

# 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	10 EUR
1.2 Special accounts (to be used from lawyers, notaries, insurance brokers, insurance agents)	50 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 (all owners are from EU)	
1.4.1. All owners are from European Union	50 EUR
1.4.2. with individual owners from third countries (at least 25% ownership)	75 EUR
1.4.3. with corporate owners from third countries (at least 25% ownership)	100 EUR
1.5 Joint accounts	10 EUR
1.6 Time deposits	FREE OF CHARGE
1.7 Other special accounts	50 EUR
1.8 Minimum balance	100 EUR
1.9 Examination of documents for p1.2, 1.5, 1.6 and 1.8	40 EUR
1.10 Examination of documents for p1.1, 1.3 and 1.4	
1.10.1. All owners are from European Union	50 EUR
1.10.2. with individual owners from third countries (at least 25% ownership)	75 EUR
1.10.3. with corporate owners from third countries (at least 25% ownership)	100 EUR

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

2.1 Current accounts	7.5 EUR
2.2 Special accounts(to be used from lawyers, notaries, insurance brokers, insurance agents)	7.5 EUR
2.3 Escrow accounts	10 EUR
2.4 Initial accounts for registration in the Trade Registry	FREE OF CHARGE
2.5 Time deposits	FREE OF CHARGE
2.6 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	10 EUR
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#### **II. CASH TRANSACTIONS IN BGN**

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

1.1.up to equivalent of 2,000 EUR	2.5 EUR
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1.4 Fee for pre-noticed but not withdrawn cash	0,4% over the whole amount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	2.5 EUR
2.2.over equivalence of EUR 5000 /daily	0,15% over the whole amount (max. EUR 700)
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
3.4 Deposit of coins	
3.4.1 Up to BGN 50.00	0,5% (min. EUR 1)
3.4.2 Over BGN 50.00	2% (min. EUR 2.5)
3.4.3 Without deposit to account	3% (min. EUR 2.5)

#### **III.PAYMENTS**

1. Incoming	FREE OF CHARGE
2. Outgoing via BISERA	
2.1 procesing of credit transfer order	3 EUR
2.2 procesing of budget credit transfer order	3 EUR
3. Outgoing via RINGS	13 EUR
4. Internal bank transfer between customers of the bank	1 EUR
5. Cancellation of BGN payment	4 EUR
6. Order for direct debit	4 EUR
7. Processing of consent for direct debit	4 EUR
8. Regular transfer by request of customers	3 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

<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	10 EUR
1.2 Special accounts (to be used from lawyers, notaries, insurance brokers, insurance agents)	50 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 (all owners are from EU)	
1.4.1. All owners are from European Union	50 EUR
1.4.2. with individual owners from third countries (at least 25% ownership)	75 EUR
1.4.3. with corporate owners from third countries (at least 25% ownership)	100 EUR
1.5 Joint accounts	10 EUR
1.6 Time deposits	FREE OF CHARGE
1.7 Other special accounts	50 EUR
1.8 Minimum balance	100 EUR
1.9 Examination of documents for p1.2, 1.5, 1.6 and 1.8	40 EUR
1.10 Examination of documents for p1.1, 1.3 and 1.4	
1.10.1. All owners are from European Union	50 EUR
1.10.2. with individual owners from third countries (at least 25% ownership)	75 EUR
1.10.3. with corporate owners from third countries (at least 25% ownership)	100 EUR
<b>2. MAINTENANCE FEE/MONTHLY</b>	
2.1 Current accounts	7.5 EUR
2.2 Special accounts(to be used from lawyers, notaries, insurance brokers, insurance agents)	7.5 EUR
2.3 Escrow accounts	10 EUR
2.4 Initial accounts for registration in the Trade Registry	FREE OF CHARGE
2.5 Time deposits	FREE OF CHARGE
2.6 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>II. CASH TRANSACTIONS</b>	
<b>1. WITHDRAWALS</b>	
1.1.up to equivalent of 2 000 EUR	2.5 EUR
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	2.50 EUR
2.2.over equivalence of EUR 5000 /daily	0,15% over the whole amount (max. 700 EUR)
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. 10 EUR, max.300 EUR
1.1.1. Incoming payments from European Economic Community (in EUR)	FREE OF CHARGE
1.2 Incoming from ZIRAAT GROUP	0.1 % min 10 EUR, max.200 EUR
1.3 Charges for adjustment of incorrect information	10 EUR in addition to p. 1.1.1.
1.4. Amendment and Cancellation by ordering party	20 EUR + actual exp.
1.5. Inquiries	20 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	0,20 % min 25 EUR, max 400 EUR + 10 EUR Swift charges
2.2 Outgoing for ZIRAAT GROUP	0,20 % min 20 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 Outgoing SWIFT transfers ordered with OUR charges -additional chrgs will be beared by the customer	
2.4.1 up to 10 000 EUR	min. 30 EUR
2.4.2 above 10 000 EUR	min. 45 EUR
2.4.3 For transfers in TRY	min. 15 EUR
2.5. Amendment and Cancellation	20 EUR + actual exp
2.6. Inquiries	20 EUR + actual exp
2.7. Internal bank transfer between customers of the bank	3 EUR
2.8. Swift charges	10 EUR
2.9. Outgoing payments to the EEC (from Bank's offices)	13 EUR

2.10. Outgoing payments to the EEC (via Internet Banking)	7 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	

### PART THREE

#### INTERNATIONAL DEBIT CARD MASTERCARD PAYPASS for BUSINESS

<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
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 (lost, broken, damaged)	5 EUR
1.5. Fee for not returned card (without cases of theft; card hold on ATM)	2.5 EUR
1.6. Annual servicing fee	1 EUR
1.7. Information SMS	0.10 EUR
1.8. 3DS password	2.5 EUR
<b>2. TRANSACTION FEES</b>	
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%
<b>3. ADDITIONAL SERVICES</b>	
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)	2 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 arbitration procedure against cardholder claim	actual fees
3.13. Fee for processing an arbitration procedure against cardholder claim	actual fees
<b>4. DEBIT CARD TRANSACTION LIMITS</b>	
<b>4.1. Limit for one transaction</b>	
4.1.1. Cash withdrawal in Bulgaria	1000 EUR
4.1.2. Cash withdrawal in foreign country	1000 EUR
4.1.3. Payment on POS in Bulgaria	4000 EUR
4.1.4. Payment on POS in foreign country	4000 EUR
<b>4.2. Limits for 24 hours</b>	
4.2.1. Cash withdrawal in Bulgaria	2000 EUR
4.2.2. Cash withdrawal in foreign country	2000 EUR
4.2.3. Payment on POS in Bulgaria	4000 EUR
4.2.4. Payment on POS in foreign country	4000 EUR
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
4.3.2. Cash withdrawal in foreign country	2500 EUR
4.3.3. Payment on POS in Bulgaria	2500 EUR
4.3.4. Payment on POS in foreign country	2500 EUR
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
1.5. 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	0.80 EUR
2.2. Budget payment order to other bank	1 EUR
2.3. Payment order via RTGS	7 EUR
2.4. Intrabank order between customers of the bank - Local Currency	0.50 EUR
2.5. Intrabank order between customers of the bank - Foreign currency	2 EUR
2.6. International outgoing transfers	0,20 % мин 25 EUR, макс .400 EUR + 10 EUR SWIFT
2.7. International outgoing transfer - express	commission under p.2.6 + 30 EUR additional + 10 EUR SWIFT
<b>PART FIVE</b>	
<b>LOANS</b>	
1. Documents and collateral evaluation fee	0.1 %, min. 100 Euro
2. Management fee	0.5 % annually over the agreed credit limit.
3. Early prepayment fee	By agreement
4. Commitment fee	0.2% annually over the unutilized part of the limit
5. Appraisal report fee	The actual costs for preparing a market evaluation report by an independent appraiser
6. Approval fee	1 % /at once/ over the agreed limit
7. Renewal of the limit fee	0.5 % /at once/ over the agreed credit limit
8. Renegotiation fee	0.2 % /at once/ over the agreed credit limit, min 100 EUR for overdrafts and credit lines; 0.2 % /at once/ over the residual principal, min 100 EUR for instalments loan
9. Fee for increasing of credit limit	0.5 % over the newly approved part from the limit
10. Fee for establishment/cancellation of mortgage/pledge	100 EUR for mortgage / pledge establishment; 50 EUR for cancellation
11. Fee for analysis of insurance policy	0 EUR in case the Bank is the insurance agent; 0.15% over the amount of the coverage, min. 50 EUR in case that the policy is issued by other ins. Agent.
12. Penalty in case insurance policy is not renewed in time	20 EUR
13. Utilization fee	0.5% /at once/ over the amount of loan utilisation.
14. Penalty if non-fulfillment of one or more additional financial conditions and / or other additional conditions and / or other explicitly agreed obligations arising from a credit agreement	0.01 % over the utilized part of the limit.
<b>NOTE:</b>	
<b>* Fee is not refundable in case of negative statement</b>	
<b>PART SIX</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	6 EUR + act.exp + VAT
4.2 Abroad	10 EUR + act.exp. + VAT
<b>5. COURIER SERVICE</b>	
6 EUR + act.exp. + VAT	
<b>6. PHOTOCOPIES</b>	
0.5 EUR per page + VAT	
<b>7. CONSULTING</b>	
BY ARRANGEMENT + VAT	
<b>8. AUDIT CONFIRMATION</b>	
8.1. Banks and other financial institutions	BY ARRANGEMENT + VAT
8.2. Non-financial institutions	75 EUR + VAT
<b>9. BANK REFERENCES -1 day after application</b>	
50 EUR + VAT	
<b>10. BANK REFERENCES -same day with the application</b>	
60 EUR + VAT	
<b>11. ISSUING OF CERTIFICATE</b>	
11.1. In Bulgarian language	
11.1.1. Next day	80 EUR + VAT
11.1.2. Express (same day)	120 EUR + VAT
<b>12. ISSUING OF ALL OTHER REPORTS</b>	
BY ARRANGEMENT + VAT	
<b>13. INTERNATIONAL PHONE CHARGES</b>	
5 EUR per minute + VAT	
<b>14. COPY OF BOOK-KEEPING STATEMENT</b>	
1 EUR per item + VAT	
<b>15. CHECKING POWER OF ATTORNEY</b>	
10 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
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
2. 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
3. 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
4. The Bank reserves the right to amend or update Terms and Conditions at any time.
5. The interest rates applied by the Bank are stated in an interest Bulletin for accounts and deposits is an integral part of the Tariff
6. The Bank reserves its right to apply different commissions for services to the banks and financial institutions.
7. The Bank reserves the right to apply different commission BY ARRANGEMENT
8. 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.