>
1.1.2.2.2	Payment order to the budget (multiple)	<b>22 BGN</b>
1.1.2.2.3.	Cash transfer for customer of the Bank	<b>0.8%, min. 15 BGN, max. 400 BGN</b>
1.1.2.2.4	Outgoing mass payments for each separate line	<b>12 BGN</b>
1.1.3.	Interbank transfers	
1.1.3.1.	When the drawer and the recipient are two different persons with accounts at BDB	<b>1 BGN</b>
1.1.3.2.	When the drawer and the recipient are the same person with accounts at BDB	<b>free of charge</b>
1.1.4.	Withdrawal of outgoing payment order at the ordering customer's request made in writing on the same day	<b>1 BGN</b>
<p>1. <i>Deadline for acceptance of payment orders on paper for execution through RINGS with value date - same day: 15.00 h.</i></p> <p>2. <i>Deadline for acceptance of payment orders on paper for execution through BISERA with value date - same day: 14:30 h.</i></p> <p>3. <i>Payment orders submitted to the Bank after the specified deadline, shall be recorded with a date next business day and the value date of execution shall be calculated toward that date of acceptance.</i></p> <p>4. <i>Transfers of amounts, equal or bigger than 100 000 BGN shall be obligatory executed through RINGS.</i></p> <p>5. <i>Transfers of amounts up to 99 999.99 BGN incl., shall be executed through RINGS only by customer's request. In all other cases, such transfers shall be executed through BISERA.</i></p> <p>6. <i>For outgoing transfers in BGN, ordered through the electronic banking system, the provisions of Section IV. Electronic banking, IV.5. Remittances (Transfers) shall apply.</i></p>		
1.2.	In Foreign currency	
1.2.1.	Outgoing transfers, ordered at teller's desk (on paper)	
1.2.1.1.	Standard – with value date two business days after the date of payment order receipt	<b>0.2%, min. 20 EUR, max. 250 EUR + EUR 10 fee for a communication message</b>
1.2.1.2.	Express - with value date one business day after the date of payment order receipt	<b>0.3% min. 30 EUR, max. 300 EUR + 10 EUR fee for a communication message</b>
1.2.1.3.	Super express – with same day value date	<b>0.4% min. 30 EUR, max. 400 EUR + 10 EUR fee for a communication message</b>
1.2.1.4.	Change/cancellation of outgoing transfer after its sending by request of the drawer	<b>30 EUR</b>
1.2.1.5.	Interbank transfers	

1.2.1.5.1.	When the drawer and the recipient are two different persons with accounts at BDB	<b>1.5 EUR</b>
1.2.1.5.2.	When the drawer and the recipient are the same person with accounts at BDB	<b>free of charge</b>
1.2.2.	Incoming transfers in foreign currency in favour of customers of the Bank	<b>0.1% min. 5 EUR, max. 100 EUR</b>
1.2.3.	Incoming transfers in foreign currency in favour of customers of other banks	<b>same as for incoming and outgoing transfer</b>
<p>1. The return of incoming transfer in foreign currency on request by the customer shall be considered as outgoing transfer and shall be charged as such.</p> <p>2. When an incoming transfer in foreign currency is ex officio returned, a fee in the amount of EUR 20,00 from the transferred amount shall be deducted</p> <p>3. Outgoing transfer in foreign currency, returned through no fault of the Bank, shall be considered as an incoming transfer and shall be charged as such.</p> <p>4. Deadline for acceptance of orders on paper of transfers with standard and express value date: 16.30 h.</p> <p>5. Deadline for acceptance of orders on paper of transfers with super express value date: 14.30 h.</p> <p>6. Payment orders, provided to the Bank after the above mentioned hours shall be recorded with the next business day date and the value date of execution shall be calculated toward the date of acceptance.</p> <p>7. The Bank reserves the right to refuse the execution of transfer with super express value date.</p> <p>8. When a transfer in foreign currency to an account in BGN or other currency different than the one of the transfer is received, the amount shall be converted at the announced BDB rate, unless otherwise agreed with the customer.</p> <p>9. For outgoing transfers in foreign currency, ordered through the electronic banking system, the provisions of Section IV. Electronic banking, IV.5. Remittances (Transfers), shall apply.</p> <p>10. The Conditional transfers shall be considered as letters of credit and shall be charged as such.</p>		
<b>III.2.</b>	<b>Collections</b>	
2.1.	Direct debit in BGN	
2.1.1.	Acceptance and registration of direct debit consent	<b>10 BGN</b>
2.1.2.	Payment under received request for direct debit	<b>1.8 BGN – through BISERA; 12 BGN – through RINGS</b>
2.1.3.	Sending a request for direct debit	
2.1.3.1	To other bank	<b>1.8 BGN</b>
2.1.3.2	Interbank	<b>1 BGN</b>
2.2.	Collection of documents in foreign currency and in BGN	
2.2.1.	Documents sent for collection	
2.2.1.1.	Sending of documents	
2.2.1.1.1	For delivery without payment	<b>0.15% min. 35 EUR, max. 250 EUR</b>
2.2.1.1.2	For delivery against payment	<b>0.2% min. 40 EUR, max. 300 EUR</b>

2.2.1.1.3	For delivery against acceptance (deferred payment)	0.3% min. 40 EUR, max. 300 EUR
2.2.1.2.	Sending of amendment of the instructions for collection	30 EUR
2.2.1.3.	Return of unpaid documents	30 EUR
2.2.1.4.	Claim for non-payment	30 EUR
2.2.2.	Documents received for collection	
2.2.2.1.	Delivery of documents	
2.2.2.1.1	Without payment	0.15% min. 35 EUR, max. 250 EUR
2.2.2.1.2	Against payment	0.2% min. 40 EUR, max. 300 EUR
2.2.2.1.3	Against acceptance (deferred payment)	0.3% min. 40 EUR, max. 300 EUR
2.2.2.2.	Advising of change of collection instructions	30 EUR
2.2.2.3.	Return of unpaid collection documents	30 EUR
<p>1. The collections shall be processed under the valid publication subject to the valid version of the Uniform Rules for Collections of ICC, Paris.</p> <p>2. For processing of documents, presented within the collection, but paid with a free transfer, the respective commissions under the collection shall be collected or additionally collected.</p>		
<b>III.3.</b>	<b>Letters of Credit in foreign currency and in BGN</b>	
3.1.	Issued by the Bank	
3.1.1.	Issuing, processing and payment (per quarter or part of it)	
3.1.1.1.	With financial collateral	
3.1.1.1.1	At sight	0.3%, min. 50 EUR
3.1.1.1.2	Deferred payment /acceptance/	0.3%, min. 50 EUR
3.1.1.2.	With other collateral	
3.1.1.2.1	At sight	0.35%, min. 75 EUR
3.1.1.2.2	Deferred payment /acceptance/	0.35%, min. 75 EUR
3.1.2.	Upon submission of discrepant documents	80 EUR
3.1.3.	Return of unpaid documents to a correspondent-bank	30 EUR
3.1.4.	Amendment of a letter of credit (without extension of the term of validity and increase of the amount)	30 EUR
3.1.5.	Closing of a letter of credit before expiry of the term of validity	30 EUR
3.2.	Received by the Bank	
3.2.1.	Advising of a letter of credit without commitment	0.1% min. 50 EUR, max. 300 EUR
3.2.2.	Confirmation of a letter of credit	as per agreement min. 100 EUR



3.2.3.	Transfer of a letter of credit	0.2% min. 50 EUR, max. 400 EUR
3.2.4.	Assignment of proceeds under a letter of credit ( cession)	0.2% min. 50 EUR, max. 300 EUR
3.2.5.	Advising of notification from the beneficiary for cession	50 EUR
3.2.6.	Advising of amendment (without increase of the amount)	30 EUR
3.2.7.	Preliminary examination of documents or reexamination of returned ones	30 EUR
3.2.8.	Processing and payment of documents	
3.2.8.1	At sight	0.2%, min. 50 EUR
3.2.8.2	Deferred payment (acceptance)	0.2%, min. 50 EUR
3.2.9.	Closing of a letter of credit before expiry of the term of validity	30 EUR
<p>1. The commissions for issue, verification, deferred payment/acceptance, transfer of receivables ( cession), transfer of a letter of credit shall be charged only once for the whole period at the moment of execution of the respective operation, unless otherwise agreed.</p> <p>2. For a revolving letter of credit the commission over the revolving amount shall be charged as under a new letter of credit.</p> <p>3. For increase of the letter of credit amount a commission over the amount of the increase shall be charged as under a new letter of credit, without a fee for amendment.</p> <p>4. For a letter of credit with a note "around" the commission over the amount of a letter of credit (the increase) shall be charged, plus 10 %.</p> <p>5. In order to extend the validity of a letter of credit, a fee shall be collected related to such an amendment, only if the extension is occurring within the quarter during which a commission has been collected. When the extension of the term is in reference to a new quarter or a portion of it, a commission as under a new letter of credit over the unused balance shall be added.</p> <p>6. All commissions and fees for letters of credit issued by the Bank and other banks shall be payable immediately at the time of service execution and shall not be subject to refund, even if the letter of credit is cancelled or its validity expires before it is utilized in full.</p> <p>7. The documentary letters of credit shall be processed in accordance with the valid version of the Uniform Customs and Practice for Documentary Letters of Credit of ICC, Paris.</p> <p>8. For processing of documents, submitted within the documentary letter of credit, but paid by free transfer, respective commissions on the documentary letter of credit shall be collected or additionally collected.</p>		
<b>Section IV. E- BANKING</b>		
IV.1.	Processing of documents and registration in the system, providing of a PIN envelope	free of charge
IV.2.	Issue of a certificate by the Bank for use of the system	free of charge
IV.3.	Reissue of a certificate and/or a new PIN envelope, incl. at fault of the customer	free of charge
IV.4.	Monthly fee for use	free of charge
IV.5.	Remittances (transfers)	
5.1.	Outgoing transfers in BGN	

5.1.1.	Outgoing transfers through BISERA	
5.1.1.1.	Credit transfer	<b>1 BGN</b>
5.1.1.2.	Outgoing mass payments for each separate line	<b>1 BGN</b>
5.1.2.	Outgoing payments through RINGS	
5.1.2.1.	Credit transfer	<b>10 BGN</b>
5.1.2.2.	Outgoing mass payments for each separate line	<b>10 BGN</b>
5.1.3.	Interbank transfers	
5.1.3.1.	When the drawer and the recipient are two different persons with accounts at BDB	<b>0.5 BGN</b>
5.1.3.2.	When the drawer and the recipient are the same person with accounts at BDB	<b>free of charge</b>
5.1.4.	Direct debit in BGN	
5.1.4.1.	Sending a request for direct debit	
5.1.4.1.1.	To other bank	<b>1 BGN</b>
5.1.4.1.2.	Interbank	<b>0.5 BGN</b>
<p>1. Deadline for acceptance of payment orders through the electronic banking system for execution through RINGS with value date - same day: 15.15 h.</p> <p>2. Deadline for acceptance of payment orders through the electronic banking system for execution through BISERA with value date - same day: 14.45 h.</p> <p>3. Payment orders, submitted to the Bank after the specified deadline, shall be recorded with a date the next business day and the value date of execution shall be calculated toward that date of acceptance.</p> <p>4. Transfers of amounts, equal or bigger than 100 000 BGN shall be obligatory executed through RINGS.</p> <p>5. Transfers of amounts up to 99 999.99 BGN incl., shall be executed through RINGS only by customer request. In all other cases, such transfers shall be executed through BISERA.</p> <p>6. For all other cases with outgoing transfers in BGN, the provisions of Section III. Payments, III.1. Remittances (Transfers), 1.1 shall apply.</p>		
5.2.	Outgoing transfers in foreign currency	
5.2.1.	Outgoing payments which simultaneously fulfill the following requirements: <ul style="list-style-type: none"> <li>- the beneficiary's bank is located in a European union country,</li> <li>- the currency of the transfer is EUR,</li> <li>- the details of the costs under the transfer are 'SHA' ("shared")</li> </ul> shall be implemented as:	
5.2.1.1.	Standard – with a value date one business day after the date of receipt of the order	<b>0.15% (min. 15 EUR, max. 250 EUR) + 10 EUR fee for a communication message</b>
5.2.1.2.	Super express – with same day value date	<b>0.30% (min. 20 EUR, max. 400 EUR) + 10 EUR fee for a communication message</b>

<b>5.2.2.</b>	Outgoing transfers, which do not comply with some of the criteria in p.5.2.1 shall be executed as:	
<b>5.2.2.1.</b>	Standard – with a value date two business days following the date of receipt of the order	<b>0.15 %</b> <b>(min. 15 EUR, max. 250 EUR) + 10 EUR</b> <b>fee for a communication message</b>
<b>5.2.2.2.</b>	Express – with value date one business day following the date of receipt of the order	<b>0.20 %</b> <b>(min. 20 EUR, max. 300 EUR) + 10 EUR</b> <b>fee for a communication message</b>
<b>5.2.2.3.</b>	Super express – with same day value date	<b>0.30 %</b> <b>(min. 20 EUR, max. 400 EUR) + 10 EUR</b> <b>fee for a communication message</b>
<b>5.2.3.</b>	Interbank transfers	
<b>5.2.3.1.</b>	When the drawer and the recipient are two different persons with accounts at BDB	<b>1 EUR</b>
<b>5.2.3.2.</b>	When the drawer and the recipient are the same person with accounts at BDB	<b>free of charge</b>
<p>1. <i>Deadline for acceptance of payment orders through the electronic banking system for transfers with standard and express value date: 16.30 h.</i></p> <p>2. <i>Deadline for acceptance of payment orders through the electronic banking system for transfers with super express value date: 15:00 h.</i></p> <p>3. <i>Payment orders submitted to the Bank after the specified deadline, shall be recorded with a date the next business day and the value date of execution shall be calculated toward that date of acceptance.</i></p> <p>4. <i>The Bank reserves the right to refuse the execution of transfer with super express value date.</i></p> <p>5. <i>For all other cases with outgoing transfers in foreign currency, the provisions of Section III. Payments, III.1. Remittances (Transfers) 1.2 shall apply.</i></p>		
<b>5.3.</b>	Sending of a request for direct debit in BGN	<b>0.8 BGN</b>
<b>Section V. GUARANTEES/COUNTER GUARANTEES/STANDBY LETTERS OF CREDIT AND WARRANTIES</b>		
<b>V.1.</b>	<b>Issued by the Bank</b>	
<b>1.1.</b>	Issue of a guarantee, secured by cash collateral or government securities (for a quarter or part thereof)	<b>0.3%</b> <b>(foreign currency units min. 70)</b>
<b>1.2.</b>	Issue of a guarantee, secured by a counter guarantee	<b>as per agreement</b> <b>min. 100 EUR</b>
<b>1.3.</b>	Issue of a guarantee secured otherwise (for a quarter or part thereof)	<b>as per agreement</b>
<b>1.4.</b>	Amendment of the wording of a guarantee/counter guarantee (without extension of the term and increase of the amount)	<b>(foreign currency units 60)</b>

1.5.	Payment on a claimed request for payment under a bank guarantee	0.2% (foreign currency units min. 50/ max. 400)
1.6.	Issue of a counter guarantee to a correspondent bank	as per agreement min. 100 EUR
1.7.	Confirmation of the authenticity of the guarantee, issued by BDB directly to the beneficiary, on request by the drawer	30 EUR
<b>V.2.</b>	<b>Issued by other banks/merchants</b>	
2.1.	Avalisation of credit instruments, issued by other banks	as per agreement
2.2.	Avalisation of credit instruments, issued by merchants	as per agreement
2.3.	Advising of a bank guarantee without commitment	0.10% (foreign currency units - min. 50/ max. 250)
2.4.	Advising of an amendment (without increase of the amount)	(foreign currency units 30)
2.5.	Transfer of proceeds (cession)	0.20% (foreign currency units - min. 50/ max. 300)
2.6.	Confirmation of authenticity of a guarantee, issued directly to the beneficiary, under his request	30 EUR
2.7.	Processing and sending a request for payment	0.15% (foreign currency units - min. 50)
<p>1. The commission for issue of a guarantee shall be collected upon the issue of the guarantee for a quarter or part thereof for the term of validity of the guarantee, unless otherwise agreed.</p> <p>2. The collected commissions shall not be subject to refund upon a decrease of the guarantee amount or its partial use.</p> <p>3. With the increase of the guarantee amount a commission shall be collected as for a new guarantee over the amount of the increase.</p> <p>4. For extension of the term of validity of the guarantee a fee for amendment shall be collected, provided that the extension goes within the quarter for which the commission is collected. When the extension refers to a new quarter or part thereof, a commission as for a new guarantee shall be collected.</p> <p>5. Documentary guarantees, having the nature of a letter of credit shall be treated as a letter of credit.</p>		
<b>V.3.</b>	<b>Avalisation of credit instruments</b>	
3.1.	Commission for avalisation of bills of exchange, promissory notes issued by banks /for a quarter or part thereof/	as per agreement
3.2.	Commission for avalisation of bills of exchange, promissory notes issued by non-bank financial institutions and other merchants /for quarter or part thereof/	as per agreement
<b>Section VI. LOANS</b>		
<b>VI.1.</b>	<b>For examination of a loan application (in BGN or foreign currency equivalent)</b>	<b>0,1%, min. 300 BGN, max. 5000 BGN</b>
<b>VI.2.</b>	<b>For examination of an application for renegotiation of conditions under a loan</b>	

2.1.	For examination of an application for negotiation of conditions under a loan agreement, except an application for an increase of the loan amount	50% of the commission under p. VI.1.
2.2.	For examination of an application for an increase of the loan amount	0,1%, min. 300 BGN, max. 5000 BGN
1. The commissions collected under VI.1. and VI.2 .are not subject to refund if the loan is not granted or renegotiated..		
VI.3.	Examination of an application for cession	
3.1.	Entering into a cession agreement for a term up to 3 months	0.25% one-off fee, payable before payment of the cession price
3.2.	Entering into a cession agreement for a term exceeding 3 months	0.5% one-off fee, payable before payment of the cession price
VI.4.	For management of granted loans	
4.1.	For management of a granted investment loan	as per agreement
1. A management commission shall be calculated on an annual basis and shall be paid annually on the date specified in the loan agreement. The first instalment is due in advance before disbursement of funds under the loan . 2. For the period of the loan disbursement the commission over the agreed loan amount shall be calculated. 3. For the period after expiry of the term for the loan disbursement until its repayment, the commission shall be calculated annually over the debt amount to the relevant date under the loan agreement.		
4.2.	Management of a granted working capital loan, revolving loan, credit line and overdraft	as per agreement
1. The commission shall be calculated annually over the agreed loan amount and shall be paid on the date specified in the loan agreement. The first instalment is due in advance before disbursement of funds under the loan. 2. In case of increase of the loan amount and/or the term of the loan, additional commissions over the outstanding amount of the loan and/or the term of extension shall be collected.		
VI.5.	For commitment	
1. The commission shall be charged monthly on the undisbursed portion of the approved loan until the final disbursement date.		
5.1.	For investment loans	as per agreement
5.2.	For working capital loans	as per agreement
VI.6.	In the event of early partial or full loan repayment	as per agreement
VI.7.	Collateral valuation (Valuations by type of collateral)	
7.1.	Apartment	
	up to 100 sq.m.	120 BGN
	over 100 sq.m.	150 BGN
7.2.	Retail store, office	
	up to 200 sq.m.	200 BGN

	over 200 sq.m.	200 BGN + 1 BGN/sq.m. for the excess, max. 1000 BGN
7.3.	House with a yard	
	up to 300 sq.m.	220 BGN
	over 300 sq.m.	220 BGN + 0.60 BGN/sq.m. for the excess, max. 400 BGN
7.4.	Garage	40 BGN
7.5.	Terrain, plot	
	up to 6 000 sq.m.	250 BGN
	over 6 000 sq.m.	250 BGN + 0.25 BGN/sq.m. for the excess, max. 1000 BGN
7.6.	Storage/production premises	
	up to 1 000 sq.m.	250 BGN
	over 1 000 sq.m.	250 BGN + 0.25 BGN/sq.m. for the excess, max. 1000 BGN
7.7.	Other separate buildings (retail, administrative, hotel and other)	
	up to 1 000 sq.m.	400 BGN
	over 1 000 sq.m.	400 BGN + 0.25 BGN/sq.m. for the excess, max. 1500 BGN
7.8.	Machines, facilities, equipment, farm equipment	
	<i>cars, equipment</i>	40 BGN per piece
	<i>trucks, agricultural machines</i>	50 BGN per piece
	<i>separate production machines up to 10 pieces</i>	40 BGN per piece
	<i>separate production machines over 10 pieces</i>	30 BGN per piece
	<i>production lines and complex equipment</i>	300 BGN per piece
7.9.	Entire commercial enterprise	0.12 % of the market value (min. 500 BGN, max. 4 000 BGN), including
	real estate– buildings and land	min. 500 BGN, max. 2 500 BGN, depending on the number of assets, useful floor area, square surface, volume, number of rooms, etc.

	movables – totality of machines and facilities, transport equipment, computer equipment, etc.	min. 350 BGN, max. 1 500 BGN, depending on the number of assets
7.10.	Petrol station, methane station and gas station	min. 350 BGN, max. 1 500 BGN
7.11.	Agricultural land and permanent crops	120 BGN + 15 BGN for every next property
7.12.	Other assets not described above	as per agreement
7.13.	Update of a market valuation	30% of the original fee for the valuation of the relevant asset
7.14.	Checking of the market valuation by a valuator outside the Bank's recommended list	25% of the original fee for the valuation of the relevant asset
7.15.	Checking of the bill of quantities	30% of the original fee for the valuation of the relevant asset

*Prices are exclusive of VAT.*

## **Section VII. TRANSACTIONS WITH FINANCIAL INSTRUMENTS**

<b>VII.1.</b>	<b>Opening of securities accounts at the Central Depository AD</b>	<b>2 BGN</b>
<b>VII.2.</b>	<b>Check of availability with the Central Depository AD</b>	<b>1 BGN</b>
<b>VII.3.</b>	<b>Execution of a transfer ( transfer other than purchase or sale) to a financial instruments account of a customer, opened at the Central Depository AD</b>	<b>2 BGN per transfer</b>
<b>VII.4.</b>	<b>Execution of a transfer (transfer other than purchase or sale) from a financial instruments sub-account of a customer, opened at the Central Depository AD, to a sub-account of another investment intermediary</b>	<b>2 BGN per transfer</b>
<b>VII.5.</b>	<b>Application for issue of a depositary receipt from Central Depository AD</b>	<b>5 BGN per receipt</b>
<b>VII.6.</b>	<b>For management of a portfolio of financial instruments, the customer pays all costs due to the Bulgarian Stock Exchange and the Central Depository AD. A management commission for the Bank:</b>	<b>as per agreement</b>
<b>VII.7.</b>	<b>For transactions in compensatory notes and bills</b>	<b>as per agreement</b>
<b>VII.8.</b>	<b>For entering of a pledge of securities, registered in the Central Depository AD</b>	<b>as per agreement ( min. 50 BGN)</b>
<b>VII.9.</b>	<b>For blocking of financial instruments, registered in the Central Depository AD</b>	<b>as per agreement ( min. 35 BGN)</b>

*1. The commissions may be negotiated depending on the value of the transactions in corporate securities and the frequency of conclusion thereof.*

<b>VII.10.</b>	<b>Annual fee for maintenance of a sub-account for financial instruments of non-professional investors</b>	<b>0.1% of the market value of the securities (payable on a monthly average basis)</b>
<b>VII.11.</b>	<b>Brokering commissions, collected by the drawer upon execution of transactions with securities on the Bulgarian Stock Exchange</b>	
	- shares and depository receipts for shares	<b>1.5 % of the amount of the transaction (min. 5 BGN, over 100 000 BGN as per agreement)</b>
<i>1. A fee of 5,00 BGN for every completed order shall be collected, including for cancellation of an order and substitution by a new one.</i>		
	- government securities	<b>0.05 % of the amount of the transaction (min. 5 BGN)</b>
	- corporate and municipal bonds	<b>0.1 % of the amount of the transaction (min. 5 BGN)</b>
	- transactions on the privatisation market	<b>1 % of the amount of the transaction ( min. 5 BGN)</b>
<b>VII.12.</b>	<b>Other services offered by the Bank as an Investment Intermediary</b>	<b>as per agreement</b>
<i>1. All expenses for execution of transactions with financial instruments are a responsibility of the customer and shall be paid separately from the remuneration to the BANK for the execution of the transaction, including fees for holding financial instruments at depository institutions other than the Central Depository AD.</i>		
<b>Section VIII. OTHER SERVICES</b>		
<b>VIII.1.</b>	<b>Buying and selling of currency (at the daily exchange rate of the Bank)</b>	<b>free of charge</b>
<b>VIII.2.</b>	<b>Buying and selling of currency at preferential rate (with equivalence over 20 000 BGN)</b>	<b>free of charge</b>
<b>VIII.3.</b>	<b>Written inquiries, statements and reports on accounts outside the regular ones</b>	
3.1	For the current year	<b>10 BGN*</b>
3.2.	For previous years	<b>30 BGN*</b>
<b>VIII.4.</b>	<b>Issue of bank references and other certificates</b>	<b>30 BGN*</b>
4.1	In Bulgarian	<b>30 BGN*</b>
4.2	In English	<b>90 BGN*</b>
<b>VIII.5.</b>	<b>Audit confirmation of account balances</b>	<b>150 BGN*</b>
<b>VIII.6.</b>	<b>SWIFT charges</b>	
6.1.	<b>For each emission of SWIFT message, not related to the technical execution of the payment transactions</b>	<b>10 EUR</b>



6.2.	For complete emission of the text of a letter of credit/bank guarantee under SWIFT	50 EUR
VIII.7.	Photocopies of bank documents	1 BGN per page*
VIII.8.	Courier and postal services	actual costs* + 5 BGN
VIII.9.	Fax transmission	
9.1	in the country	1 BGN*/ per page
9.2	abroad	3 EUR*/ per page
VIII.10.	Claim, reminder, inquiry	30 EUR
VIII.11.	Payment order from a customer on documentary instrument with a value date:	
11.1.	- express – one business day after the date of receipt of the order	30 EUR
11.2.	- super express - on the same day	60 EUR
VIII.12.	Consultations on documentary operations and credit instruments	60 EUR
VIII.13.	Issue of a statement with information from the Central Credit Register	30 BGN
VIII.14.	Registration of a legal mortgage ( the fee for the registration of a legal mortgage shall not contain the fees, which the Notary and the Registry Agency shall collect)	100 BGN
VIII.15.	For preparation of a draft title deed for the contractual mortgage 30% of the notary fee under item 20 from the Tariff for Notary Fees to the Notaries and Notary Activity Act shall be paid	
VIII.16.	Cancellation of a legal or contractual mortgage (The payment of the fees shall be certified by a copy of a payment order, attached to the customer's credit file)	30 BGN
VIII.17.	For reporting of the derivative transaction to the counterparty	200 BGN
VIII.18.	Consultations with a representative of the "Treasury" division in connection with exchange transactions	as per agreement
1. The fees, noted with „*“, are for services, taxable under the Value Added Tax Act , and a 20% tax shall be charged on the declared amount.		
<b>Section IX. SUPPLEMENTARY AND FINAL PROVISIONS</b>		
IX.1.	Bulgarian Development Bank AD may negotiate with specific customers and financial institutions specific fees and commissions, other than those specified in this Tariff, where this is not contrary to the laws and by-laws and the Internal Rules of the Bank.	
IX.2.	Within the meaning of this Tariff, customers of the Bank shall be legal entities, sole traders, commercial representative offices and intermediaries, non-personified companies and other persons which have opened accounts at the Bank.	

<b>IX.3.</b>	<b>Bulgarian Development Bank AD collects from its customers all costs of its correspondents and other banks, arising during the execution of an order of a customer of the Bank.</b>	
<b>IX.4.</b>	<b>Within the meaning of this Tariff, bank financial institutions are the entities, that have been granted licence from the Bulgarian National Bank to carry out banking transactions, within the meaning under the Credit Institutions Act.</b>	
<b>IX.5.</b>	<b>The interest policy is formed on the basis of the Bulgarian National Bank interest rate, the market interest rates on domestic and international interbank market, specific agreements under credit lines and the specific interest rate policy of the Bank.</b>	
<b>IX.6.</b>	<b>The Bank does not accrue interest on current accounts balances below the minimum required.</b>	
<b>IX.7.</b>	<b>Applicable interest calculation basis</b>	
7.1.	Current accounts	<b>360/360</b>
7.2.	Current accounts of banks	<b>360/360</b>
7.3.	Deposit accounts	<b>Act/365</b>
7.4.	Credit accounts	<b>Act/360 or 360/360</b>
<b>IX.8.</b>	<b>Period of interest accrual and interest payment</b>	
8.1.	Current accounts	<b>per annum</b>
8.2.	Deposit accounts	<b>at agreed maturity</b>
8.3.	Accounts of depositories	<b>without interest</b>
8.4.	Credit accounts	<b>monthly, on the day of interest accrual of the account</b>
<b>IX.9.</b>	<b>Value dates</b>	
9.1.	Interest- bearing accounts in BGN – the day of booking shall be considered as an interest-bearing day and the day of interest payment shall be excluded from the interest period.	
9.2.	For interest-bearing accounts in foreign currency: - When crediting an account – the day of crediting the correspondent account of the Bank - When debiting an account – the value date, specified in the order.	
<b>IX.10.</b>	<b>For all transactions not specified in this Tariff, the Bank shall collect the relevant commissions as agreed.</b>	
<b>IX.11.</b>	<b>The Bank reserves the right to change the Tariff in compliance with the Payment Services and Payment Systems Act and the text of the effective document shall be made available to the customers in the Bank's premises and on the web site - <a href="http://www.bdbank.bg">www.bdbank.bg</a>.</b>	
<b>IX.12.1.</b>	<b>The Bank may collect from each customer's account the amounts of accrued interest, fees, commissions and expenses – even their equivalent in foreign currency account, provided that there is not sufficient coverage on the relevant account.</b>	
<b>IX.12.2.</b>	<b>The commissions, fees and expenses on currency transactions shall be collected at the central exchange rate of BNB for the respective currency on the day of the transaction, unless otherwise agreed.</b>	
<b>IX.12.3.</b>	<b>The commissions of the correspondent banks related to outgoing currency payments or documentary operations, shall be collected by "buying"/"selling" exchange rate of the Bank for the relevant currencies at the time of booking.</b>	
<b>IX.13.</b>	<b>At all forms of payment in foreign currency shall be collected the applicable direct costs pursuant to Section VIII. Other services.</b>	

IX.14.	<p>(1) The contract of payment account shall be terminated and the respective payment account shall be closed:</p> <p>a) with a written notice from the Holder, deposited at the Bank, after payment of a fee according to the current Tariff, if 12 (twelve) months from the signing of the Contract have not passed and it is permanent or is for a period longer than 12 (twelve) months – on the day of receiving the order;</p> <p>b) with 2-months notice from the Bank, provided to the Holder on paper or other durable medium, if the Contract is permanent; the Bank is not obliged to give reasons for its request for closing the respective account;</p> <p>c) with a 1 month notice from the Bank, provided to the Holder on paper or other durable medium, if the Contract is fixed-term; the Bank is not obliged to give reasons for its request for closing the respective account;</p> <p>d) officially by the Bank after the period has expired for which the respective account was opened under the Contract;</p> <p>e) without notice by the Bank or the Holder due to the default of the counterparty under the Contract, incl. insufficient funds on the respective payment account to ensure a minimum balance (if provided for the maintenance of such) for more than 30 (thirty) days;</p> <p>f) for other reasons, provided in the specific Contract for payment account or by the current legislation in the Republic of Bulgaria.</p> <p>(2) For reasons other than under para.1, letter a) The Holder owes a fee for closing of the respective payment account, determined by the current Tariff, which is calculated based on the actual expenses of the Bank as a provider of payment services.</p> <p>(3) When the Contract for payment account is terminated, the Holder, as payment service user, shall pay the accrued fees for payment services under the Contract, which will be proportionate to the expired period of the Contract. If such fees are paid in advance, they shall be reimbursed in proportion to the duration of the termination. The Bank shall not reimburse the advance fees paid by the Holder of the respective payment account, if the Contract is terminated under para.1, letter e).</p> <p>(4) If the payment account has funds in it at that time when it is closed, the Bank will store it until the Holder or another authorized person receives it, during which period interest shall not be charged.</p> <p>(5) The Bank refuses to close a payment account, if it has a distraint and/or other restriction by a competent authority under the legislation of Republic of Bulgaria.</p>
IX.15.	<p>This Tariff was adopted by Management Board's decision - Minutes № 46/23 August 2007 and amended by MB's decision - Minutes № 62/21.12.2007, Minutes № 3/21.01.2009 and Minutes № 48/17.11.2009, amended and supplemented by Minutes № 71/24.11.2011, and entered into force on 5.12.2011, supplemented by MB's decision under Minutes № 61/29.11.2012, by MB's decision under Minutes № 56/10.12.2013 and by MB's decision under Minutes № 05/31.01.2014. The current Tariff is amended/supplemented by MB's decision under Minutes 01/09.01.2015 and shall enter into force on 01.04.2015.</p> <p>The Tariff is amended by BDB's Management Board decision under Minutes № 69/01.12.2015 and shall enter into force on 02.02.2016.</p> <p>The Tariff is amended by BDB's Management Board decision under Minutes № 52/29.11.2016 and shall enter into force on 30.01.2017.</p> <p>The Tariff is amended by BDB's Management Board decision under Minutes № 35/17.08.2017 and shall enter into force on 18.10.2017.</p>