

TEXIM BANK

Tariff of interest, fees and commissions of Texim Bank

Effective as of 30.01.2017



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MOBILE BANKING



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SECTION I. ACCOUNTS

➤ GENERAL PROVISIONS

1. This tariff regulates the standard terms and conditions for interests, commissions, fees and other charges applied by Texim Bank AD in case that no other terms and conditions have been agreed upon between the bank and its clients or correspondents under particular transactions.
2. Banking commissions, fees, interests and other charges are collected in Bulgarian leva and euro/US dollars depending on transaction currency. If the transaction currency is different from euro/US dollars and the commissions, fees, interests and other charges are determined in euro then they are calculated in euro based on the central exchange rate quoted by the Bulgarian National Bank for the respective day.
3. The BGN equivalent of fees and commissions under BGN transactions determined in foreign currency is calculated based on the central exchange rate quoted by the Bulgarian National Bank for the respective day.
4. The appendices on the minimum opening and operating balances on bank accounts as well as for the interests charged by Texim Bank AD on bank accounts in domestic and foreign currency are an integral part of this tariff.
5. Within the meaning of this tariff the following persons shall be deemed clients of the bank:
 - **Individuals:** Bulgarian and foreign citizens who have a payment or a deposit account with the bank;
 - **Other clients:** Legal entities; unincorporated companies and sole traders; individuals who carry on economic activity but are not registered as traders and who have a payment or a deposit account opened with the bank.

SECTION I. ACCOUNTS		
CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Fees for opening of bank accounts		
item 1. Payment accounts		
▪ item 1.1. Of individuals	BGN 1.00	EUR 0.50
▪ item 1.2. Of other clients	BGN 10.00	EUR 5.00
item 2. Escrow account (special-purpose accounts)	as agreed	as agreed
item 3. Capital-raising, liquidation, special, L/C and other accounts in domestic and foreign currency	BGN 15.00	EUR 8.00
item 4. Deposit accounts of private individual and other clients	free of charge	free of charge
item 5. Budgetary, extra-budgetary and capital-raising accounts		
▪ item 5.1 of administrators of public receivables	free of charge	free of charge
▪ item 5.2. of budgetary funds spending units	free of charge	free of charge
item 6. Examination of documents for opening an account of foreign legal entities and Bulgarian legal entities when the actual owner of the capital is a foreign country citizen. The fee is not refunded if the Bank refuses to open the account. Accounts of foreign legal entities are opened within 3 working days after submitting to the Bank all required documents for opening the account.	BGN 100	EUR 50
Article 2. Monthly fees for maintenance of bank accounts and statements of the movements therein		
item 1. Payment accounts of private individual:		
▪ item 1.1. Payment accounts	BGN 1.20	EUR 0.60
▪ item 1.2. Accounts with debit card	BGN 1.20	EUR 0.60
▪ item 1.3. Accounts on which no payment transactions have been effected for a period of 18 (eighteen) months and balances have been maintained below the minimum amount that earns interest as determined by the Bank	BGN 10.00	EUR 5.00
item 2. L/C accounts and special-purpose accounts of private individual	as agreed	as agreed
item 3. Payment, capital-raising, L/C, liquidation, special and other accounts of other clients:		
▪ item 3.1. For account maintenance, including submission of daily statement of movements effected to/from the account	BGN 10.00	EUR 5.00
▪ item 3.2. For submission of monthly statement of movements effected to/from the account, on holder's express request	BGN 0.50 per page additionally charged	EUR 0.25 per page additionally charged
▪ item 3.3. Maintenance of account with credit card	free of charge	без такса
item 4. Deposit accounts of Individuals and other clients (including savings accounts of Individuals):		
▪ item 4.1. Accounts on which no payment transactions have been effected for a period of 18 (eighteen) months and balances have been maintained below the minimum amount that earns interest as determined by the Bank	BGN 6.00	EUR 4.00
▪ item 4.2. For the remaining accounts	free of charge	free of charge
item 5. Budgetary, extra-budgetary and capital-raising accounts:		
▪ item 5.1. Of administrators of public receivables	free of charge	free of charge
▪ item 5.2. Of budgetary funds spending units	free of charge	free of charge
item 6. Conditional accounts, including Escrow accounts	0.12% over the average daily balance for the month	0.12% over the average daily balance for the month
Article 3. Interests on bank accounts – Texim Bank AD applies interest rates on attracted funds in domestic and foreign currency as per the appendix on the interests on bank accounts unless otherwise provided for in the particular contract.		
Article 4. Fees for closing of accounts		
item 1. Payment, L/C and special-purpose accounts of Individuals	BGN 2.00	EUR/USD 1.00
item 2. Payment, L/C, special, liquidation, escrow and other accounts of other clients	BGN 15 per account	EUR 8.00 per account
item 3. Capital-raising accounts of other clients	BGN 15	EUR 8.00
item 4. Upon closing a capital-raising account opened to raise capital in order to open a payment account of the same holder as well as upon closing a payment account in order to open a liquidation account of the same holder, respectively, upon closing a liquidation account in order to open a special account of the same holder	BGN 5.00	EUR 3.00
item 5. Deposit accounts of Individuals and other clients	free of charge	free of charge
item 6. Budgetary, extra-budgetary and capital-raising accounts	free of charge	free of charge

➤ **Notes:**

1. Accounts for raising funds for medical treatment are exempt from the fee under article 1.
2. When no funds have been provided to client's account so that the fee due can be withheld to the amount determined in the Tariff the fee is withheld up to the amount available in the account. The ex officio transactions effected by the Bank to charge the accounts are not deemed "payment transactions."
3. Payment accounts servicing a credit product concluded before 31.10.2017 are not subject to charging.
4. Accounts in foreign currency for which no minimum interest-earning amount has been determined are charged at balances below 10 units subject to the observance of the other conditions.
5. Fees under article 2, item 1. and item 4 are withheld on the last business day of the relevant calendar month as the 18 (eighteen) months period is determined until the date preceding the date when charged.
6. Interests on bank accounts – Texim Bank AD applies interest rates on attracted funds in domestic and foreign currency as per the appendix on the interests on bank accounts unless otherwise provided for in the particular contract.
7. Monthly fees for L/C accounts are withheld from holder's payment account. For special-purpose accounts: as per the terms and conditions of the contract for opening and operating the accounts.
8. Monthly fees under article 2, item 6 are based on the average daily account balance and withheld on the last business day of the relevant calendar month or on the date of the account closure.
9. Monthly fees under article 2, item 3 for capital-raising accounts are due 6 (six) months after the date of opening the account.

SECTION II. CASH TRANSACTIONS

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Cash deposits		
item 1. To accounts of Individuals:		
▪ item 1.1. to current account		
- up to BGN 3 000 / EUR 1500	free of charge	free of charge
- over BGN 3 000 / EUR 1500	0.2%, max. BGN 200	0.2%, max. EUR 100
▪ item 1.2. to sight deposit		
- up to BGN 3 000 / EUR 1500	free of charge	free of charge
- over BGN 3 000 / EUR 1500	0.2%, max. BGN 200	0.2%, max. EUR 100
▪ item 1.3. to term deposit	free of charge	free of charge
item 2. To accounts of other clients:		
▪ item 2.1. to payment, L/C, special, liquidation and other accounts		
- up to BGN 3 000/ EUR 1500	free of charge	free of charge
- over BGN 3 000/ EUR 1500	0.2%, max. BGN 200	0.2%, max. EUR 100
▪ item 2.2. to term deposit	free of charge	free of charge
item 3. Cash deposit by persons who are not clients of Texim Bank AD to accounts that are not with Texim Bank AD (interbank transfers)	-	1%, min. EUR 1, max. EUR 100
Article 2. Cash withdrawal		
item 1. Cash withdrawals with prior notice for Individuals:		
▪ item 1.1. From current account:		
- До BGN 3 000 / EUR 1500	BGN 1.00	EUR 0.50
- over BGN 3 000 / EUR 1500	0.4 %, min. BGN 5 max. BGN 200	0.4%, min. EUR 3 max. EUR 100
▪ item 1.2. From sight deposit:		
- up to BGN 3 000 / EUR 1500	free of charge	free of charge
- over BGN 3 000 / EUR 1500	0.4 %, max. BGN 200	0.4%, min. EUR 3 max. EUR 100
▪ item 1.3. From deposit account	free of charge	free of charge
item 2. Cash withdrawals without prior notice for Individuals:		
▪ item 2.1. From current account:		
- up to BGN 3 000 / EUR 1500	BGN 1.00	EUR 0.50
- over BGN 3 000 to BGN 10 000 /over EUR 1500/	0.6%, max. BGN 400	0.6%, min. EUR 5, max. EUR 200
- over BGN 10 000	0.8%, max. BGN 400	---
▪ item 2.2. From sight deposit:		
- up to BGN 3 000 / EUR 1500	free of charge	free of charge
- over BGN 3 000 to BGN 10 000 /Над EUR 1500/	0.6%, max. BGN 400	0.6%, min. EUR 5, max. EUR 200
- over BGN 10 000	0.8%, max. BGN 400	EUR 200
▪ item 2.3. From deposit account	free of charge	free of charge
item 3. Cash withdrawals with prior notice for other clients:		
▪ item 3.1. Cash withdrawal from payment, L/C, special, liquidation and other accounts		
- up to BGN 3 000/ EUR 1500	BGN 1	EUR 0.50
- over BGN 3 000/ EUR 1500	0.4 %, min. BGN 5, max. BGN 300	0.4%, min. EUR 3, max. EUR 150
▪ item 3.2. From deposit account	free of charge	free of charge
item 4. Cash withdrawals without prior notice for other clients:		
▪ item 4.1. Cash withdrawal from payment, L/C, special, liquidation, escrow and other accounts		
- up to BGN 3 000/ EUR 1500	BGN 1	EUR 0.50
- over BGN 3 000 to BGN 10 000, /over EUR 1500/	0.60%, max. BGN 400	0.60%, min. EUR 5 max. EUR 200
- over BGN 10 000	0.80%, min. BGN 5 max. BGN 400	
▪ item 4.2. From deposit account	free of charge	free of charge
item 5. Cash deposits by persons who are not clients of Texim Bank AD	---	1%, min. EUR 1
Article 3. Other cash transactions		

item 1. If prior notice is given and then withdrawal is canceled or if the withdrawal amount is reduced on the day of withdrawal the bank collects a commission amounting to:	0.5% on entire amount	Over EUR 1500 /0.4%, min. EUR 3.00/
item 2. Cash transactions for amounts over BGN 100 000 / EUR 100 000	as agreed	as agreed
item 3. Acceptance of coins at the counter, sorted:		
▪ item 3.1. by depositing them to account - of Individuals and other clients		
- for amounts up to BGN 50.00	free of charge	---
- for amounts over BGN 50.00	2%, min. BGN 5	---
▪ item 3.2. without depositing them to account (exchange for banknotes)	3%, min. BGN 5	---
item 4. For verification of banknotes without depositing them to account for persons who are not clients of Texim Bank AD	---	1%
item 5. For replacement and exchange of banknotes to account for persons who are not clients of Texim Bank AD	1%	2%
<p>➤ Notes:</p> <ol style="list-style-type: none"> A number of deposits and withdrawals is calculated as a daily total for each client. Article 3. "Other cash transactions", item 4 "For replacement and exchange of banknotes in foreign currency, without depositing them to account for persons who are not clients of Texim Bank AD": <ol style="list-style-type: none"> For withdrawals over BGN 3000 or EUR 1500 (equivalent in USD) the customer should make a to 14.00 on the previous working day For withdrawals in currencies other than BGN, EUR and USD are required in advance Amounts over BGN 10 000, EUR 5,000 (or equivalent in other foreign currency) should be announced 2 working days in advance.. For withdrawals over BGN 20,000 (or their equivalent in foreign currency) on working days after 17.30 hours and on Saturdays and holidays is not allowed without prior notice. Withdrawing cash without prior request is done in case the bank office has the exceedance over cash surplus. 		

SECTION III. PAYMENTS

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Intra-bank payments on bank accounts between clients of Texim Bank AD		
item 1. For payments initiated at bank's counters, including automatic fixed payments, including automatic transfers Push/Pull, payment with 10 digit code:		
▪ item 1.1. From accounts of Individuals:		
- At the bank's counters	BGN 0.90	EUR 0.45
- Via Internet Banking / Mobile Banking	BGN 0.40	EUR 0.20
▪ item 1.2. From accounts of other clients:		
- At the bank's counters	BGN 1.00	EUR 0.50
- Via Internet Banking / Mobile Banking	BGN 0.40	EUR 0.20
item 2. For payments (deposit slips) via ePay.bg	BGN 0.40	---
item 3. For initiating payment order for direct debit:		
▪ item 3.1. From accounts of Individuals:		
- At the bank's counters	BGN 0.60	EUR 0.30
- Via Internet Banking / Mobile Banking	BGN 0.50	EUR 0.15
▪ item 3.2. From accounts of other clients:		
- at the bank's counters	BGN 0.60	EUR 0.30
- via Internet Banking / Mobile Banking	BGN 0.50	EUR 0.15
item 4. For payments under initiated payment orders for direct debit:		
▪ item 4.1. From accounts of Individuals:		
- At the bank's counters	BGN 0.60	EUR 0.30
- Via Internet Banking / Mobile Banking:	BGN 0.50	EUR 0.15
▪ item 4.2. From accounts of other clients:		
- At the bank's counters	BGN 0.60	EUR 0.30
- Via Internet Banking / Mobile Banking	BGN 0.50	EUR 0.15
item 5. For canceled payment under initiated payment orders for direct debit, when cancellation is through account holder's fault:		
▪ item 5.1. From accounts of Individuals:		
- At the bank's counters	BGN 2.00	EUR 1.00
- Via Internet Banking / Mobile Banking	BGN 1.50	EUR 0.50
▪ item 5.2. From accounts of other clients:		
- At the bank's counters	BGN 4.00	EUR 2.00
- Via Internet Banking / Mobile Banking	BGN 2.00	EUR 1.00
item 6. For acceptance of consent to payment under the direct debit procedure:		
▪ item 6.1. From accounts of Individuals:		
- At the bank's counters	BGN 1.00	EUR 0.50
- Via Internet Banking / Mobile Banking	BGN 0.90	EUR 0.40
▪ item 6.2. from accounts of other clients:		
- At the bank's counters	BGN 2.00	EUR 1.00
- Via Internet Banking / Mobile Banking	BGN 0.80	EUR 0.90
➤ Note: Exempt from the fee under Art.11, item 7 are the operations for accepting consents for a direct debit by virtue of contracts for loan transactions, concluded with the Bank		
item 7. For payments to administrators of public receivables initiated at Bank's counters:		
▪ item 7. 1. By a single-line transfer order:		
▪ item 7.1.1. From account of Individuals:		
- At the bank's counters	BGN 0.90	---
- Via Internet Banking / Mobile Banking	BGN 0.80	---
▪ item 7.1.2. From accounts of other clients, including from one account of the same holder to another:		
- At the bank's counters	BGN 0.80	---
- Via Internet Banking / Mobile Banking	BGN 0.70	---

▪ item 7.2. By a multi-line transfer order:		
▪ item 7.2.1. From account of Individuals:		
- At the bank's counters	BGN 2.00	---
- Via Internet Banking / Mobile Banking	BGN 1.60	---
▪ item 7.2.2. From account of other clients:		
- At the bank's counters	BGN 2.00	---
- Via Internet Banking / Mobile Banking	BGN 1.60	---
item 8. For acceptance and processing of orders for mass payments:		
▪ item 8.1. For transfers from accounts of legal persons to accounts of Individuals for transferring remuneration under employment contracts or part thereof as well as for transferring amounts under social aid and employment programs:		
- At the bank's counters	free of charge	---
- Via Internet Banking/Mobile Banking	free of charge	---
▪ item 8.2. For other payments:		
▪ item 8.2.1. From account of Individuals:		
- At the bank's counters (for every transaction)	BGN 0.60	---
- Via Internet Banking/Mobile Banking (for every transaction)	BGN 0.40	---
▪ item 8.2.2. From account of other clients:		
- At the bank's counters (for every transaction)	BGN 0.60	---
- Via Internet Banking / Mobile Banking (for every transaction)	BGN 0.40	---
Article 2. Intra-bank payments of the same client, including automatic fixed payments, including automatic transfers Push/Pull		
item 1. For Individuals:		
- At the bank's counters	free of charge	---
- Via Internet Banking / Mobile Banking	free of charge	---
item 2. For other clients:		
- At the bank's counters	free of charge	---
- Via Internet Banking / Mobile Banking	free of charge	---
Article 3. Interbank non-cash payments in domestic currency initiated by a client of Texim Bank AD		
item 1. From accounts of Individuals:		
- At the bank's counters	BGN 2.00	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
item 2. From accounts of other clients:		
- At the bank's counters	BGN 2.20	---
- Via Internet Banking / Mobile Banking	BGN 1.00	---
item 3. For payments (deposit slips) via ePay.bg	BGN 0.80	---
item 4. For initiating a payment order for direct debit:		
▪ item 4.1. From accounts of Individuals:		
- At the bank's counters	BGN 1.70	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
▪ item 4.2. From accounts of other clients:		
- At the bank's counters	BGN 1.70	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
item 5. For payment under initiated transfer order for direct debit:		
▪ item 5.1. From accounts of Individuals:		
- At the bank's counters	BGN 1.70	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
▪ item 5.2. From accounts of other clients:		
- At the bank's counters	BGN 1.70	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
item 6. For refused payment under initiated transfer order for direct debit when the refusal is through account holder's fault:		
▪ item 6.1. From accounts of Individuals:		
- At the bank's counters	BGN 3.00	---
- Via Internet Banking / Mobile Banking	BGN 2.00	---
▪ item 6.2. From accounts of other clients:		
- At the bank's counters	BGN 6.00	---
- Via Internet Banking / Mobile Banking	BGN 5.00	---
item 7. For acceptance of consent to payment subject to the direct debit procedure		
▪ item 7.1. From accounts of Individuals:		
- At the bank's counters	BGN 1.00	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
▪ item 7.2. From accounts of other clients:		
- At the bank's counters	BGN 2.00	---
- Via Internet Banking / Mobile Banking	BGN 1.80	---
item 8. For payments to administrators of public receivables initiated at Bank's counters		
▪ item 8.1. By a single-line transfer order:		
▪ item 8.1.1. From accounts of Individuals		
- At the bank's counters	BGN 1.70	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
▪ item 8.1.2. From accounts of other clients:		
- At the bank's counters	BGN 1.70	---
- Via Internet Banking / Mobile Banking	BGN 0.90	---
▪ item 8.2. By a multi-line transfer order:		
item 8.2.1. From accounts of Individuals:		
- At the bank's counters	BGN 3.40	---
- Via Internet Banking / Mobile Banking	BGN 1.80	---
item 8.2.2. From accounts of other clients:		

- at the bank's counters	BGN 3.40	---
- via Internet Banking/Mobile Banking	BGN 1.80	---
item 9. For acceptance and processing of orders for mass payments:		
▪ item 9.1. From accounts of Individuals:		
- At the bank's counters /for every transaction/	BGN 1.20	---
- Via Internet Banking / Mobile Banking /for every transaction/	BGN 0.90	---
▪ item 9.2. From accounts of other clients		
- At the bank's counters /for every transaction/	BGN 1.70	---
- Via Internet Banking / Mobile Banking /for every transaction/	BGN 0.90	---
item 10. For payments initiated from attached accounts:		
▪ item 10.1. By transfer via BISERA	BGN 9.55	---
▪ item 10.2. By transfer via RINGS	BGN 20.00	---
Article 4. Interbank payments in domestic currency with cash depositing:		
item 1. Transfer through BISERA	up to BGN 500 - BGN 5.00, over BGN 500 – BGN 5.00 BGN + 0.5 for the amount exceeding BGN 500	---
item 2. Transfer through RINGS	1%, min. BGN 20	---
➤ Note: Counting fee is included in the commission for execution of transfer.		
Article 5. Upon transfer cancellation and/or charge-back upon ordering party's / depositor's request because of an error made by him/her	BGN 10.00	
Article 6. Intra-bank and interbank non-cash transfers received by clients of the Bank	free of charge	
Article 7. Payments via RINGS		
item 1. From accounts of Individuals:		
- At the bank's counters	BGN 14.00	---
- Via Internet Banking / Mobile Banking	BGN 9.55	---
item 2. From accounts of other clients:		
- At the bank's counters	BGN 15.00	---
- Via Internet Banking / Mobile Banking	BGN 10.00	---
➤ Note:		
1. Free of charge for Section III. „Payments" are budgetary, extra-budgetary and fund raising accounts of:		
- Administrators of public receivables		
- Budget spending		
2. For payments through RINGS after the agreed execution time they might be executed only after the confirmation of the Bank that the payment is possible to be made, the fee is collected in double amount.		
Article 8. Non-cash transfers of the same client of Texim Bank AD including automatic fixed payments, including automatic Push/Pull transfers:		
item 1. Accounts of Individuals:		
- At the bank's counters	free of charge	---
- Via Internet Banking / Mobile Banking	free of charge	---
item 2. Accounts of other clients:		
- At the bank's counters	free of charge	---
- Via Internet Banking / Mobile Banking	free of charge	---
Article 9. Intra-bank payments initiated by persons who are not clients of Texim Bank AD:		
item 1. When a beneficiary has a payment account with Texim Bank AD	BGN 1.00	---
item 2. When a beneficiary is not a client of Texim Bank AD	0.5%, min. BGN 1	1%, min. EUR 1, max. EUR 100
Article 10. In the cases under article 10, letter "a" an additional counting fee (under Section II, article 2.3) is paid. Where the beneficiary is not a client of Texim Bank AD (article 10, letter "b") a counting fee (under Section II, article 2.2) is paid by him/her as well upon the receipt of the money under the transfer in cash.		
Article 11. Intra-bank non-cash transfers received by clients of the Bank	free of charge	---
Article 12. Transfers received from other banks	up to EUR 200 – free of charge, over BGN 200 – EUR 2.00	---
Article 13. Ordered interbank transfers in currency:		
item 1. From account with Texim Bank AD		
▪ item 1.1. SPOT value date (2 business days):		
▪ item 1.1.1. From accounts of Individuals:		
- At the bank's counters	---	EUR 9.00
- Via Internet Banking / Mobile Banking	---	EUR 9.00
▪ item 1.1.2. From accounts of other clients:		
- At the bank's counters	---	EUR 9.00
- Via Internet Banking / Mobile Banking	---	EUR 9.00
▪ item 1.2. TOM value date (1 business day):		
▪ item 1.2.1. From accounts of Individuals:		
- At the bank's counters	---	Up to 7 500 EUR - 15 EUR; Over EUR 7 500.01 - EUR 18
- Via Internet Banking / Mobile Banking	---	Up to 7 500 EUR - 12

		EUR; Over EUR 7 500.01 - EUR 15
<ul style="list-style-type: none"> ▪ item 1.2.2. From accounts of other clients: <ul style="list-style-type: none"> - At the bank's counters 	---	Up to 7 500 EUR - 15 EUR; Over EUR 7 500.01 - EUR 18
<ul style="list-style-type: none"> - Via Internet Banking / Mobile Banking 	---	Up to 7 500 EUR - 12 EUR; Over EUR 7 500.01 - EUR 15
<ul style="list-style-type: none"> ▪ item 1.3. Value dated on the same business day: <ul style="list-style-type: none"> ▪ item 1.3.1. From accounts of Individuals: <ul style="list-style-type: none"> - At the bank's counters 	---	0.22% (min. EUR 17 - max. EUR 300)
<ul style="list-style-type: none"> - Via Internet Banking / Mobile Banking 	---	0.20% (min. EUR 15 - max. EUR 300)
<ul style="list-style-type: none"> ▪ item 1.3.2. From accounts of other clients: <ul style="list-style-type: none"> - At the bank's counters 	---	0.22% (min. EUR 17 - max. EUR 300)
<ul style="list-style-type: none"> - Via Internet Banking / Mobile Banking 	---	0.20% (min. EUR 15 - max. EUR 300)
<ul style="list-style-type: none"> ▪ item 1.4. SEPA transfer/ BISERA 7 is a transfer in EUR to a bank within the European Economic Area, when it is ordered with shared bank commissions /SHA/. 		EUR 5.00
item 2. By cash deposit	---	Commission under Section II, article 2.4 is additionally collected
item 3. From medical treatment account	---	EUR 5.00
<ul style="list-style-type: none"> ➤ Notes: No additional fees are charged 		
Article 15. Additional fees for transfers in currency		
item 1. Cancellation or change of Texim Bank AD's transfer upon ordering party's request save for actual expenses	---	EUR 40.00
item 2. Inquiry for transfers ordered to other banks upon client's request save for actual expenses	---	EUR 30.00
item 3. Inquiry for transfers received from other banks save for actual expenses	---	EUR 10.00
item 4. For transfers ordered to banks in the European Economic Area for which no specific beneficiary's IBAN has been specified the bank collects an additional commission from the ordering party.	---	EUR 10.00
item 5. For ordered interbank transfers in foreign currency with "other banks' expenses at the expense of ordering part" clause:		
<ul style="list-style-type: none"> ▪ item 5.1. Transfers in USD: <ul style="list-style-type: none"> ▪ item 5.1.1. For transfers in USD, regardless of the amount of the transfer: <ul style="list-style-type: none"> ▪ a) From accounts of Individuals: <ul style="list-style-type: none"> - At the bank's counters 	---	USD 15.00
<ul style="list-style-type: none"> - Via Internet Banking / Mobile Banking 	---	USD 15.00
<ul style="list-style-type: none"> ▪ b) From accounts of other clients: <ul style="list-style-type: none"> - At the bank's counters 	---	USD 15.00
<ul style="list-style-type: none"> - Via Internet Banking / Mobile Banking 	---	USD 15.00
<ul style="list-style-type: none"> ▪ item 5.2. for transfers in EUR: <ul style="list-style-type: none"> ▪ item 5.2.1. From accounts of Individuals: <ul style="list-style-type: none"> ▪ a) At the bank's counters: <ul style="list-style-type: none"> - Transfers up to EUR 2,500.00 /including/ 	---	EUR 12.50
<ul style="list-style-type: none"> - Transfers from EUR 2,500.01 to EUR 12,500.00 /including/ 	---	EUR 20.00
<ul style="list-style-type: none"> - Transfers from EUR 12,500.01 to EUR 50,000.00 /including/ 	---	EUR 30.00
<ul style="list-style-type: none"> - Transfers over EUR 50,000.00 	---	EUR 50.00
<ul style="list-style-type: none"> ▪ b) Via Internet Banking / Mobile Banking: <ul style="list-style-type: none"> - Transfers up to EUR 2,500.00 /including/ 	---	EUR 12.50
<ul style="list-style-type: none"> - Transfers from EUR 2,500.01 to EUR 12,500.00 /including/ 	---	EUR 20.00
<ul style="list-style-type: none"> - Transfers from EUR 12,500.01 to EUR 50,000.00 /including/ 	---	EUR 30.00
<ul style="list-style-type: none"> - Transfers over EUR 50,000.00 	---	EUR 50.00
<ul style="list-style-type: none"> ▪ item 5.2.2. From accounts of other clients: <ul style="list-style-type: none"> ▪ a) At the bank's counters: <ul style="list-style-type: none"> - Transfers up to EUR 2,500.00 /including/ 	---	EUR 12.50
<ul style="list-style-type: none"> - Transfers from EUR 2,500.01 to EUR 12,500.00 /including/ 	---	EUR 20.00
<ul style="list-style-type: none"> - Transfers from EUR 12,500.01 to EUR 50,000.00 /including/ 	---	EUR 30.00
<ul style="list-style-type: none"> - Transfers over EUR 50,000.00 	---	EUR 50.00
<ul style="list-style-type: none"> ▪ b) Via Internet Banking / Mobile Banking: <ul style="list-style-type: none"> - Transfers up to EUR 2,500.00 /including/ 	---	EUR 12.50
<ul style="list-style-type: none"> - Transfers from EUR 2,500.01 to EUR 12,500.00 /including/ 	---	EUR 20.00
<ul style="list-style-type: none"> - Transfers from EUR 12,500.01 to EUR 50,000.00 /including/ 	---	EUR 30.00
<ul style="list-style-type: none"> - Transfers over EUR 50,000.00 	---	EUR 50.00
<ul style="list-style-type: none"> ▪ item. 5.3. Transfers in other currency: <ul style="list-style-type: none"> ▪ item. 5.3.1. From accounts of Individuals: <ul style="list-style-type: none"> ▪ a) At the bank's counters: 		

- Transfers up to EUR 2,500.00 /including/	---	EUR 15.00
- Transfers from EUR 2,500.01 to EUR 12,500.00 /including/	---	EUR 25.00
- Transfers from EUR 12,500.01 to EUR 50,000.00 /including/	---	EUR 35.00
- Transfers over EUR 50,000.00	---	EUR 55.00
▪ b) Via Internet Banking / Mobile Banking:		
- Transfers up to EUR 2,500.00 /including/	---	EUR 15.00
- Transfers from EUR 2,500.01 to EUR 12,500.00 /including/	---	EUR 25.00
- Transfers from EUR 12,500.01 to EUR 50,000.00 /including/	---	EUR 35.00
- Transfers over EUR 50,000.00	---	EUR 55.00
▪ Item 5.3.2. From accounts of other clients:		
▪ a) At the bank's counters:		
- Transfers up to EUR 2,500.00 /including/	---	EUR 15.00
- Transfers from EUR 2,500.01 to EUR 12,500.00 /including/	---	EUR 25.00
- Transfers from EUR 12,500.01 to EUR 50,000.00 /including/	---	EUR 35.00
- Transfers over EUR 50,000.00	---	EUR 55.00
▪ b) Via Internet Banking / Mobile Banking:		
- Transfers up to EUR 2,500.00 /including/	---	EUR 15.00
- Transfers from EUR 2,500.01 to EUR 12,500.00 /including/	---	EUR 25.00
- Transfers from EUR 12,500.01 to EUR 50,000.00 /including/	---	EUR 35.00
- Transfers over EUR 50,000.00	---	EUR 55.00
➤ Notes:		
1. Conditional transfers are treated as documentary letters of credit.		
2. Return of received transfer at beneficiary's order is treated as ordered transfer.		
3. No SWIFT fee is paid for transfers ordered from an account with TEXIM BANK AD.		

SECTION IV. BANK CARD TRANSACTIONS

A. DEBIT CARDS

INTERNATIONAL ELECTRONIC DEBIT CARDS DEBIT MASTERCARD

Article 1. General terms and conditions for issuance

item 1. Issuing a main card and additional card	free of charge
item 2. Issuing or renewing of more than one card to the same Cardholder	BGN 5.00
item 3. Express card issuance	BGN 5.00
item 4. Renewal due to expired validity	free of charge
item 5. Renewal due to loss, theft, damage and others over card's validity period	BGN 5.00
item 6. Minimum non-reducible balance at account for each debit card issued	BGN 2.00 / EUR 1.00 / USD 1.00

Article 2. Transactions with Debit MasterCard in Bulgaria

item 1. Cash withdrawal:	
- From own ATM	BGN 0.30
- From another bank's ATM	BGN 0.80
- Via POS terminal at bank's office	BGN 1.00
- Via POS terminal at another bank's office	BGN 1.50 + 0.5%
item 2. Payment for goods and services via POS terminal in Bulgaria	free of charge
item 3. Payment of bills via the Internet/ePay	free of charge
item 4. Cash transfers from the card via ATM and in the Internet	free of charge
item 5. Receiving cash upon purchase at a point of sale	BGN 0.20

Article 3. Transactions with Debit MasterCard abroad

item 1. Cash withdrawal	
- Cash withdrawal from ATM abroad	EUR 2.00 + 1.5%
- Cash withdrawal from POS terminal abroad	EUR 5.00 + 1.5%
item 2. Payment for goods and services via POS terminal abroad	free of charge
item 3. Refunding / receiving funds to a card account through a card transactions	1%

Article 4. Additional transactions with Debit MasterCard cards

item 1. Card blocking / unblocking fee	
- At Bank's office	BGN 3.00
- Via Internet Banking / Mobile banking	free of charge
item 2. Change of amount blocked in card account to be used only via bank card	
- At Bank's office	BGN 1.00
- Via Internet Banking	free of charge
item 3. Checking balances and the last 5 transactions from ATM in Bulgaria	BGN 0.30
item 4. Checking balances from ATM abroad	BGN 1.00
item 5. Checking balances through the system of ePay.bg	free of charge
item 6. Movements on card account/bank statements for a card account:	
- At Bank's office	free of charge
- Via Internet Banking / Mobile banking	free of charge
item 7. Change of the daily and weekly card limits	
- At Bank's office	BGN 5.00
- Via Internet Banking	free of charge
item 8. Change of PIN code from ATM by a Cardholder	free of charge
item 9. Reissuing of PIN code	
- At Bank's office	BGN 3.00
- Via Internet Banking	BGN 1.00

item 10. Fee for card unblocking due to 3 subsequently entered wrong PIN codes			
- At Bank's office			BGN 2.00
- Via Internet Banking			free of charge
item 11. Fee for manual release of blocked amount on card payment account			BGN 5.00
item 12. Unjustified challenging of transaction			BGN 10.00
item 13. Refused authorization of transaction			BGN 0.10
DEBIT MASTERCARD BUSINESS			
Article 1. General terms and conditions for issuance			
item 1. Issuing a main business debit card			free of charge
item 2. Issuing or renewing of more than one card of the same Cardholder			BGN 5.00
item 3. Express card issuance			BGN 20.00
item 4. Renewal due to expired validity			free of charge
item 5. Renewal due to loss, theft, damage and others over card's validity period			BGN 10.00
item 6. Minimum non-reducible balance at payment account for each card issued			BGN 15.00 / EUR 7.50 / USD 7.50
Article 2. Transactions with Debit MasterCard Business cards in Bulgaria			
item 1. Cash withdrawal			
- From own ATM			BGN 0.80
- From another bank's ATM			BGN 0.80
- Via POS terminal at bank's office			BGN 0.80
- Via POS terminal at another bank's office			BGN 2.00+ 0.5%
item 2. Payment for goods and services via POS terminal in Bulgaria			free of charge
item 3. Payment of bills via the Internet/ePay			free of charge
item 4. Cash transfers from the card via ATM and in the Internet			free of charge
item 5. Receiving cash upon purchase at a point of sale			BGN 0.20
Article 3. Transactions with Debit MasterCard Business card abroad			
item 1. Cash withdrawal			
- Cash withdrawal from ATM abroad			EUR 2.5 + 1.5%
- Cash withdrawal from POS terminal abroad			EUR 5.00 + 1.5%
item 2. Payment for goods and services via POS terminal abroad			free of charge
item 3. Refund / receiving funds to a card account through a card transactions			1%
Article 4. Additional transactions with Debit MasterCard Business cards			
item 1. Card blocking / unblocking fee			
- At Bank's office			BGN 3.00
- Via Internet Banking / Mobile banking			free of charge
item 2. Change of amount blocked in card account to be used only via bank card			free of charge
item 3. Checking balances and the last 5 transactions from ATM in Bulgaria			BGN 0.30
item 4. Checking balances on Debit MasterCard from ATM abroad			BGN 1.00
item 5. Checking balances through the system of ePay.bg			free of charge
item 6. Movements on card account/bank statements for a card account:			
- At Bank's office			free of charge
- Via Internet Banking / Mobile banking			free of charge
item 7. Change of the daily and weekly card limits			
- At Bank's office			BGN 5.00
- Via Internet Banking			free of charge
item 8. Fee for manual release of blocked amount on card payment account			free of charge
item 9. Change of PIN code from ATM by a Cardholder			free of charge
item 10. Reissuing of PIN code			
- At Bank's office			BGN 5.00
- Via Internet Banking			BGN 2.00
item 11. Fee for card unblocking due to 3 subsequently entered wrong PIN codes			
- At Bank's office			BGN 3.00
- Via Internet Banking			free of charge
item 12. Unjustified challenging of transaction			BGN 15.00
item 13. Refused authorization of transaction			BGN 0.10
B. CREDIT CARDS			
CREDIT CARDS FOR INDIVIDUALS	MASTERCARD STANDARD	VISA GOLD	VISA PLATINUM
Article 1. General terms and conditions for issuance			
item 1. Issuing a card	free of charge	free of charge	free of charge
item 2. Express card issuance	BGN 100	BGN 100	free of charge
item 3. Renewal due to expired validity	free of charge	free of charge	free of charge
item 4. Renewal due to loss, theft, damage and others over card's validity period	BGN 20	BGN 20	BGN 20
item 5. Annual fee for credit card maintenance	BGN 40 /collected after the end of the first year/	BGN 90 /collected after the end of the first year/	BGN 200 /collected after the end of the first year/
item 6. Delivery of a card to a specified address in Bulgaria	BGN 10	BGN 10	BGN 10
Item 7. Express delivery of a card to a specified address in Bulgaria	BGN 30	BGN 30	BGN 30
Article 2. Transactions with credit cards in Bulgaria			
item 1. Cash withdrawal:			
- from own ATM	BGN 3 +1%	BGN 3 +1%	BGN 3 +1%
- from another bank's ATM	BGN 4 +1.5%	BGN 4 +1.5%	BGN 4 +1.5%
- via POS terminal at bank's office	BGN 4 +1%	BGN 4 +1%	BGN 4 +1%
- via POS terminal at another bank's office	BGN 6 +1.5%,	BGN 6 +1.5%,	BGN 6 +1.5%,

	min. BGN 10	min. BGN 10	min. BGN 10
item 2. Payment for goods and services via POS terminal in Bulgaria	free of charge	free of charge	free of charge
item 3. Payment of regular bills via ATM, by phone and in Internet/Bpay	free of charge	free of charge	free of charge
item 4. Cash transactions by card from ATM	1%	1%	1%
item 5. Receiving cash upon purchase at a point of sale /for Visa cards only/	---	BGN 1.50	BGN 1.50
Article 3. Transactions with credit cards abroad			
item 1. Cash withdrawal:			
- Cash withdrawal from ATM abroad	BGN 6.00 + 1.5%, min. BGN 10	BGN 6.00 + 1.5%, min. BGN 10	BGN 6.00 + 1.5%, min. BGN 10
- Cash withdrawal from POS terminal abroad	BGN 6.00 + 1.5%, min. BGN 20	BGN 6.00 + 1.5%, min. BGN 20	BGN 6.00 + 1.5%, min. BGN 20
item 2. Payment for goods and services via POS terminal in Bulgaria	free of charge	free of charge	free of charge
Item 3. Refund/receiving funds to a card account through a card transactions /Refund/	1%	1%	1%
Article 4. Additional transactions with credit cards			
item 1. Credit card blocking / unblocking fee			
- At Bank's office	BGN 10.00	BGN 10.00	free of charge
- via Internet Banking / Mobile banking	free of charge	free of charge	free of charge
item 2. Change of local and/or international limits			
- At Bank's office	BGN 10.00	BGN 10.00	free of charge
- via Internet Banking	free of charge	free of charge	free of charge
item 3. Unblocking due to 3 subsequently entered wrong PIN codes			
- At Bank's office	BGN 4.00	BGN 4.00	free of charge
- via Internet Banking	free of charge	free of charge	free of charge
item 4. Change of PIN code from ATM by a Cardholder	free of charge	free of charge	free of charge
item 5. Checking balances and the last 5 transactions from ATM in Bulgaria	BGN 0.30	BGN 0.30	free of charge
item 6. Checking balances on card from ATM abroad	BGN 1.00	BGN 1.00	BGN 1.00
item 7. Checking balances through the system of ePay.bg	free of charge	free of charge	free of charge
item 8. Cardholder's confirmation via ATM that (s)he is willing to pay by bank card via the Internet	The relevant fee for payment through a POS terminal in Bulgaria applies		
item 9. Bank statements for credit cards: /Movements on card account/			
- at Bank's office	free of charge	free of charge	free of charge
- via Internet Banking / Mobile banking	free of charge	free of charge	free of charge
item 10. Generating a new PIN code			
- at Bank's office	BGN 5.00	BGN 5.00	BGN 5.00
- via Internet Banking / Mobile banking	BGN 3.00	BGN 3.00	BGN 3.00
item 11. Unjustified challenging of transaction	BGN 20.00	BGN 20.00	BGN 20.00
item 12. Refused authorization of transaction	BGN 0.40	BGN 0.40	BGN 0.40
item 13. Fee for exceeded credit limit	BGN 20	BGN 20	free of charge
item 14. Card insurance package	free of charge	free of charge	free of charge
item 15. Fee for visiting an airport VIP lounge under the LoungeKey Associate+ program for holders of Visa Platinum cards and accompanying party	---	---	The relevant fee of the service operator applies – 24 EUR per person, per visit
VISA CORPORATE GOLD			
Article 1. General terms and conditions for issuance			
item 1. Issuing a main card, additional card			free of charge
item 2. Issuing or renewing of more than one card of the same Cardholder			BGN 5.00
item 3. Express card issuance			BGN 70.00
item 4. Renewal due to expired validity			free of charge
item 5. Renewal due to loss, theft, damage and others over card's validity period			BGN 20.00
item 6. Delivery of a card to an other Bank's office			BGN 10.00
item 7. Annual fee for credit card maintenance			BGN 70.00
Article 2. Transactions with credit card VISA Corporate Gold in Bulgaria			
item 1. Cash withdrawal:			
- from own ATM			BGN 3 +1%
- from another bank's ATM			BGN 5 + 1.5%
- via POS terminal at bank's office			BGN 5 + 1.5%
- via POS terminal at another bank's office			BGN 6 + 1.5%, мин. BGN 20
item 2. Payment for goods and services via POS terminal in Bulgaria			free of charge
item 3. Payment of regular bills via ATM, by phone and in Internet/Bpay			free of charge
item 4. Cash transactions by card from ATM			2%
item 5. Receiving cash upon purchase at a point of sale			BGN 1.50
Article 3. Transactions with credit card VISA Corporate Gold abroad			
item 1. Cash withdrawal			
- Cash withdrawal from ATM abroad			BGN 6.00 + 1.5%, мин. BGN 10
- Cash withdrawal from POS terminal abroad			BGN 6.00 + 1.5%, мин. BGN 20
item 2. Payment for goods and services via POS terminal abroad			free of charge
item 3. Refunding/receiving funds to a card account through a card transactions /Refund/			1.50%

Article 4. Additional transactions with credit card VISA Corporate Gold	
item 1. Credit card blocking / unblocking fee	
- at Bank's office	BGN 10.00
- via Internet Banking / Mobile banking	free of charge
item 2. Change of PIN code from ATM by a Cardholder	BGN 0.30
item 3. Checking balances and the last 5 transactions from ATM in Bulgaria	BGN 0.30
item 4. Checking balances through the system of ePay.bg	free of charge
item 5. Bank statements for credit cards: /Movements on card account/	
- At request at Texim Bank AD	free of charge
- Via Internet Banking/Mobile Banking	free of charge
item 6. Change of local and / or international daily and weekly limits on the card	
- At request at Texim Bank AD	BGN 10.00
- Via Internet Banking/Mobile Banking	free of charge
item 7. Checking balances on card from ATM abroad	BGN 1.00
item 8. Unblock of 3 entered wrong PIN	
- At request at Texim Bank AD	BGN 5.00
- Via Internet Banking/Mobile Banking	free of charge
item 9. Generating a new PIN code	
- At request at Texim Bank AD	BGN 10.00
- Via Internet Banking/Mobile Banking	BGN 5.00
item 10. Unjustified challenging of transaction	BGN 20.00
item 11. Cardholder's confirmation via ATM that (s)he is willing to pay by bank card via the Internet	The relevant fee for payment through a POS terminal in Bulgaria applies
item 12. Refused authorization of transaction	BGN 0.40
item 13. Fee for exceeded credit limit	BGN 20.00
item 14. Card insurance package	free of charge
C. OTHER SERVICES RELATED TO DEBIT AND CREDIT CARDS OF TEXIM BANK	
item 1. Cash withdrawal at POS terminal in the bank office with a card issued by another bank	3%, min. BGN 5
item 2. Payment of goods and services through ATM menu bPay	The relevant fee payment via POS terminal in Bulgaria
item 3. Confirmation for pay with bank card on Internet through ATM	The relevant fee payment via POS terminal in Bulgaria
item 4. SMS for transactions with the card / incl. VAT /:	
- Annual fee for using the service	BGN 2.40
- Fee for 1 SMS message	BGN 0.15
item 5. SMS checking balances on card - Fee for 1 SMS message / incl. VAT /:	According to the tariff plan of the customer to the respective mobile operator
item 6. Automatic payment of utility bills:	
- Annual fee for using the service	BGN 3.00
- Fee for 1 SMS message / incl. VAT /	BGN 0.10 for one message
- Fee for 1 e-mail	free of charge

SECTION V. LENDING

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
A. Consumer lending - fees and commissions for contracts concluded before 23 July 2014		
Article 1. Overdrafts:		
item 1. Overdraft on card and current accounts of Individuals:		
▪ item 1.1. Commitment fee	1.00% upon granting and for each subsequent year	
▪ item 1.2. Annual servicing commission for the overdraft (not collected on overdrafts with financial security)	2.00% per annum, on the allowed limit - charged every month	
item 2. Credit – Overdraft (provided by credit intermediary)		
▪ item 2.1. Application and processing fee for request to change	8.00 BGN	---
▪ item 2.2. Monthly commitment fee for credit – overdraft/credit – overdraft for utility bills	1.00% over the allowed limit - collected monthly	---
▪ item 2.3. Fee for depositing amounts at Bank's office	free of charge	---
▪ item 2.4. Administration fee of delinquent credit - overdraft	1.00% (min. BGN 10.00) over the approved limit	---
Article 2. Consumer loans		
item 1. Fee for changing the repayment date and / or servicing account	BGN 15	
item 2. Renegotiation fee of the terms and conditions (except for changes in the date of payment and/or change in servicing accounts)	1% (min. BGN 30.00) on the outstanding amount	
B. Consumer lending: fees and commissions on loans with contracts concluded after 22.07.2014		
Article 1. Overdrafts:		
item 1. Overdraft on card and current accounts of Individuals:		
▪ item 1.1. Application fee	1% of the approved loan amount	
▪ item 1.2. Renegotiation fee	1% of the approved loan amount	
▪ item 1.3. Prepayment fee - full or partial	free of charge	

item 2. Credit – Overdraft (provided by credit intermediary):		
▪ item 2.1. Fee for reviewing and processing of the consumer-overdraft application:		
- submitted at Bank's office/ credit intermediary	BGN 8.00	---
- submitted through the Call Centre Customer Service or Online	BGN 6.00 с ДДС	---
item 2.2. Fee for reviewing and processing to change the terms	BGN 8.00	---
item 2.3. Fee for repayment of loan amounts - overdraft in cash at Bank's office	free of charge	---
Article 2. Consumer loans		
item 1. Loan application and credit approval fee:		
- submitted at Bank's office	1.00% of the approved loan amount (max. 350 BGN/180 EUR)	
item 2. Fee for review and processing of loan application:		
- submitted through the Call Centre Customer Service or online	6 BGN including VAT	---
- for loans for purchase of goods	free of charge	---
item 3. Fee for the renegotiation of the terms and conditions of the consumer credit initiated by the consumer	BGN 20	---
item 4. Renegotiation fee of the terms and conditions of the consumer loan (except for changes in the repayment date and for increase of the amount of the loan)	1% (min. BGN 30.00) on the remainder of the principal amount	
item 4.1. Renegotiation fee for increase of the amount of the loan	1% (min. BGN 30.00) on the increased loan amount	
item 5. Repayment fee – over the repaid amount		
- for loans with fixed interest rate	According to Law on Consumer Loans: 1% if the remaining period of the loan agreement is - greater than 1 year. 0.5% if the remaining period is - less than 1year	
- for loans with variable interest rates	free of charge	
Article 3. Notifications		
item 1. SMS/E-mail for utilized amount of overdraft credit (for household utility bills)	free of charge	---
item 2. SMS/E-mail for forthcoming payment under a credit	free of charge	---
item 3. SMS/E-mail for missed payment under a credit	free of charge	---
item 4. SMS/E-mail for approved/rejected credit request	free of charge	---
➤ Notes:		
1. Texim Bank AD charges and collects interests on consumer credits of Individuals on a 360/360 basis on the assumption of a 30-day month and 360-day year.		
2. The annual interest rate on consumer loans is formed by the base rate of the Bank (BIR) for loans to individuals in the relevant currency, plus a fixed margin.		
3. Default rates on all types of consumer loans are calculated at the statutory rate above the marginal lending rate.		
4. Interest on unauthorized overdraft on accounts of individuals in national and foreign currency - 25.00%.		
5. Fees under Art. 1 pt. 1.2 and art. 2, 3 and 4 of Section "consumer loans - fees and loan contracts concluded after 22.07.2014 year" And art. 2, Section 2 of "consumer loans - fees and commissions on credit contracts concluded before 23.07.2014 year" Are not due in the case of partial early repayment of the loan and the related changes to the conditions.		
6. Fees under Art. 1 pt. 1.2 and art. 2, 3 and 4 of Section "User Fees under Art. 1 pt. 1.2 and art. 2, 3 and 4 of Section "consumer credit - fees and commissions loan contracts concluded after 22.07.2014 year" And art. 2, Section 2 of "consumer credit - fees and commissions on credit contracts concluded before 23.07.2014 year" are not due in the case of partial early repayment of the loan and the related changes to the conditions.		
C. MORTGAGE LENDING		
Article 1. Fees and commissions		
item 1. Loan application and credit approval fee (once collected)	0.3% of the approved loan amount	
item 2. Fee for legal services and preparation of mortgage	100 BGN	
item 3. Renegotiation fee of the terms and conditions of the mortgage loan for changes in the repayment date or repayment installment (once collected)	20 BGN	
item 4. Renegotiation fee of the terms and conditions of the mortgage loan for securities, interest rate, currency conversion and more - once collected (except for changes in the repayment date and for increase of the amount of the loan)	1.00% on the remainder of the principal amount (min. BGN 100.00 / 50.00 EUR – max. BGN 500.00 / BGN 250)	
item 4.1. Renegotiation fee for increase of the amount of the loan	1.00% on the increased amount (min. BGN 100.00 / 50.00 EUR – max. BGN 500.00 / BGN 250)	
item 5. Repayment fee	free of charge - for loans with repaid more than 1-year repayment installments 1% of the per term repaid amount (partial or full repayment) - for loans with repaid up to 1-year repayment installments	
item 6. Fee for the Mortgage release	BGN 50	
item 7. Property evaluation fee	according to the tariff of a certified evaluator determined by the Bank. It is due in the evaluation	
item 8. Fee for periodic update of the evaluation / each 12 months/	according to the tariff of a certified evaluator determined by the Bank. It is due in the evaluation	
➤ Notes:		
1. Texim Bank AD charges and collects interests on mortgage loans of Individuals on a 360/360 basis on the assumption of a 30-day month and 360-day year.		
2. The annual interest rate on mortgage loans is formed by the base rate of the Bank (BIR) for loans to individuals in the relevant currency, plus a fixed margin.		
3. Default rates on all types of mortgage loans are calculated at the statutory rate above the marginal lending rate.		
4. Interest on unauthorized overdraft on accounts of individuals in national and foreign currency - 25.00%.		
5. Fees under Art. 1 pt. 3 and pt. 4 of Section "mortgage loans - Are not due in the case of partial early repayment of the loan and the related changes to the conditions. Fees under Art. 1 pt. 1 payable at the time of loan application and non-refundable.		

D. COMMERCIAL LENDING		
Article 1. Interests on loan transactions:		
item 1. On short- and long-term loans in domestic currency	Base interest rate plus a margin as agreed or fixed as agreed	
item 2. On authorized overdraft in domestic currency	as agreed, fixed subject to annual re-negotiation	
item 3. On unauthorized overdraft in domestic and foreign currency (including upon overdue loans as well)	25%	25%
item 4. On foreign currency loans, including and authorized overdraft on current account in foreign currency as well	as per item 1 and item 2	
Article 2. Fees and commissions on loan transactions:		
item 1. Fee for submission of loan or overdraft, respectively bank guarantee application, including documents processing: paid upon submission of documents as follows :		
- For loans, loan facilities and overdrafts	0.1% on the requested amount, min. BGN 300, max. BGN 2,500 or as agreed	
- For bank guarantees	0.1% on the requested amount, min. BGN 300, max. BGN 2,500 or as agreed	
item 2. Expenses for expert's evaluations, consulting etc. related to the preparation of an opinion under item 1 are paid additionally by the client (including VAT).	as agreed	---
item 3. Management fee for all types of loans:		
- For loans with repayment schedule / monthly on the outstanding amount /	0.12% for mortgage-backed loans; 0.15% for loans with combined security; 0.20% for loans secured with movable property	
- For overdraft	1.2% flat at the disbursement; 1.2% flat on the authorized amount each year when re-negotiated	
- For loan facilities	1.2% flat at the disbursement; 1.2% flat on the agreed amount each year or pro rata for the respective part of the year	
item 4. Commitment fee for revolving loans, loan facilities and overdrafts : on the unutilized amount	5% /the fee is collected monthly/	
item 5. Flat commitment fee on the unutilized amount at the expiry of the term of the loan's utilization /excluding the cases under item 4)	2.5 %	
item 6. Prepayment of loans as well as early terminated loan agreements regardless of the remaining term and type of the loan :		
- for loans with repayment schedule	2% of the prepaid amount	
- for overdraft credits	2% flat on the authorized amount at the date of early termination of the overdraft agreement	
- for loan facility	2% of the limit authorized for utilization as at the date of early termination of the credit facility agreement	
item 7. For the preparation of a mortgage draft to secure loan or bank guarantee (including VAT)	up to BGN 50,000: min. BGN 120 BGN 50,001 to BGN 500 000: min. BGN 180 over BGN 500,001: min. BGN 300 Bank's representation in case the deal is notarized in another populated area + travel expenses. For Bank's representation upon deletion of mortgage: a fee of BGN 60 + travel expenses if the deal is in another populated area.	
item 8. For registration of pledges with the Central Register of Special Pledges (including VAT)	For registration, amendment or termination of special pledge: BGN 120 per any procedure + travel expenses if registration is in another populated area.	
item 9. Fees for evaluation of assets offered as security under loan transactions, prepared by TEXIM BANK AD (including VAT)	0.5% on the requested loan amount, max. BGN 1,800 + travel expenses in case of inspection outside the city of Sofia	
item 10. Upon change of repayment schedule upon client's request, save for cases of prepayment, a commission fee is collected.	as agreed	
item 11. Upon amendment of other terms and conditions, including amendment of collateral as well, upon client's request, a commission fee is collected.	as agreed	
Article 3. Fees and commissions under bank guarantees issued in domestic currency:		
item 1. Issuing of bank guarantees secured by cash, government securities and guarantees issued by first-class banks, on the requested amount /flat/	0.25%, min. BGN 10	---
- secured by financial risk insurance /flat/	0.3%	---
item 2. Issuing of bank guarantees secured by assets other than those under item 1 /flat/	min. 0.75%, max. 1.25%, min. BGN 15	---
Item 3. For maintenance of bank guarantee /per quarter or part thereof/	0.8 %	---
item 4. Amendment of terms and conditions of bank guarantee (beyond the amount, the term and the collateral)	0.1%, min. BGN 10	---
item 5. For express issuance of bank guarantees: within 24 hours	plus BGN 50 to the fee under article 8, item 1 and item 2	---
item 6. In case of rejection of the guarantee before the issuance thereof, a commission fee is collected	0.1% on the guarantee's amount, min. BGN 25	---
item 7. For an amendment of the guaranteed amount a fee is collected on the excess amount (article 3, item 1 or item 2 applies depending on the provided collateral)		
item 8. For an amendment of the term of the guarantee a fee is collected (article 3, item 1 or item 2 applies depending on the provided collateral)		
item 9. For an amendment of the provided collateral a fee is collected under the client's request	as agreed	---
Article 4. Guarantees in foreign currency received at TEXIM BANK AD:		

item 1. Advising a pre-notice	---	EUR 30
item 2. Forwarding to another bank	---	0.10% (min. EUR 30)
item 3. No-commitment advising	---	0.10% (min. EUR 30)
item 4. Advising an amendment	---	EUR 30
item 5. For advising an increase of the amount fee under item 3 is collected (on the amount of the excess)		
item 6. Cancellation before the expiry of validity period	---	EUR 35
item 7. Received claim for payment	---	EUR 50
Article 5. Guarantees /counter-guarantees in foreign currency issued by TEXIM BANK AD:		
item 1. Telex/SWIFT prior notice	---	EUR 35
item 2. Issuing of direct guarantee to beneficiary:		
▪ item 2.1. Secured by cash, government securities and guarantees issued by first-class banks, on the requested amount /flat/	---	0.25 %, min. EUR 10
▪ item 2.2. In case of other type of collateral /flat/	---	0.5 %, min. EUR 100
▪ item 2.3. Secured by financial risk insurance /flat/	---	0.3%
item 3. For an amendment made of:		
▪ item 3.1. The guarantee's amount, a fee is collected on the excess	---	In case of cash security: 0.25%, min. 10 EUR. In case of non-cash security: 0.5%, min. 100 EUR
▪ item 3.2. Guarantee's term, a fee is collected.	---	In case of cash security: 0.25%, min. 10 EUR. In case of in-kind security: 0.5%, min. 100 EUR.
▪ item 3.3. Collateral under client's request, a fee is collected	---	as agreed
▪ item 3.4. For all other types of amendments	---	EUR 35
Item 4. For guarantee maintenance /per quarter or part thereof/	---	0.8%
▪ item 4.1. For guarantee maintenance against insurance for liability for customs duties	---	0.2% per month
item 5. For payment under a guarantee (per each payment)	---	0.15% on the amount + courier's service fee
item 6. Upon client's cancellation of the guarantee, before the guarantee is issued	---	0.1 % on guarantee's amount
<p>➤ Notes:</p> <ol style="list-style-type: none"> The fees and commissions under issued bank guarantees exceeding BGN 200 000 (or their equivalent in other currency) are determined upon agreement. The list of first-class banks within the meaning of article 8, item 1 shall be approved by the Executive Directors of TEXIM BANK AD. The fee for issuing / confirmation is collected for the entire validity period of the guarantee and is not refundable upon decreasing the commitment or canceling before the expiry of the validity period. Received and issued documentary guarantees being letters of credit in their nature are treated as letters of credit. For additional commitment on behalf of TEXIM BANK AD related to tracing other transactions with the regards to the issued guarantee (back-to-back letters of credit, other guarantees, collections, transfers etc.) extra commissions are collected on the total amount of the guarantee. 		

SECTION VI. DOCUMENTARY/STANDBY LETTERS OF CREDIT

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Documentary letters of credit received at TEXIM BANK AD		
item 1. Advising a pre-notice	---	0.1 %, min. EUR 50, max. EUR 500
item 2. No-commitment advising	---	0.1 %, min. EUR 50, max. EUR 500
item 3. Confirmation per quarter or part thereof	---	as agreed
item 4. Advising an amendment (with no increase of the amount)	---	EUR 35
item 5. Processing and payment of documents:		
▪ item 5.1. For amounts up to EUR 500,000, inclusive	---	0.2 %, min. EUR 50
▪ item 5.2. For amounts up to EUR 5,000,000 inclusive	---	0.15%
▪ item 5.3. For amounts exceeding EUR 5,000,000	---	as agreed
item 6. Processing and negotiating of documents in compliance		
▪ item 6.1. With actual purchase of the receivables under the letter of credit by the bank	---	1 %, min. EUR 100
▪ item 6.2. With negotiating documents, promissory notes or bills of exchange under letters of credit with deferred payment until the due date on the amount of documentary shipment, per month or part thereof	---	1 %
item 7. Control of deferred payment or acceptance per month or part thereof (in addition to commission fees collected under item 5)	---	EUR 30
item 8. Cancellation of letters of credit before the expiry of their validity period	---	EUR 35
item 9. Sending documents not in compliance for collection	---	EUR 35
item 10. Second examination of documents returned for further completion or correction	---	EUR 40
item 11. For urgent processing at client's request	---	EUR 30
item 12. Transfer of letter of credit (per quarter or any part thereof)		
▪ item 12.1. With no payment commitment on behalf of TEXIM BANK AD	---	0.2%, min. EUR 50, max. EUR 500
▪ item 12.2. With payment commitment on behalf of TEXIM BANK AD	---	as agreed
item 13. Advising of assignment of proceeds under a letter of credit	---	EUR 30
item 14. Issuing of assignment of proceeds under a letter of credit at beneficiary's order per quarter or part thereof	---	0.15%, min. EUR 50, max. EUR 300

Article 2. Documentary letters of credit opened by TEXIM BANK AD		
item 1. Telex/SWIFT prior notice	---	EUR 30
item 2. Opening, processing and payment under a letter of credit, per quarter or any part thereof:		
▪ item 1.1. For amounts up to EUR 500 000, inclusive	---	as agreed
▪ item 1.2. For amounts up to EUR 5 000 000 inclusive	---	as agreed
▪ item 1.3. For amounts over EUR 5 000 000	---	as agreed
item 3. Control of deferred payment or acceptance per month or part thereof (in addition to commission fees collected under item 2)	---	EUR 30
item 4. Amendment of conditions (beyond amount increase, validity extension)	---	EUR 40
item 5. Cancellation before the expiry of validity period	---	EUR 40
item 6. Additional liability, complexity and labor or express processing of letters of credit	---	EUR 50
item 7. Payment of received irregular documents (collected by the foreign bank)	---	EUR 50
Article 3. Reimbursements		
item 1. Issuing of reimbursement authorization	---	EUR 30
item 2. Issuing of irrevocable reimbursement authorization	---	EUR 50
item 3. Amendment of reimbursement authorization	---	EUR 20
<p>➤ Notes:</p> <ol style="list-style-type: none"> In case of letters of credit containing “about” note: commission fees are charged on the amount of letter of credit (the increase of letter of credit), increased by 10%, unless otherwise indicated. In case of revolving/increase: commission fees are charged on the revolving/increased amount as in cases of opening of new letter of credit. Commission fee for opening/confirmation is collected for the entire validity period of the letter of credit and is not refundable upon cancellation before the validity period or if the letter of credit is not used. Courier expenses are at client’s expense. 		

SECTION VII. DOCUMENTARY COLLECTION AND NEGOTIABLE INSTRUMENTS		
CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Collection of documents received from other banks:		
item 1. Delivery of documents		
▪ item 1.1. Against payment	---	0.2%, min. EUR 40, max. EUR 300
▪ item 1.2. Against acceptance	---	0.25%, min. EUR 40, max. EUR 300
item 2. Delivery of documents without payment	---	EUR 30
item 3. Advising amendment of collection instructions	---	EUR 30
item 4. Returning non-paid collection documents	---	EUR 20
item 5. Documents covering delivery of goods received at TEXIM BANK AD’s address instead of payer’s	---	0.4%, min. EUR 50
Article 2. Sending documents and negotiable instruments to other banks for collection		
item 1. Against payment / acceptance	---	0.2%, min. EUR 40, max. EUR 300
item 2. Without payment	---	0.15%, min. EUR 25, max. EUR 250
item 3. Amendment of terms and conditions of collection orders	---	EUR 30
item 4. Reclamation	---	EUR 20
<p>➤ Notes:</p> <ol style="list-style-type: none"> An additional fee for SWIFT message is collected for all messages sent via SWIFT in relation to documentary transactions. Courier expenses are at client’s expense 		

SECTION VIII. PURCHASE AND SALE OF FOREIGN CURRENCY		
CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Purchase and sale of foreign currency		
item 1. Purchase and sale of foreign currency under bank accounts with TEXIM BANK AD	---	free of charge
item 2. Cash purchases and sales of foreign currency are made at especially-determined exchange rates for cash deals	---	free of charge
Article 2. Exchange of one type of foreign currency into another (fee for arbitrage)		
item 1. For arbitrage on bank accounts with TEXIM BANK AD	---	free of charge
item 2. For cash arbitrage operations specially-determined exchange rates for cash deals apply.	---	free of charge

SECTION IX. GOVERNMENT SECURITIES TRANSACTIONS		
CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. General terms and conditions		
item 1. Maintenance fee of clients’ register		
▪ item 1.1. Of Individuals	BGN 25, per month	---
▪ item 1.2. Of other clients	BGN 50, per month	---
item 2. Maturity date of issues (VAT included)	0.025% on the nominal	---
item 3. Preparation of a report- a statement from the register (VAT included)		
▪ item 3.1. For the amount of government securities held as at particular date	BGN 10.00	---
▪ item 3.2. For the movement of government securities held	BGN 10.00	---
item 4. Blocking of government securities (VAT included)	BGN 10.00	---

Article 2. Deals of government securities on the secondary market		
item 1. Up to 499 999.99 BGN / equivalent /	0.5% of the value, min. 50 BGN	---
item 2. From 500 000.00 - 999 999.99 BGN / equivalent /	0.5% of the value, min. 50 BGN	---
item 3. Over 1 000 000	0.5% of the value, min. 50 BGN	---
Article 3. Operations related to registers' movement		
item 1. For each transaction between the Bank and a Client recorded into the Bank's register	BGN 10.00	---
item 2. For each transaction between a Client of the Bank recorded into the Bank's register and another participant in the Electronic System for Registration and Servicing of Trade in Government Securities (ESROT)	BGN 10.00	---
item 3. For each transaction between a Client of the Bank recorded into the Bank's register and a client of another participant in the Electronic System for Registration and Servicing of Trade in Government Securities (ESROT)	BGN 10.00	---
item 4. Transfer of government securities to/from a register with Texim Bank AD to/from a register with another sub-depository of government securities	BGN 10.00	---
item 5. Certificate of securities' ownership	BGN 10.00	---
Article 4. Transactions with government securities from the Bank's portfolio		
	free of charge	---

SECTION X. TRANSACTIONS WITH FOREIGN INSTRUMENTS		
CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Transactions with shares on foreign markets		
item 1. Up to 499 999.99 BGN / equivalent /	---	0.5% of the value, min. 50 EUR / USD / GBP / CAD equivalent in BGN
item 2. From 500 000.00 - 999 999.99 BGN / equivalent /	---	0.4% of the value, min. 50 EUR / USD / GBP / CAD equivalent in BGN
item 3. Over 1 000 000 / equivalent /	---	Negotiable
Article 2. Fee for maintenance of clients' register		
item 1. International securities on basic markets	---	0.06% per year, payable monthly
item 2. Local securities on specific markets		Negotiable
Article 3. Transfer fee		
item 1. International securities on basic markets	BGN 40	---
item 2. Local securities on specific markets	Negotiable	---
Article 4. Payment of interest, dividends, principal		
	BGN 60	---
Article 5. Notification for corporate events		
	Negotiable	---
Article 6. Provide instructions for corporate events		
	Negotiable	---
Article 7. Cancellation / change of securities settlement		
	in actual expenses incurred	---

SECTION XI. TRANSACTIONS IN CORPORATE SECURITIES, MUNICIPAL BONDS AND COMPENSATORY PAYMENT INSTRUMENTS IN THE COUNTRY	
CURRENCY	LOCAL CURRENCY
Article 1. Securities transactions and operations:	
item 1. Intermediation of securities' transactions:	
<ul style="list-style-type: none"> ▪ item 1.1. Intermediation of corporate securities' transactions – stocks, stock options and depository receipts on stocks – on the value of the order <ul style="list-style-type: none"> ▪ item 1.1.1. Transaction fee ▪ item 1.1.2. Commission on the transaction amount: <ul style="list-style-type: none"> - Up to BGN 1 000.00 - From BGN 1 000.01 to BGN 50 000.00 - From BGN 50 000.01 to BGN 100 000.00 - From BGN 100 000.01 to BGN 500 000.00 - Over BGN 500 000.01 ▪ item 1.1.3. Commission on the transaction's turnover amount (purchase / sale) on the OTC market ▪ item 1.1.4. Intermediation of other securities' transactions: <ul style="list-style-type: none"> ▪ item 1.2. Intermediation of corporate and municipal bonds' transactions – on the value of the order: <ul style="list-style-type: none"> ▪ item 1.2.1. Transaction fee ▪ item 1.2.2. Commission on transaction's turnover: <ul style="list-style-type: none"> - up to BGN 20 000 - from BGN 20 001 to BGN 100 000 - over BGN 100 000 ▪ item 1.3. Intermediation of transactions in securities of Privatization Market with the Bulgarian Stock Exchange Sofia AD – on the value of the order: ▪ item 1.4. Intermediation upon conclusion of transactions in other securities: <ul style="list-style-type: none"> ▪ item 1.4.1. Fee for transaction ▪ item 1.4.2. Commission on transaction's turnover: <ul style="list-style-type: none"> - Up to BGN 50 000 - From BGN 50 001 to BGN 100 000 - Over BGN 100 000 	
	BGN 2.00
	2.00%
	1.50%
	1.00%
	0.40%
	Negotiable
	0.05% min. BGN 40
	0.03% min. BGN 40
	BGN 2.00
	0.35%, min. BGN 30.00
	as agreed, min. 0.25%
	Negotiable
	Negotiable
	BGN 2.00
	0.50%, min. BGN 30.00
	0.40%
	as agreed, min. 0.30%

item 2. A fee for transferring the securities from the own account to a customer subaccount with Texim Bank AD and from client subaccount with Texim Bank AD to own account	BGN 3.00
item 3. A fee for opening a customer subaccount for securities with Texim Bank AD	BGN 2.00
item 4. A fee for issuing of depository receipt by "Central Depository" AD	BGN 3.00
item 5. A fee for transferring the securities from the customer subaccount with Texim Bank AD to the customer subaccount with another investment intermediary and from subaccount with another investment intermediary to a customer subaccount with TEXIM BANK AD	BGN 3.00
Article 2. Compensatory instruments transactions	as per article 1, item 1.1
Article3. Payment of corporate events(shares, government bobds, municipality bonds and etc.) (VAT included)	free of charge

SECTION XII. OTHER INVESTMENT SERVICES AND ACTIVITIES

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Annual fee payable to the Investor Compensation Fund for all corporate instruments (inc. traded on foreign markets)		
item 1. Professional and institutional clients	free of charge	---
item 2. Retail clients	0.06%	---
Article 2. For preparing reports concerning securities, availability on a register, movements beyond the standard reports, reports, presented by TEXIM BANK AD (VAT included)	BGN 72	---

SECTION XIII. REGISTRATION AGENCY

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Registration agency (VAT included)		
item 1. Issuance of a depository receipt		
▪ item 1.1. For Individuals	BGN 18	---
▪ item 1.2. For other clients	BGN 30	---
item 2. Portfolio information		
▪ item 2.1. For Individuals	BGN 48	---
▪ item 2.2. For other clients	BGN 144	---
item 3. Changing personal data	BGN 18	---
item 4. Registration of pre-agreed securities' transactions:		
▪ item 4.1. Up to BGN 499 999.99	0.5% min. BGN 24	---
▪ item 4.2. Over BGN 500 000	as agreed	---
item 5. Registration in case of donation	BGN 24	---
item 6. Registration in case of inheritance	BGN 24	---

SECTION XIV. OTHER TRANSACTIONS

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Advice on currency, financial, market, credit and other matters, preparation of documents, securities, wording of letters of credit and guarantees and other services (inclusive of VAT)	as agreed	---
Article 2. Advice, information and assistance in carrying out of privatization deals (inclusive of VAT)	as agreed	---
Article 3. Collection of information about foreign companies upon client's request (inclusive of VAT)	---	EUR 60.00
Article 4. Registration of purchase and sale of foreign currency between companies, on the BGN equivalent of foreign currency sold (inclusive of VAT)	0.50%	---
Article 5. Written inquiries of bank transactions (inclusive of VAT):		
item 1. For the current year, for each transaction		
▪ item 1.1. For Individuals	BGN 10.00	---
▪ item 1.2. For other clients	BGN 30.00	---
item 2. for past years, for each transaction		
▪ item 1.1. For Individuals	BGN 30.00	---
▪ item 1.2. For other clients	BGN 60.00	---
Article 6. Transcripts and photocopies of bank documents and bank statements (inclusive of VAT)	BGN 2.00 per page	---
Article 7. Authenticity check and confirmation as well as use of a telegraph key of Texim Bank AD not related to a bank transaction performed by the Bank		
Article 8. Issuance of a certificate (inclusive of VAT):		
item 1. For Individuals	BGN 18.00 in Bulgarian	EUR 18.00 In foreign currency
item 2. For other clients	BGN 36.00 in Bulgarian	EUR 36.00 In foreign currency
▪ item 2.1. To evidence raised capital for company formation	BGN 30.00 in Bulgarian	---
Article 9. Issuance of a bank reference (inclusive of VAT)	BGN 54.00 in Bulgarian	EUR 48.00 In foreign currency
Article 10. Issuance of a certificate, written inquiries or any other document as well as deletion of mortgages upon request of a client of a bank pronounced insolvent and purchased as undertaking by Texim Bank AD (inclusive of VAT)		
item 1. For natural persons	BGN 36.00	---

item 2. For other clients	BGN 72.00	---		
Article 11. For preparation of an answer to an inquiry in relation to an audit being performed of (inclusive of VAT)				
item 1. A bank or another financial institution	---	EUR 84.00		
item 2. A non-financial institution	BGN 120.00	---		
Article 12. SWIFT messages (standard, up to 325 characters) (inclusive of VAT):	---	EUR 15.00		
Article 13. Telex expenses: by actual amount but not less than (inclusive of VAT):	BGN 10.00	EUR 8.00		
Article 14. Special courier (inclusive of VAT)	BGN 5.00	EUR 5.00		
Article 15. Special courier (inclusive of VAT)				
- Shipments to Europe	---	EUR 35.00		
- Shipments to other continents	---	EUR 45.00		
Article 16. Express service (inclusive of VAT)	as agreed	---		
Article 17. Internet Banking/Mobile Banking system maintenance (inclusive of VAT)				
item 1. Registration for using the service	free of charge	---		
item 2. Monthly fee for using the service	free of charge	---		
Article 18. Fees for service "SMS / e-mail Notification" (inclusive of VAT)				
item 1. One-time fee for registration				
item 1.1. At the bank's counters	BGN 2.40	---		
item 1.2. Via internet banking	free of charge	---		
item 2 Subscription for "10 SMS notifications". The fee is collected at the time of registration	BGN 1.20	---		
item 3 Subscription for "30 SMS notifications". The fee is collected at the time of registration	BGN 3.60	---		
item 4 Sending of unlimited SMS / email notifications				
item 4.1. Fee for 1 SMS message	BGN 0.12	---		
item 4.2. Fee for 1 e-mail	free of charge	---		
<p>➤ Notes:</p> <ol style="list-style-type: none"> 1. Fees under articles 12-15 are subject to VAT taxation where they are not related to the execution of a bank transaction (transfer, letter of credit, etc.). 2. Note to article 12 – express SWIFT might be executed only after the confirmation of the Bank that the payment is possible to be made, the fee is collected in double amount. 				
Article 19. Safe boxes				
Item 1 Prices for renting safe boxes				
Term	1 month	3 months	6 months	12 months
Size 10/27/40	50 BGN	70 BGN	90 BGN	150 BGN
Size 20/27/40	70 BGN	90 BGN	110 BGN	180 BGN
Size 30/27/40	90 BGN	110 BGN	130 BGN	200 BGN
Size 40/27/40	120 BGN	150 BGN	170 BGN	280 BGN
*the first visit after signing the contract is free of charge				
Item 2 Price for a visit – BGN 1.				

➤ **ADDITIONAL PROVISIONS**

1. Texim Bank AD executes only written orders that are perfect in form and content.
2. Orders deposited with the bank by 4:00 pm are recorded as dated on the same date and after that time are recorded as dated on the next business day.
3. In the cases where the order specifies that all fees, commissions and other expenses are at beneficiary's (recipient's) expense but the latter refuses to pay them Texim Bank AD reserves its right to collect them from the ordering party.
4. In addition to the commissions and fees specified in the Tariff the ordering party also pays all actual expenses such as post office, telephone, telegraph, telex/SWIFT, facsimile, courier and other expenses as well as possible commission fees and expenses of the correspondent banks.
5. All commissions, fees, interests and other expenses are collected at the time of execution of bank service unless there is another special agreement with Texim Bank AD.
6. All commissions, fees and expenses under credits granted by Texim Bank AD are paid by the client with his/her own funds at the time of execution of transaction.
7. Texim Bank AD processes documentary letters of credit and collections based on the most recent revision of the relevant Uniform Rules published by the International Chamber of Commerce, Paris.
8. Texim Bank AD determines individual fees for safekeeping of valuables in public vaults and for using a vault for each branch office or office with separate order of the executive directors after proposal made by the heads of branch offices or offices. The fees are subject to VAT taxation.
9. Texim Bank AD may agree special terms and conditions for individual clients that differ from the ones specified in this Tariff by separate order of the executive directors.
10. The Bank reserves its right to collect fees, commissions and expenses for the performance of complex services, specific operations and other additional services by agreement.
11. Fees, commissions and expenses for all bank operations not envisaged in this Tariff are determined by agreement.
12. For fees, commissions and expenses for which "plus VAT" is stated the lawful VAT under the VAT Act is additionally charged.

➤ **FINAL PROVISIONS**

1. This Tariff was adopted by Minutes № 61/13th October 2016 of the Management Board and it replaces and repeals the Bank's Tariff adopted by

Minutes No. 14 of 16th February 2012. It may be changed as changes will be timely communicated.

2. This Tariff was amended by Resolution of the Management Board № 67/10th November 2016, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 25 November 2016.
3. This Tariff was amended by Resolution of the Management Board № 69/24th December 2016, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 15 December 2016.
4. This Tariff was amended by Resolution of the Management Board № 3/19th January 2017, concerning SECTION V LENDING TRANSACTIONS, effective as of 30 January 2017.
5. This Tariff was amended by Resolution of the Management Board № 17/6th April 2017, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 07 April 2017.
6. This Tariff was amended by Resolution of the Management Board № 33/15th June 2017, concerning SECTION I ACCOUNTS, effective as of 22 June 2017.
7. This Tariff was amended by Resolution of the Management Board № 34/22th June 2017, concerning SECTION I ACCOUNTS, effective as of 01 July 2017.
8. This Tariff was amended by Resolution of the Management Board № 41/2nd August 2017, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 01 August 2017.
9. The Tariff was amended by Resolution of the Management Board № 43/17th August 2017, concerning SECTION I ACCOUNTS, effective as of 18 August 2017.
10. The Tariff was amended by Resolution of the Management Board № 45/31st August 2017, concerning SECTION I ACCOUNTS, SECTION III PAYMENTS and SECTION IV BANK CARD TRANSACTIONS, effective as of 31 August 2017.
11. The Tariff was amended by Resolution of the Management Board № 42/10th August 2017, concerning SECTION III PAYMENTS, effective as of 10 October 2017.
12. The Tariff was amended by Resolution of the Management Board № 63/23th November 2017, concerning SECTION I ACCOUNTS, SECTION III PAYMENTS, SECTION IX GOVERNMENT SECURITIES TRANSACTIONS and SECTION XIV OTHER TRANSACTIONS.
13. The Tariff was amended by Resolution of the Management Board № 15/22nd March 2018, concerning SECTION V LENDING TRANSACTIONS.
14. The Tariff was amended by Resolution of the Management Board № 23/03rd May 2018, concerning SECTION III PAYMENTS.
15. The Tariff was amended by Resolution of the Management Board № 40/16th August 2018, concerning SECTION I ACCOUNTS, SECTION III PAYMENTS, and SECTION IV BANK CARD TRANSACTIONS.
16. The Tariff was amended by Resolution of the Management Board № 43/31st August 2018, concerning SECTION I ACCOUNTS.
17. The Tariff was amended by Resolution of the Management Board № 57/29nd November 2018, concerning SECTION XIV OTHER TRANSACTIONS.