

# T.C. ZİRAAT BANKASI – SOFIA BRANCH

## TARIFF OF TERMS AND CONDITIONS

### CORPORATE CLIENTS

#### PART ONE

#### SERVICES IN LOCAL CURRENCY

#### **I. BANK ACCOUNTS**

##### **1. OPENING OF BANK ACCOUNTS**

1.1 Current accounts	5 EUR
1.2 Special accounts (to be used from lawyers, notaries, insurance brokers, insurance agents)	10 EUR
1.3 Escrow Account	0.1% over the amount , min. 10 EUR , max. 300 EUR
1.4 Initial Accounts for registration in the Trade Registry	10 EUR
1.5 Liquidation Account	10 EUR
1.6 Joint accounts	10 EUR
1.7 Time deposits	FREE OF CHARGE
1.8 Other special accounts	BY ARRANGEMENT
1.9 Minimum balance	17 EUR
1.10 Examination of documents for p1.2, 1.5, 1.6 and 1.8	40 EUR

##### **2. MAINTENANCE FEE/MONTHLY**

2.1 Current accounts	5 EUR
2.2 Special accounts(to be used from lawyers, notaries, insurance brokers, insurance agents)	5 EUR
2.3 Escrow accounts	10 EUR
2.4 Initial accounts for registration in the Trade Registry	FREE OF CHARGE
2.5 Liquidation accounts	5 EUR
2.6 Join accounts	5 EUR
2.7 Time deposits	FREE OF CHARGE
2.8 Other special accounts	BY ARRANGEMENT

##### **3. CLOSING FEE**

3.1 Closing of current accounts, liquidation and initial accounts up to 12 months after opening, based on customer request	5 EUR
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##### **4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST**

	10 EUR
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#### **II. CASH TRANSACTIONS IN BGN**

##### **1. WITHDRAWALS**

1.1.up to equivalent of 2.000 EUR	FREE OF CHARGE
1.2 over equivalent of 2. 000 EUR	0.25% over the whole amount max. 800 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1.4 Fee for pre-noticed but not withdrawn cash	0.4% over the whole amount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 pre -notice but no later than 12:00

##### **2. DEPOSITS**

2.1. up to equivalence of EUR 5000 / daily	FREE OF CHARGE
2.2.over equivalence of EUR 5000 /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% over the amount, min.5 EUR
3.3 Collection activity	BY ARRANGEMENT + 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	15 BGN + cash comms

5.Internal bank transfer between customers of the bank	1 BGN
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6.Cancellation of BGN payment	5 BGN
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7.Order for direct debit	5 BGN
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8.Processing of consent for direct debit	5 BGN
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9.Regular transfer by request of customers	3 BGN
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##### **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

<b>PART TWO</b>	
<b>SERVICES IN FOREIGN CURRENCY</b>	
<b>I. BANK ACCOUNTS</b>	
<b>1. OPENING OF BANK ACCOUNTS</b>	
1.1 Current accounts	5 EUR
1.2 Special account (to be used from lawyers, notaries, insurance brokers, insurance agents)	10 EUR
1.3 Escrow	0.1% over the amount , min. 10 EUR , max. 300 EUR
1.4 Initial for registration in the Trade Registry	10 EUR
1.5 Liquidation	10 EUR
1.6 Join account	10 EUR
1.7 Time deposits	FREE OF CHARGE
1.8 Other special accounts	BY ARRANGEMENT
1.9 Minimum balance	17 EUR
1.10.Examination of documents for p1.2, 1.5, 1.6 and 1.8	40 EUR
<b>2. MAINTENANCE FEE/MONTHLY</b>	
2.1 Current accounts	5 EUR
2.2 Special account (to be used from lawyers, notaries, insurance brokers, insurance agents)	5 EUR
2.3 Escrow	10 EUR
2.4 Initial for registration in the Trade Registry	FREE OF CHARGE
2.5 Liquidation	10 EUR
2.6 Join accounts	5 EUR
2.7 Time deposits	FREE OF CHARGE
2.8 Other special accounts	BY ARRANGEMENT
<b>3. CLOSING FEE</b>	
3.1 Closing of current accounts, liquidation and initial accounts up to 12 months after opening, based on customer request	5 EUR
<b>4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST</b>	
	10 EUR
<b>II. CASH TRANSACTIONS</b>	
<b>1. WITHDRAWALS</b>	
1.1.up to equivalent of 2 000 EUR	FREE OF CHARGE
1.2 over equivalent of 2 000 EUR	0.25% over the whole amount max. 800 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 EUR or equivalence in other currency	BY ARRANGEMENT
<b>NOTE:</b>	
* For withdrawals exceeding 2 500 EUR or equivalence in other currency - two working days prior notice but not later than 12.00	
*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	
<b>2. DEPOSITS</b>	
2.1.up to equivalence of EUR 5000 /daily	FREE OF CHARGE
2.2.over equivalence of EUR 5000 /daily	0,15% over the whole amount
2.3 Time deposits	FREE OF CHARGE
<b>3. OTHER CASH TRANSACTIONS</b>	
3.1 Examination of banknotes	0,1 EUR per banknote
3.2 Exchange notes from large denominations	0.5% over the amount, min.5 EUR
3.3 Collection activity	BY ARRANGEMENT + VAT
<b>III.PAYMENTS</b>	
<b>1. Incoming</b>	
1.1. For customers	0.1 % min. 5 EUR, max.200 EUR
1.2. For non-customers	0.1 % min. 10 EUR , max.300 EUR + cash comm
1.3 Incoming from ZIRAAT GROUP	0.1 % min 5 EUR, max.150 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
<b>NOTE:</b>	
* Value date for the customer account: same date as the value date of receipt of the transfer by the Bank.	
<b>2. Outgoing</b>	
2.1. For customers	0,15 % min 20 EUR, max 400 EUR + 10 EUR Swift charges
2.2 Outgoing for ZIRAAT GROUP	0,15 % min 15 EUR max 350 EUR+ 10 EUR Swift charges
2.3. Express outgoing payment - only with the prior consent of the bank	commision under p.2.1 + 30 EUR additional + 10 EUR Swift charges
2.4. For non-customers	0,20% min 40 EUR max 450 EUR +cash commision + 10 EUR Swift charges
2.5. Express outgoing payment for non-customers - only with the prior consent of the bank:	commision under p.2.4 + 40 EUR additional + 10 EUR Swift charges
2.6 Outgoing SWIFT transfers ordered with OUR charges -additional chrgs will be beared by the customer	
2.6.1 up to 10 000 EUR	min. 20 EUR
2.6.2 above 10 000 EUR	min. 35 EUR
2.6.3 For transfers in TRY	min. 15 EUR
2.7. Amendment and Cancellation	15 EUR + actual exp
2.8. Inquiries	15 EUR + actual exp
2.9. Internal bank transfer between customers of the bank	2 EUR
2.10 Swift charges	10 EUR

<b>NOTE:</b>
* Express payment to Ziraat Group for the clients of the Bank is free of additional charges
* Value date on the customer account: same day as processed by the Bank.
* Cut-off time for same day execution - 15:00

<b>IV. FOREIGN EXCHANGE</b>	no commission
<b>V.CHEQUES</b>	
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.

<b>PART THREE</b>
<b>INTERNATIONAL DEBIT CARD MASTERCARD PAYPASS for BUSINESS</b>

<b>1. ISSUANCE AND SERVICE</b>	
1.1.Issuance of a primary card	Free of charge
1.2.Issuance of an additional card (additional cardholder)	5 EUR / 10 BGN
1.3.Express issuance / Re-issuance of a card ( up to 5 working days )	10 EUR/ 20 BGN
1.4.Re-issuance of a card due to expiration of validity term	Free of charge
1.5.Re-issuance of a card during validity term	5 EUR / 10 BGN
1.6.Fee for not returned card (without cases of theft; card hold on ATM)	2,5 EUR / 5 BGN
1.7.Monthly maintenance fee	Free of charge
<b>2. TRANSACTION FEES</b>	
2.1.Cash withdrawal from Bank's ATM	Free of charge
2.2.Cash withdrawal from other banks ATM in Bulgaria	0.50 EUR / 1 BGN
2.3.Cash withdrawal from ATM abroad	1 % min 3 EUR / 1% min 6 BGN
2.4.Cash withdrawal from POS of the Bank	1,5 EUR / 3 BGN
2.5.Cash withdrawal from POS of the other bank	1% min 3 EUR/ 1 % min 6 BGN
2.6.Cash withdrawal from POS in foreign country	1% min 3 EUR/ 1 % min 6 BGN
2.7.Payment of goods and services in Bulgaria and abroad	Free of charge
2.8.Payment of goods and services in internet	Free of charge
2.9.Fee for a Refund transaction	1%
<b>3. ADDITIONAL SERVICES</b>	
3.1.Card blocking by customer request	Free of charge
3.2.Card unblocking by customer request	Free of charge
3.3.Balance inquiry on ATM in Bulgaria	0,05 EUR / 0,10 BGN
3.4.Balance inquiry on ATM abroad	0,50 EUR/ 1 BGN
3.5.Balance inquiry via MOBB	Free of charge
3.6.Check last 5 transactions	0,05 EUR / 0,10 BGN
3.7.Change of transaction limits	5 EUR / 10 BGN
3.8.Generation of a new PIN (by the Bank)	1 EUR / 2 BGN
3.9.Change of a PIN code (by customer himself on ATM)	Free of charge
3.10.Receiving a card in another Bank's branch - different from the issuer branch	10 EUR / 20 BGN
3.11.Fee for processing of a claim	2,5 EUR / 5 BGN
3.12.Fee for unjustified cardholder claim	10 EUR / 20 BGN
3.13.Fee for opening an arbitrage procedure against cardholder claim	actual fees
3.14.Fee for processing an arbitrage procedure against cardholder claim	actual fees
3.15.Minimum balance on account	According p. I. / 1. / 1.6. of the Tariff
<b>4. DEBIT CARD TRANSACTION LIMITS</b>	
<b>4.1.Limit for one transaction</b>	
4.1.1.Cash withdrawal in Bulgaria	1000 EUR / 2000 BGN
4.1.2.Cash withdrawal in foreign country	1000 EUR / 2000 BGN
4.1.3.Payment on POS in Bulgaria	2000 EUR / 4000 BGN
4.1.4.Payment on POS in foreign country	2000 EUR / 4000 BGN
<b>4.2.Limits for 24 hours</b>	
4.2.1.Cash withdrawal in Bulgaria	1000 EUR / 2000 BGN
4.2.2.Cash withdrawal in foreign country	1000 EUR / 2000 BGN
4.2.3.Payment on POS in Bulgaria	2000 EUR / 4000 BGN
4.2.4.Payment on POS in foreign country	2000 EUR / 4000 BGN
4.2.5.Maximum number of transactions	20 броя
<b>4.3.Weekly transaction limits</b>	
4.3.1.Cash withdrawal in Bulgaria	2500 EUR / 5000 BGN
4.3.2.Cash withdrawal in foreign country	2500 EUR / 5000 BGN
4.3.3.Payment on POS in Bulgaria	2500 EUR / 5000 BGN
4.3.4.Payment on POS in foreign country	2500 EUR / 5000 BGN
4.3.5.Maximum number of transactions	50 броя

<b>NOTE:</b>
*The fees, referred in EUR and BGN, shall be recalculated in the currency of the card account by the fixing rates of BNB for the day of the accountancy of the operation.



<b>PART FOUR</b>	
<b>WEB BANKING</b>	
<b>1.Registration in the Bank system and maintenance</b>	
1.1. Registration	Free of charge
1.2. Monthly maintenance fee	Free of charge
1.3. Re-issuance of a PIN code, due to a loss	2 BGN
1.4. Re-issuance of aTAN list	2 BGN
1.5. Opening/Closing of an additional account	Free of charge
1.6. Termination of Internet banking service	Free of charge
<b>2.Bank operations trough web banking</b>	
2.1. Payment order to another banks via BISERA	1.00 BGN
2.2. Budget payment order to other bank	1.20 BGN
2.3. Payment order via RTGS	10 BGN
2.4. Intrabank order between customers of the bank - Local Currency	0.70 BGN
2.5. Intrabank order between customers of the bank - Foreign currency	1.50 EUR
2.6. International outgoing transfers	0,15 % мин 20 EUR, макс .400 EUR
2.7. International outgoing transfer - express	the commission under p.2.6 + 30 EUR additional
2.8. Commission for not-filled by the customer side data in the cross-border transfer	2 EUR

<b>PART FIVE</b>	
<b>DOCUMENTARY OPERATIONS</b>	

<b>I. LETTERS OF CREDIT</b>	
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<b>1.IMPORT LETTERS OF CREDIT</b>	
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1.1 Pre-advicing	35 EUR
1.2 Opening, handling, payment	
1.2.1 With cash cover	0.3% per quarter or part thereof, min 75 EUR
1.2.2 Without cash cover	by arrangement
1.2.3 Including tolerance in the L/C amount	opening commissions on the amount + tolerance
1.2.4 Deferred payment/ Acceptance	0.1% per month , min 40 EUR
1.3 Amendments	40 EUR
1.4 Increase of the amount/extension of validity	0,3% on the amount of increase/for the extended period on the unutilised amount
1.5 Cancellation	40 EUR
1.6 Discrepancy	40 EUR
1.7. Revolving	0,3% min. 75 EUR on the revolved amount

<b>NOTE:</b>	
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\*Opening commission is charged at the moment of opening of LC as a lump-sum payment for the all period.

<b>2. EXPORT LETTERS OF CREDIT</b>	
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2.1 Pre-advicing	40 EUR
2.2 Advising without confirmation	0,15% min. 50 EUR
2.3 Advising with confirmation	0.3 % per quarter or part thereof, min 100 EUR
2.4 Amendments/Extensions	40 EUR
2.5 Verifying, handling and payment of documents	0.15 % min. 50 EUR
2.6 Negotiation	by arrangement
2.7 Transfer of letter of credit	0.2% min. 60 EUR
2.8 Assignment of proceeds	0.15 % , min 50 EUR
2.9 Second examination of documents /discrepancy	40 EUR
2.10 Cancellation	50 EUR
2.11 Letters of credit exceeding 250 000 евро	by arrangement

<b>NOTE:</b>	
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\*Documentary credits are subject to the terms and conditions of the Uniform Customs and Practice for Documentary Credits, issued by International Chamber of Commerce which are prevailing at the present.

\*For Letters of credit with tolerance in the amount , commissions are charged on the amount plus tolerance.

\*No commission is returned when a credit is cancelled or expired totally or partially un utilised.

<b>II. LETTERS OF GUARANTEE</b>	
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<b>1. Issued guarantees</b>	
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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

<b>2. Received guarantees</b>	
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2.1 Pre-advicing	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

<b>NOTE:</b>	
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\* 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.

\* 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 which commission has already been collected.

<b>III. COLLECTIONS</b>	
<b>1. OUTWARD COLLECTIONS</b>	
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
<b>2. INWARD COLLECTIONS</b>	
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.

<b>PART SIX</b>	
<b>LOANS</b>	
1. Analysis of a loan application and its collateral	0.1 % мин. 50 EUR
2. Management fee	by arrangement
3. Pre-payment fee	by arrangement
4. Engagement fee	by arrangement
5. Collateral assessment	actual expenses of independent evaluator
<b>NOTE:</b>	
* Fee is not refundable in case of negative statement	

<b>PART SEVEN</b>	
<b>MISCELLANEOUS</b>	
<b>1. INQUIRIES, ADDITIONAL INFORMATION, STATEMENTS</b>	
1.1 For the Current year	5 EUR per statement + VAT
1.2 For the Previous years	10 EUR per statement + VAT
1.3 Copy of Swift	1 EUR per page + VAT
<b>2. FOREIGN EXCHANGE AND INTEREST RATE INFORMATION</b>	
2.1 For the Current year	3 EUR per item
2.2 For the Previous years	6 EUR per item
<b>3. SWIFT CHARGES</b>	
	10 EUR per page
<b>4. POSTAGE</b>	
4.1 Within Bulgaria	3 EUR + act.exp + VAT
4.2 Abroad	6 EUR + act.exp. + VAT
<b>5. COURIER SERVICE</b>	
	6 EUR + act.exp. + VAT
<b>6. FAX CHARGES</b>	
6.1. Within Bulgaria	1 EUR per page + VAT
6.2. Abroad	5 EUR per page + VAT
<b>7. PHOTOCOPIES</b>	
	0.5 EUR per page + VAT
<b>8. CONSULTING</b>	
	BY ARRANGEMENT + VAT
<b>9. AUDIT CONFIRMATION</b>	
9.1 Bank or another financial institution	BY ARRANGEMENT + VAT
9.2 Non-financial institution	50 EUR + VAT
<b>10. BANK REFERENCES -1 day after application</b>	
	30 EUR + VAT
<b>11. BANK REFERENCES -same day with the application</b>	
	40 EUR + VAT
<b>12. ISSUING OF CERTIFICATE</b>	
12.1. in Bulgarian language	15 EUR + VAT
12.2. in foreign language	20 EUR + VAT
<b>13. ISSUING OF ALL OTHER REPORTS</b>	
	BY ARRANGEMENT + VAT
<b>14. INTERNATIONAL PHONE CHARGES</b>	
	5 EUR per minute + VAT
<b>15. COPY OF BOOK-KEEPING STATEMENT</b>	
	1 EUR per item + VAT

<b>GENERAL TERMS</b>	
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 31.05.2017.	