

Information brochure

Payment account with basic features

Purpose

- The Payment account with basic features is available in BGN and is intended for local and foreign individuals legally residing in the EU for carrying out payment transactions on the territory of Bulgaria free of charge or at an acceptable price.
- The Payment account with basic features can be used to make an unlimited number of payment transactions.
- The access to a Payment account with basic features is not related to the purchase of additional services.
- The Bank can refuse to open a Payment account with basic features if the customer has another Payment account with basic features or more than one payment account with an available payment transactions option with the same or another bank on the territory of the country.
- The Payment account with basic features can be opened within 10 days from providing the Bank with all the required documents for opening the account following the conclusion of an agreement.

Fees

Texim Bank AD charges a fee for servicing a Payment account with basic features as follows:

Services on payment account	Fees
Opening of payment account	
▪ Opening of payment account at bank's office	0 BGN
▪ Opening of payment account at bank's office and issuing a debit card	0 BGN
Maintenance of payment account	
▪ Maintenance of payment account	0.98 BGN
▪ Maintenance of payment account with debit card	0 BGN
Closing of payment account	
▪ Closing of payment account, which is open less than 6 months of the closing date	1.99 BGN
▪ Closing of payment account, which is open before more than 6 months of the closing date	0 BGN
Cash deposits in payment account	
▪ Cash deposits in payment account at the bank's office	up to 4 600 BGN – no fee, over 4 600.01 BGN – 0.09% (min. 3.00 BGN, max. 195.00 BGN)
Cash withdrawals from payment account	
▪ At the bank's office up to 1 000 BGN	0.85 BGN; over 1000.01 BGN - 0.26% on the exceeding amount, min. 5 BGN
▪ With debit card from own ATM	0.20 BGN
▪ With debit card from another bank's ATM	0.79 BGN
▪ With debit card from another bank's ATM in the European Union	1.99 EUR + 1.3%
Payments by direct debit	
▪ To account with the same bank	0.59 BGN
▪ To account with another bank	1.69 BGN
Payment operations executed through payment card, including through Internet	
▪ Payment with debit card via own POS terminal	0 BGN
▪ Payment with debit card via another bank's POS terminal	0 BGN
▪ Payment with debit card via another bank's POS terminal in the European Union	0 BGN

Credit transfer in domestic currency	
▪ Paper-based payment to account with the same bank	0.79 BGN
▪ Payment via internet banking to account with the same bank	0.39 BGN
▪ Paper-based payment via BISERA to account with another bank	1.69 BGN
▪ BISERA payment via internet banking to account with another bank	0.89 BGN
▪ Paper-based payment to account of administrator of public receivables in the same bank	0.79 BGN
▪ Payment via internet banking to account of administrator of public receivables in the same bank	0.39 BGN
▪ Paper-based payment via BISERA to account of administrator of public receivables with another bank	1.69 BGN
▪ BISERA payment via internet banking to account of administrator of public receivables with another bank	0.89 BGN
Credit transfer in euro	
▪ Paper-based payment to account with the same bank	0.39 BGN
▪ Payment via internet banking to account with the same bank	0.19 BGN
▪ Paper-based payment with value date other than the value date being day the same date to a payment account with another bank	with a value date 1 business day up to 7 500 EUR - 14.99 EUR over 7 500.01 EUR - 17.99 EUR with a value date 2 business days 8.99 EUR
▪ Via internet banking with value date other than the value date being the day same date to a payment account with another bank	with a value date 1 business day up to 7 500 EUR - 11.99 EUR over 7 500.01 EUR - 14.99 EUR with a value date 2 business days 8.99 EUR
▪ Received credit transfer	no fee
Regular payments, including automatic fixed payments, including automatic transfers Push/Pull	
▪ At the bank's counters in domestic currency to payment account for basic operations in the same bank	0.79 BGN
▪ Via Internet banking/mobile banking in domestic currency to payment account for basic operations in the same bank	0.39 BGN
▪ At the bank's counters in domestic currency through BISERA to payment account for basic operations in another bank	1.59 BGN
▪ Via Internet banking/mobile banking in domestic currency through BISERA to payment account for basic operations in another bank	0.89 BGN

Operations and services that are not specifically mentioned in this Appendix are applied according to Tariff of interest, fees and commissions of Texim Bank AD.