

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 (including debit card and internet banking)	5 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	10 EUR
1.6. Minimum balance	15 EUR
1.7.Examination of documents for p 1.2, 1.5	40 EUR
1.8. Examination of Power of Attorney	100 EUR

2. MAINTENANCE FEE / MONTHLY

2.1 Current accounts	2 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	5 EUR (if closed in the first 6 months)

4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST**II.CASH TRANSACTIONS IN BGN****1. WITHDRAWALS**

1.1 up to equivalent of 1000 EUR	2 EUR
1.2 over equivalent of 1000 EUR	0.40 % 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1.4 Fee for pre-noticed but not withdrawn cash	0,4 % over the whole amount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	1 EUR
2.2.over equivalence of EUR 2 500 daily	0,20 % over the whole amount (max. 500 EUR)
2.3 Time deposits	FREE OF CHARGE
2.4 Deposit by third party	
2.4.1. Up to EUR 2500	2 EUR
2.4.2. Over EUR 2500	0,4 % over the whole amount (max. 1000 EUR)

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 processing of credit transfer order	2.50 EUR
2.2 processing of budget credit transfer order	2.50 EUR
3. Outgoing via RINGS	12 EUR
4.Internal bank transfer between customers of the bank	0.60 EUR
5.Cancellation of BGN payment	3 EUR
6.Order for direct debit	3 EUR
7.Processing of consent for direct debit	3 EUR
8.Regular transfer by request of customers	2 EUR

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 1.79 EUR 0.92
• Opening of a current account at a bank office with issuance of a debit card to an account	BGN 1.20 EUR 0.61 *debit card issue - FREE OF CHARGE

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 OF CHARGE

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

Placing funds in a current account	
• Placing funds in a current account at a bank office	up to BGN 4 890 - FREE OF CHARGE up to EUR 2 500 - FREE OF CHARGE 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
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 OF CHARGE up to EUR 1 000 - FREE OF CHARGE
• 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 1.00
• 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 OF CHARGE
• Payment by a debit card at a POS terminal serviced by another bank in the European Union *	FREE OF CHARGE
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 0.97
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
Периодичен превод	
• Paper-based periodic payment to a payment account with the same bank	0.75 BGN
• By online banking periodic payment to a payment account with the same bank	N/A
• Paper-based periodic payment through BISERA to a payment account with another bank	0.99 BGN
• By online banking periodic payment through BISERA to a payment account with another bank	N/A

NOTE:

PART TWO	
SERVICES IN FOREIGN CURRENCY	
I. BANK ACCOUNTS	
1. OPENING OF BANK ACCOUNTS	
1.1 Current accounts (with internet banking and debit card)	5 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	10 EUR
1.6 Minimum balance required	15 EUR
1.7 Examination of documents for p 1.2, 1.5	40 EUR
2. MAINTENANCE FEE / MONTHLY	
1.1 Current accounts	2 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	
	5 EUR (if closed within 6 months from opening the account)
4. FREEZING OF ACCOUNTS BY CUSTOMER REQUEST	
	10 EUR
II. CASH TRANSACTIONS	
1. WITHDRAWALS	
1.1 up to equivalent 1 000 EUR	2 EUR
1.2 over equivalent of 1 000 EUR	0.40 % over the whole amount max. 500 EUR
1.3. Time deposits	FREE OF CHARGE
1.4 Fee for pre-noticed but not withdrawn cash	0,50 % over the whole amount
1.5. Withdrawal without pre-notice only by the consent of the bank	0,50 % 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	1 EUR
2.2 over equivalence of 2 500 EUR daily	0,20 % over the whole amount (max. 500 EUR)
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	
1.1. For customers	0.05 % min. 2 EUR, max.100 EUR
1.1.1. Incoming payments from European Community	FREE OF CHARGE
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	50 EUR
2.2 For student and pensioners (from 0 to 500 EUR)	10 EUR
2.3 Request via mail	20 EUR
3. Outgoing	
3.1. For customers	0,15 % min 20 EUR, max 400 EUR + 10 EUR Swift charges
3.1.1. Customers with salaries in Ziraat Bank - Sofia Branch	15 EUR (up to 1000 EUR, SWIFT is included) 20 EUR (from 1000 to 2000 EUR, SWIFT is included)
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. Outgoing transfers ordered with option OUR -additional chrgs will be beared by the customer	
3.4.1 up to 10 000 EUR	min. 30 EUR
3.4.2 above 10 000 EUR	min. 45 EUR
3.4.3 For transfers in TRY	min. 15 EUR
3.5. Amendment and Cancellation	15 EUR + actual exp
3.8. Inquiries	15 EUR + actual exp
3.9. Internal bank transfer between customers of the bank	3 EUR
3.10. Swift charges	10 EUR
3.11. Outgoing payments to the European Community (from Bank's offices)	10.23 EUR
3.12. Outgoing payments to the European Community (via Internet Banking)	6.65 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	
PART THREE	
INTERNATIONAL DEBIT CARD MASTERCARD PAYPASS for INDIVIDUALS	
I. ISSUANCE AND SERVICE	
1.1. Issuance of a primary card	FREE OF CHARGE
1.2. Issuance of an additional card (additional cardholder)	5 EUR
1.3. Re-issuance of a card due to expiration of validity term	1 EUR
1.4. Re-issuance of a card during validity term	5 EUR
1.5. Fee for not returned card (without cases of theft; card hold on ATM)	2,50 EUR

1.6. Annual servicing fee	1 EUR
2. TRANSACTION FEES	
2.1.Cash withdrawal from Bank's ATM	0,15 EUR
2.2.Cash withdrawal from other banks ATM in Bulgaria	0,65 EUR
2.3.Cash withdrawal from ATM abroad	1 % min 3 EUR
2.4.Cash withdrawal from POS of the Bank	1,5 EUR
2.5.Cash withdrawal from POS of the other bank	1 % min 3 EUR
2.6.Cash withdrawal from POS in foreign country	1 % min 3 EUR
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	1,50 EUR
3.3. Balance inquiry on ATM in Bulgaria	0,15 EUR
3.4. Balance inquiry on ATM abroad	0,50 EUR
3.5. Check last 5 transactions	0,15 EUR
3.6. Change of transaction limits	5 EUR
3.7. Generation of a new PIN (by the Bank)	5 EUR
3.8. Change of a PIN code (by customer himself on ATM)	FREE OF CHARGE
3.9. Receiving a card in another Bank's branch - different from the issuer branch	10 EUR
3.10. Fee for processing of a claim	2,5 EUR
3.11. Fee for unjustified cardholder claim	10 EUR
3.12. Fee for opening an arbitrage procedure against cardholder claim	ACTUAL FEES
3.13. Fee for processing an arbitrage procedure against cardholder claim	ACTUAL FEES
3.14. Informing SMS	0.10 EUR
3.15. Generation of 3DS password	2.50 EUR
4. DEBIT CARD TRANSACTION LIMITS	
4.1.Limit for one transaction	
4.1.1.Cash withdrawal in Bulgaria	500 EUR
4.1.2.Cash withdrawal in foreign country	500 EUR
4.1.3.Payment on POS in Bulgaria	2000 EUR
4.1.4.Payment on POS in foreign country	2000 EUR
4.2.Limits for 24 hours	
4.2.1.Cash withdrawal in Bulgaria	1000 EUR
4.2.2.Cash withdrawal in foreign country	1000 EUR
4.2.3.Payment on POS in Bulgaria	2000 EUR
4.2.4.Payment on POS in foreign country	2000 EUR
4.2.5.Maximum number of transactions	20 Times
4.3.Weekly transaction limits	
4.3.1.Cash withdrawal in Bulgaria	2000 EUR
4.3.2.Cash withdrawal in foreign country	2000 EUR
4.3.3.Payment on POS in Bulgaria	3000 EUR
4.3.4.Payment on POS in foreign country	3000 EUR
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	
1. Registration in the Bank system and maintenance	
1.1. Registration	FREE OF CHARGE
1.2. Monthly maintenance fee	FREE OF CHARGE
1.3. Opening/Closing of an additional account	FREE OF CHARGE
1.4. Termination of Internet banking service	FREE OF CHARGE
2. Bank operations through web banking	
2.1. Payment order to another banks via BISERA	0.60 EUR
2.2. Budget payment order to other bank	0.70 EUR
2.3. Payment order via RTGS	7 EUR
2.4. Intra-bank order between customers of the bank - Local Currency	0.40 EUR
2.5. Intra-bank order between customers of the bank - Foreign currency	1.50 EUR
2.6. International outgoing transfers	0,15 % мин 20 EUR, макс .400 EUR + 10 EUR SWIFT
2.6.1. Outgoing payments to the European Community	7 EUR
2.7. International outgoing transfer - express	the commission under p.2.6 + 30 EUR additional + 10 EUR SWIFT
2.8. Utility payments	0.10 EUR

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	6 EUR + act.exp + VAT
4.2 Abroad	10 EUR + act.exp. + VAT
5. COURIER SERVICE	
	6 EUR + act.exp. + VAT
6. PHOTOCOPIES	
	0.5 EUR per page + VAT
7. CONSULTING	
	BY ARRANGEMENT + VAT
8. AUDIT CONFIRMATION	
8.1. Bank or another financial institution	100 EUR + VAT
8.2. Non-financial institution	75 EUR + VAT
9. BANK REFERENCES - 1 day after application	
9.1 BANK REFERENCES - Express	40 EUR + VAT
10. ISSUING OF CERTIFICATE	
10.1. in Bulgarian language	
11.1.1. Next day	60 EUR + VAT
11.1.2. Express (same day)	100 EUR + VAT
11.2. Print out of balance on accounts	10 BGN + VAT
12. ISSUING OF ALL OTHER REPORTS	
	BY ARRANGEMENT + VAT
13. COPY OF BOOK-KEEPING STATEMENT	
	1 EUR per item + VAT
14. CHECKING POWER OF ATTORNEY	
	5 EUR

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	
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	
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	
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	
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.	