

T.C. ZİRAAT BANKASI – Sofia Branch
INDIVIDUAL CLIENTS

PART ONE	
SERVICES IN LOCAL CURRENCY	
I. BANK ACCOUNTS	
1. OPENING OF BANK ACCOUNTS	
1.1 Current accounts	2 EUR
1.2 Escrow accounts	0.1% over the amount , min. 10 EUR , max. 300 EUR
1.3 Joint accounts	10 EUR
1.4 Time deposits	FREE OF CHARGE
1.5 Other special accounts	BY ARRANGEMENT
1.6. Minimum balance	3 EUR
1.7.Examination of documents for p 1.2, 1.5	40 EUR
2. MAINTENANCE FEE / MONTHLY	
2.1 Current accounts	1 EUR
2.2 Escrow accounts	10 EUR
2.3 Joint accounts	2 EUR
2. 4 Time deposits	FREE OF CHARGE
2.5 Other special accounts	BY ARRANGEMENT
3. CLOSING FEE	FREE OF CHARGE
4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST	10 EUR
II. CASH TRANSACTIONS IN BGN	
1. WITHDRAWALS	
1.1 up to equivalent of 1000 EUR	FREE OF CHARGE
1.2 over equivalent of 1000 EUR	0.25% over the whole amount max. 500 EUR
1.3 . Time deposits	FREE OF CHARGE
1.4 Fee for pre-noticed but not withdrawn cash	0,4% over the whole amount
1.5.Withdrawal without pre-notice only by the consent of the bank	0.5% over the whole amount
1.6.For withdrawals exceeding 200.000 BGN or equivalence in other currency	BY ARRANGEMENT
NOTE:	
* The limits for withdrawal are defined as daily	
* Cash withdrawals exceeding daily the equivalence of 2.500, EUR - one working day prior notice but no later than 12.00 h.	
2. DEPOSITS	
2.1. up to equivalence of EUR 2 500 daily	FREE OF CHARGE
2.2.over equivalence of EUR 2 500 daily	0,15% over the whole amount
2.3 Time deposits	FREE OF CHARGE
3. OTHER CASH TRANSACTIONS	
3.1 Examination of banknotes	0,1 EUR per banknote
3.2 Exchange notes from large denominations	0.5% of the amount, min.5 EUR
3.3 Collection activity	BY ARRANGEMENT PLUS VAT
III.PAYMENTS	
1. Incoming	FREE OF CHARGE
2. Outgoing via BISERA	
2.1 procesing of credit transfer order	2 BGN
2.2 procesing of budget credit transfer order	2.2 BGN
3. Outgoing via RINGS	15 BGN
4. Outgoing for non-customers	
4.1.via BISERA	0,2% min 4 BGN
4.2.via RINGS	BGN 15 + cash comms
5.Internal bank transfer between customers of the bank	1 BGN
6.Cancellation of BGN payment	5 BGN
7.Order for direct debit	5 BGN
8.Processing of consent for direct debit	5 BGN
9.Regular transfer by request of customers	3 BGN
Note:	
Cut-off time for same day execution of payment order via BISERA - 12:15 . Payment orders submitted after the cut-off time are executed on the next working day's value.	
Cut-off time for same day execution of payment order via RINGS - 14:30	

PART TWO	
SERVICES IN FOREIGN CURRENCY	
I. BANK ACCOUNTS	
1. OPENING OF BANK ACCOUNTS	
1.1 Current accounts	2 EUR
1.2 Escrow Account	0.1% over the amount , min. 10 EUR , max. 300 EUR
1.3 Join accounts	10 EUR
1.4 Time deposits	FREE OF CHARGE
1.5 Other special accounts	BY ARRANGEMENT

1.6 Minimum balance required	3 EUR
1.7 Examination of documents for p 1.2, 1.5	40 EUR
2. MAINTENANCE FEE / MONTHLY	
2.1 Current accounts	1 EUR
2.2 Escrow Account	10 EUR
2.3 Join accounts	2 EUR
2.4 Time deposits	FREE OF CHARGE
2.5 Other special account	BY ARRANGEMENT
3. CLOSING FEE	FREE OF CHARGE
4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST	10 EUR

II. CASH TRANSACTIONS

1. WITHDRAWALS	
1.1 up to equivalent 1 000 EUR	FREE OF CHARGE;
1.2 over equivalent of 1 000 EUR	0.25% over the whole amount max. 500 EUR
1.3. Time deposits	FREE OF CHARGE
1.4 Fee for pre-noticed but not withdrawn cash	0,5 % over the whole amount
1.5. Withdrawal without pre-notice only by the consent of the bank	0,5 % over the whole amount
1.6 For withdrawals exceeding 100.000 E or equivalence in other currency	BY ARRANGEMENT

Note:

* For withdrawals exceeding 2 500 EUR or equivalence in other currency - two working days prior notice but not later than 12.00 h.

* For withdrawals exceeding 3.000 EUR or equivalence in other currency for non-customer - two working days prior notice but not later than 12.00 h.

2. DEPOSITS	
2.1 Up to equivalence 2 500 EUR	FREE OF CHARGE
2.2 over equivalence of 2 500 EUR daily	0,15% over the whole amount
2.3 Time deposits	FREE OF CHARGE
3. OTHER CASH TRANSACTIONS	
3.1 Examination of banknotes	0,1 EUR per banknote
3.2 Exchange notes from large denominations	0.5% of the amount, min.5 EUR
3.3 Collection activity	BY ARRANGEMENT PLUS VAT

III. PAYMENTS

1. Incoming	
1.1. For customers	0.05 % min. 2 EUR, max.100 EUR
1.2. For non-customers	0.1 % min. 10 EUR , max.300 EUR + cash comm
1.3 Incoming from ZIRAAT GROUP	0.05 % min. 2 EUR, max. 85 EUR
1.4 Charges for adjustment of incorrect information	5 EUR additionally
1.5. Amendment and Cancellation by ordering party	15 EUR + actual exp
1.6. Inquiries	15 EUR + actual exp

Note:

*Value date for the customer account: same date as the value date of receipt of the transfer by the Bank.

2. Provision	
2.1 Electronic Request	
2.2 Fax Request	
2.3 For student and pensioners	
2.3.1 Electronic Request:	
up to 500 EUR	12 EUR
over 500 EUR	0.1% min 15 EUR max 200 EUR
2.3.2 Fax Request	
up to 500 EUR	15 EUR
over 500 EUR	0.1%,min.20 EUR max 250 EUR
3. Outgoing	
3.1. For customers	0,15 % min 20 EUR, max 400 EUR
3.2 Outgoing for ZIRAAT GROUP	0,15 % min 15 EUR max 350 EUR
3.3. Express outgoing payment - only with the prior consent of the bank	commissins under p.3.1 + 30 EUR additional
3.4. For non-customers	0,20% min 40 EUR max 450 EUR +cash commission
3.5. Express outgoing payment for non-customers - only with the prior consent of the bank:	commissins under p.3.4 + 40 EUR additional
3.6 Outgoing transfers ordered with option OUR -additional chrgs will be beared by the customer	
3.6.1 up to 10 000 EUR	min. 20 EUR
3.6.2 above 10 000 EUR	min. 35 EUR
3.6.3 For transfers in TRY	min. 15 EUR
3.7. Amendment and Cancellation	15 EUR + actual exp
3.8. Inquiries	15 EUR + actual exp
3.9. Internal bank transfer between customers of the bank	2 EUR

Note:

* Express payment to Ziraat Group for client of the bank is free of additional charge

* Value date on the customer account: same day as processed by the Bank.

* Cut-off time for same day execution - 15:00

IV. FOREIGN EXCHANGE

no commission

V. CHEQUES

1. Collections	
1.1. Drawn on the Bank	0,1% min.10 EUR, max.100 EUR + actual exp.
1.2. Drawn on other banks	0,2% min. 20 EUR, max.250 EUR + actual exp.
2. Cheques returned unpaid	25 EUR + actual exp.

3. Stop payments	40 EUR + actual exp.
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PART THREE	
DEBIT CARDS	
1. ISSUANCE OF NATIONAL DEBIT CARD	
1.1 Opening of a card account	Free of charge
1.2. Issuance of a debit card	Free of charge
1.3. Re-issuance of a card due to expiration of validity term	Free of charge
1.4. Re-issuance of a card due to forgotten PIN code, loss, theft or damage of the card during validity term	6 BGN
1.5. Issuance of an additional card	6 BGN
1.6. Maintenance fee of a card	Free of charge
1.7. Maintenance fee of a card account (per month)*	0.50 BGN
1.8. Express issuance of a card	10 BGN
2. TRANSACTIONS WITH A NATIONAL DEBIT CARD	
2.1. Cash withdrawal from an ATM of T.C.Ziraat Bankasi in Bulgaria	0.20 BGN
2.2. Cash withdrawal from another bank's ATM in Bulgaria	0.75 BGN
2.3. Withdrawal at a POS terminal in the bank	0.25% min 1 BGN
2.4. Withdrawal at a POS terminal in another bank in Bulgaria	2 BGN + 0.5%
2.5. Payment of goods and services	0.20 BGN
3. OTHER SERVICES	
3.1 Balance check through ATM	0.20 BGN
3.2 ATM change of a PIN code	Free of charge
3.3 Card blocking	2 BGN
3.4 Card activation	2 BGN
3.5 Issuance of a new PIN code	2 BGN
3.6 Card closure	2 BGN
3.7 Minimum blocked account	5 BGN
3.8. Unreasonable claims	40 BGN
4. LIMITS - withdrawal	
4.1. Limit per one transaction	400 BGN
4.2. Daily limit	600 BGN
4.3. Weekly limit	4200 BGN
5. LIMITS - payments	
5.1. Daily limit	1000 BGN
5.2. Weekly limit	5000 BGN
Note:	
*Current accounts with bank cards open after 17.12.2014 under p.1.7 are charged as per Part One, I, 2, 2.1	

PART FOUR	
WEB BANKING	
1. Registration to the On-line Banking System and Maintenance	
1.1. Certificate issuance	FREE OF CHARGE
1.2. Monthly maintenance fee	FREE OF CHARGE
1.3. Re-issuance of certificate due to loss	5 BGN
1.4. Re-issuance of pin code due to loss	2 BGN
1.5 Re-issuance of Tan code list due to loss	2 BGN
1.6. Opening/closure of additional account	FREE OF CHARGE
1.7. Cancellation of web banking services	FREE OF CHARGE
2. Transactions via the On-Line Banking	
2.1. Credit payment order via BISERA	1.00 BGN
2.2. Budget order to other bank	1.20 BGN
2.3. Payment order via RINGS	10 BGN
2.4. Intra-bank order between customers of the bank - Local Currency	0.70 BGN
2.5. Intra-bank order between customers of the bank - Foreign currency	1.50 EUR
2.6. International outgoing transfers	0,15 % min 20 E, max .400 EUR
2.7. International outgoing transfer - express	commission under p.2.6+ 30 EUR additional
2.8. Commission for not-filled data	2 EUR

PART FIVE	
ДРУГИ ОПЕРАЦИИ	
DOCUMENTARY OPERATIONS	
I. LETTERS OF GUARANTEE	
1. Issued guarantees	
1.1 With cash cover	0.3 % per quarter or part thereof, min 50 EUR
1.2 Without cash cover	by arrangement
1.3 Extension/increase	0,3% on increased amount/extended period for the new quarter, min. 50 EUR
1.4 Amendment/cancellation	40 EUR
2. Received guarantees	

2.1 Pre-advising	40 EUR
2.2 Advising without engagement	0.15 % min. 40 EUR
2.3 Amendment	40 EUR
2.4 Documentary letters of guarantee	treated as Letters of Credit
2.5 Confirmation	by arrangement
2.6 Counter-guarantee	by arrangement
2.7 Payment of any sum upon beneficiary's claim	0.15% min 40 EUR
2.8 Letters of guarantee exceeding 250 000 EUR	by arrangement

Note:

* Commission for issuing/confirmation of the LG is charged at the moment of issuing/confirmation of the LG as a lump-sum of payment for the all period. The collected already commission is not refundable in case of reducing of the engagement.

2.Commission for extension of the validity of LG is charged for the period beyond the last quarter, for which the commission has already been collected. The amendment commission is charged if the LC validity is extended within quarter for wich commission has already been collected.

II. COLLECTIONS

1.OUTWARD COLLECTIONS

1.1 Documents against payments/acceptance	0.2 %, min 40 EUR
1.2 Clean collection /drafts, bills of exchange/	0.2 %, min 40 EUR
1.3 Amendments	25 EUR
1.4 Tracers	20 EUR + actual exp.
1.5 Delivery of documents "Free of payment"	0.15 %, min 20 EUR

2. INWARD COLLECTIONS

2.1. Documents against payments/acceptance	0.2 %, min 40 EUR
2.2 Clean collection /drafts, bills of exchange/	0.2 %, min 40 EUR
2.3 Delivery of documents "Free of payment"	0.15 %, min 20 EUR
2.4 Returned and unpaid items	25 EUR + actual exp.
2.5 Amendments	25 EUR
2.6 Tracers	20 EUR+ actual exp.

PART SIX

LOANS

1.Analysis of a loan application and its collateral	
1.1 Up to 25 000 EUR or equivalence in other currency	25 EUR
1.2 Above 25000 EUR or equivalence in other currency	0.1% from the loan amount
2. Management fee	
2.1 For loan up to 3 years	0,5 % at once, min. 10 EUR
2.2 For loan up to 5 years	1,1% at once, min. 20 EUR
2.3 For loan up to 10 years	2% at once, min. 35 EUR
3. Pre-payment fee	
3.1. For consumer loans, according to the Consumer Loan	1% over the advance paid principal, when the remaining period of the loan is above 1 year; 0.5% over the advance paid principal, when the remaining period of the loan is below 1 year
3.2. For mortgage loans/ consumer loans, outside the Consumer Loan	
3.2.1 Within the first 3 years	4%,minimum 50 EUR over the repaid principal
3.2.2. After 4th year (including the 4th year)	3%, минимум 40 EUR от предсрочно погасената главница
3.2.3. After 6th year (including the 6th year)	2%,minimum 30 EUR over the repaid principal
3.2.4. After 10th year (including the 10th year)	1.5%,minimum 25 EUR over the repaid principal
4.Engagement fee	0.1%, minimum 50 EUR
5. Collateral assessment	actual expenses of independent evaluator

Note:

* Fee analysis of a loan application and its collateral is not refundable in case of negative statement

PART SEVEN

MISCELLANEOUS

1. INQUIRIES, ADDITIONAL INFORMATION, STATEMENTS	
1.1 For the Current year	5 EUR per statement plus VAT
1.2 For the Previous years	10 EUR per statement plus VAT
1.3 Copy of Swift	1 EUR per page plus VAT
2. FOREIGN EXCHANGE AND INTEREST RATE INFORMATION	
2.1 For the Current year	3 EUR per item
2.2 For the Previous years	6 EUR per item
3. SWIFT CHARGES	10 EUR per page
4. POSTAGE	
4.1 Within Bulgaria	3 EUR plus act.exp plus VAT
4.2 Abroad	6 EUR plus act.exp. plus VAT
5. COURIER SERVICE	6 EUR plus act.exp. plus VAT
6. FAX CHARGES	
6.1.Within Bulgaria	1 EUR per page plus VAT
6.2. Abroad	5 EUR per page plus VAT
7. PHOTOCOPIES	0.5 EUR per page plus VAT
8. CONSULTING	BY ARRANGEMENT plus VAT
9. AUDIT CONFIRMATION	
9.1 Bank or another financial institution	BY ARRANGEMENT plus VAT
9.2 Non-financial institution	50 EUR plus VAT
10. BANK REFERENCES -1 day after application	30 EUR plus VAT

11. BANK REFERENCES -same day with the application	40 EUR plus VAT
12. ISSUING OF CERTIFICATE	
12.1. in Bulgarian language	15 EUR plus VAT
12.2. in foreign language	20 EUR plus VAT
12.3. Print out of balance on accounts	3.50 BGN plus VAT
13. ISSUING OF ALL OTHER REPORTS	BY ARRANGEMENT plus VAT
14. INTERNATIONAL PHONE CHARGES	5 EUR per minute plus VAT
15. COPY OF BOOK-KEEPING STATEMENT	1 EUR per item plus VAT

GENERAL TERMS

1. The Bank executes orders only in written according to the legal requirements.
2. The commissions and fees, indicated in EUR are also converted in other basic currencies, including the BGN, at the exchange rate quoted by the Bulgarian National Bank of foreign currencies towards BGN valid at the day of execution.
3. Correspondents charges and all other expenses incurred by the Bank, such as telex, telephone, postal fee or any others, which are not included in the present Tariff will be charged additionally.
4. In case of banking services are not described in this Tariff and extra-ordinary circumstances which requires additional work or unusual research, commissions and fees will be charged additionally BY ARRANGEMENT.
5. In case of non-sufficient balance on the clients account to cover banking charges, the Bank will debit any other customers current account with the equivalent in the respective currency at the prevailing exchange rate on the transaction date.
6. The Bank reserves the right to amend or update Terms and Conditions at any time.
7. The interest rates applied by the Bank are stated in an interest Bulletin for accounts and deposits is an integral part of the Tariff
8. The Bank reserves its right to apply different commissions for services to the banks and financial institutions.
9. The Bank reserves the right to apply different commission BY ARRANGEMENT
10. The Bank calculates additionally the legal value added tax in compliance with the Value Added Tax Act upon fees, commissions and expenses, for which "plus VAT" is indicated.
11. The changed Terms and Conditions will enter into force as of 04 April 2013.