

T.C. ZİRAAT BANKASI – Sofia Branch**LIST OF TERMS AND CONDITIONS****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	5 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1.4 Fee for pre-noticed but not withdrawn cash	0,4 % over the whole amount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 + 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 commision
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

IV. " Payment Accounts with Basic Features "**Opening of a current account**

• Opening of a current account at a bank office	BGN 1.91 EUR 0.96
• Opening of a current account at a bank office with issuance of a debit card to an account	BGN 1.91 EUR 0.96 *debit card issue - FREE

Maintenance of a current account

• Maintenance of a current account at a bank office	BGN 1.50 EUR 0.77
• Maintenance of a current account at a bank office with an issued debit card to an account	BGN 1.50 EUR 0.77 *debit card issue - FREE

Closing of a current account

• Closing of a current account, opened within 12 months prior to the date of closing, at a bank office	FREE
• Closing of a current account, opened more than 12 months prior to the date of closing, at a bank office	FREE

Placing funds in a current account

• Placing funds in a current account at a bank office	up to BGN 4 890 - FREE up to EUR 2 500 - FREE over BGN 4 890 - 0,09 % for the amount above min 3.05 bgn max 195.64 bgn over EUR 2 500 - 0,09 % for the amount above min 1.56 eur max 100.03 eur
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Withdrawing cash from a current account	
• At a teller desk in a bank office - up to BGN 1,000 *	up to BGN 1 955 - FREE up to EUR 1 000 - FREE
• With a debit card at an ATM serviced by the same bank	FREE
• With a debit card at an ATM serviced by another bank in this country	BGN 0.88
• With a debit card at an ATM serviced by another bank in the European Union *	0,9 % min BGN 5.60 0,9 % min EUR 2.86
Payment by direct debit	
• To an account with the same bank	BGN 1.20
• To an account with another bank	BGN 1.20
Payment transactions made by a payment card, including via Internet	
• Payment by a debit card at a POS terminal serviced by the same bank	N/A
• Payment by a debit card at a POS terminal serviced by another bank in this country	FREE
• Payment by a debit card at a POS terminal serviced by another bank in the European Union *	FREE
Credit transfer in the national currency	
• Paper-based transfer to a payment account with the same bank	BGN 0.95
• By online banking to a payment account with the same bank	BGN 0.39
• Paper-based transfer through BISERA to a payment account with another bank	BGN 1.99
• By online banking through BISERA to a payment account with another bank	BGN 0.99
• Paper-based transfer to a payment account of the state budget with the same bank	N/A
• By online banking to a payment account of the state budget with the same bank	N/A
• Paper-based transfer through BISERA to a payment account of the state budget with another bank	BGN 2.19
• By online banking through BISERA to a payment account of the state budget with another bank	BGN 1.00
Credit transfer in euro	
• Paper-based transfer to a payment account with the same bank	EUR 1.99
• By online banking to a payment account with the same bank	EUR 1.10
• Paper-based transfer with a value date other than same-day value date to a payment account with another bank *	0,14 % min EUR 19.99 max EUR 257.00 + EUR 10 SWIFT
• By online banking with a value date other than same-day value date to a payment account with another bank *	0,14 % min EUR 16.60 max EUR 255.80 + EUR 10 SWIFT
• Incoming credit transfer *	0,04 % min EUR 1.99 max EUR 74.60

NOTE:

PART TWO	
SERVICES IN FOREIGN CURRENCY	
I.BANK ACCOUNTS	
I. 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	5 EUR
1.7 Examination of documents for p 1,2, 1,5	40 EUR
2. MAINTENANCE FEE / MONTHLY	
1.1 Current accounts	1 EUR
1.2 Escrow Account	10 EUR
1.3 Join accounts	2 EUR
1.4 Time deposits	FREE OF CHARGE
1.5 Other special account	BY ARRANGEMENT
3. CLOSING FEE	
FREE OF CHARGE	
4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST	
10 EUR	
II. CASH TRANSACTIONS	
I. 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 + VAT
III. PAYMENTS	
I. 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	0.15 % , min 20 max.300 EUR
2.2 Fax Request	0.15 % , min. 25 max.350 EUR
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 + 10 EUR Swift charges
3.2 Outgoing for ZIRAAT GROUP	0,15 % min 15 EUR max 350 EUR + 10 EUR Swift charges
3.3. Express outgoing payment - only with the prior consent of the bank	Commissins under p.3.1 + 30 EUR additional + 10 EUR Swift charges
3.4. For non-customers	0,20 % min 40 EUR max 450 EUR + cash commission + 10 EUR Swift charges
3.5. Express outgoing payment for non-customers - only with the prior consent of the bank:	Commissins under p.3.4 + 40 EUR additional + 10 EUR Swift charges
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
3.10. Swift charges	10 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	
I. 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.

PART THREE

INTERNATIONAL DEBIT CARD MASTERCARD PAYPASS for INDIVIDUALS

1. ISSUANCE AND SERVICE	
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
2. TRANSACTION FEES	
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%
3. ADDITIONAL SERVICES	
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
4. DEBIT CARD TRANSACTION LIMITS	
4.1.Limit for one transaction	
4.1.1.Cash withdrawal in Bulgaria	500 EUR / 1000 BGN
4.1.2.Cash withdrawal in foreign country	500 EUR / 1000 BGN
4.1.3.Payment on POS in Bulgaria	1000 EUR / 2000 BGN
4.1.4.Payment on POS in foreign country	1000 EUR / 2000 BGN
4.2.Limits for 24 hours	
4.2.1.Cash withdrawal in Bulgaria	500 EUR / 1000 BGN
4.2.2.Cash withdrawal in foreign country	500 EUR / 1000 BGN
4.2.3.Payment on POS in Bulgaria	1000 EUR / 2000 BGN
4.2.4.Payment on POS in foreign country	1000 EUR / 2000 BGN
4.2.5.Maximum number of transactions	20 Times
4.3.Weekly transaction limits	
4.3.1.Cash withdrawal in Bulgaria	2000 EUR / 4000 BGN
4.3.2.Cash withdrawal in foreign country	2000 EUR / 4000 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 Times
NOTE:	
* 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.	

PART FOUR	
WEB BANKING	
I. Registration in the Bank system and maintenance	
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
2. Bank operations trough web banking	
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
PART FIVE	
OTHER OPERATIONS	
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.	
* 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.	
III. COLLECTIONS	
I. 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 prepaid principal
3.2.2. After 4th year (including the 4th year)	3 %, minimum 40 EUR over the prepaid principal
3.2.3. After 6th year (including the 6th year)	2 %, minimum 30 EUR over the prepaid principal
3.2.4. After 10th year (including the 10th year)	1.5 %, minimum 25 EUR over the prepaid 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 + VAT
1.2 For the Previous years	10 EUR per statement + VAT
1.3 Copy of Swift	1 EUR per page + 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 + act.exp + VAT
4.2 Abroad	6 EUR + act.exp. + VAT
5. COURIER SERVICE	
6 EUR + act.exp. + VAT	
6. FAX CHARGES	
6.1. Within Bulgaria	1 EUR per page + VAT
6.2. Abroad	5 EUR per page + VAT
7. PHOTOCOPIES	
0.5 EUR per page + VAT	
8. CONSULTING	
BY ARRANGEMENT + VAT	
9. AUDIT CONFIRMATION	
9.1 Bank or another financial institution	BY ARRANGEMENT + VAT
9.2 Non-financial institution	50 EUR + VAT
10. BANK REFERENCES -1 day after application	
30 EUR + VAT	
11. BANK REFERENCES -same day with the application	
40 EUR + VAT	
12. ISSUING OF CERTIFICATE	
12.1. in Bulgarian language	15 EUR + VAT
12.2. in foreign language	20 EUR + VAT
12.3. Print out of balance on accounts	3.50 BGN + VAT
13. ISSUING OF ALL OTHER REPORTS	
BY ARRANGEMENT + VAT	
14. INTERNATIONAL PHONE CHARGES	
5 EUR per minute + VAT	
15. COPY OF BOOK-KEEPING STATEMENT	
1 EUR per item + 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 "+ VAT" is indicated.	
11. The changed Terms and Conditions will enter into force as of 31.05.2017	