



**BULGARIAN  
DEVELOPMENT BANK**

## **TARIFF**

**FOR THE TERMS AND CONDITIONS, INTEREST RATES,  
CHARGES, FEES AND COMMISSIONS FOR SOLE  
PROPRIETORS AND LEGAL ENTITIES**

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<b>Section I. Opening, servicing and closing of accounts</b>		
<b>I.1.</b>	<b>Opening of current accounts of clients</b>	
1.1.1.	Local legal entities in BGN	<b>BGN 15</b>
1.1.2.	Foreign legal entities in BGN	<b>BGN 100</b>
1.1.3.	Local legal entities in other currency	<b>EUR 15</b>
1.1.4.	Foreign legal entities in other currency	<b>EUR 50</b>
<i>Minimum balance</i>		
	<i>In BGN</i>	<b>BGN 100</b>
	<i>In other currency</i>	<b>50 currency units</b>
<b>I.2.</b>	<b>Opening of current accounts of banks</b>	
2.1.	In BGN	<b>BGN 10</b>
2.2.	In other currency	<b>EUR 10</b>
<i>Minimum balance</i>		
	<i>BGN</i>	<b>BGN 100</b>
	<i>In other currency</i>	<b>50 currency units</b>
<b>I.3.</b>	<b>Statement of Account</b>	
3.1.	Companies	
3.1.1.	In the form of a paper document with the following periodicity:	
3.1.1.1.	Monthly statement	<b>free of charge</b>
3.1.1.2.	Daily statement	<b>BGN 12/ EUR 6</b>
3.2.	Banks	
3.2.1.	Statement message for banks (MT940/MT950), in the event of movement, payable monthly at the end of the month	<b>BGN 4/ EUR 2 per message</b>
<b>I.4.</b>	<b>Account servicing</b>	
4.1.	Companies	<b>BGN 25/ EUR 12</b>
4.2.	Banks	<b>BGN 10/ EUR 10</b>
<b>I.5.</b>	<b>Closing of accounts</b>	
5.1.	Companies	<b>BGN 30/ EUR 30</b>
5.2.	Banks	<b>BGN 100/ EUR 50</b>
<b>I.6.</b>	<b>Opening of deposit accounts of clients</b>	
6.1.	In BGN	<b>free of charge</b>
6.2.	In other currency	<b>free of charge</b>
<i>Minimum deposit</i>		
	<i>In BGN</i>	<b>BGN 1 000</b>
	<i>In other currency</i>	<b>500 currency units</b>
<b>I.7.</b>	<b>Opening deposit accounts of banks</b>	
7.1.	In BGN	<b>free of charge</b>
7.2.	In other currency	<b>free of charge</b>

<i>Minimum deposit</i>		
	<i>In BGN</i>	<b>BGN 20 000</b>
	<i>In other currency</i>	<b>10 000 currency units</b>
<b>I.8.</b>	<b>Special accounts (ESCROW, etc.) (BGN or other currency)</b>	
8.1.	Opening	<b>as specified in I.1 above</b>
8.2.	Drawing up an agreement and subsequent payments	<b>0.20 % on the total amount of the agreement (min. BGN 3 000)</b>
<b>I.9.</b>	<b>Accumulation accounts (BGN or other currency)</b>	
9.1.	Opening	<b>20 currency units</b>
9.2.	Closing	<b>20 currency units</b>
9.3.	Minimum balance	<b>none</b>
9.4.	Service - monthly charge	<b>free of charge</b>
<b>I.10.</b>	<b>Liquidation and special accounts (BGN or other currency)</b>	
10.1.	Opening	<b>20 currency units</b>
10.2.	Closing	<b>20 currency units</b>
10.3.	Minimum balance	<b>200 currency units</b>
10.4.	Service - monthly charge	<b>6 currency units</b>
<b>I.11.</b>	<b>Donation accounts (BGN or other currency)</b>	
11.1.	Opening	<b>free of charge</b>
11.2.	Closing	<b>free of charge</b>
11.3.	Minimum balance	<b>none</b>
11.4.	Service - monthly fee	<b>free of charge</b>
<b>I.12.</b>	<b>Accounts of Depositories in fulfilment of the requirements of the Registered Pledges Act</b>	
12.1.	Opening	<b>free of charge</b>
12.2.	Closing	<b>free of charge</b>
12.3.	Minimum balance	<b>none</b>
12.4.	Service - monthly fee	<b>free of charge</b>
I.13.	Cash storage commission.	<b>0.00 % per annum on the overall balance</b>
I.14.	Handling of distraint orders	<b>BGN 50 per distraint order</b>

1. The Bank opens and maintains client accounts only in currencies, in which it itself has such accounts opened.
2. The Bank opens deposit accounts in BGN, EUR and USD.
3. The service charge is payable monthly at the end of each month.
4. The account closure charge is payable once when closing the account.
5. When an accumulation account is closed and a current account is opened only the charge referred to in item 1.1 above is collected and the charge referred to in item 9.2 is not collected. When an accumulation account is closed without opening a current account, the charge referred to in item 9.2 is collected.

## Section II. Cash transactions

<i>Working hours with customers 9:00 AM - 4:30 PM</i>		
<b>II.1.</b>	<b>Depositing cash into current accounts (total intraday)</b>	
<b>1.1.</b>	<b>By holder</b>	
1.1.1.	In BGN	<b>0.60 % (min. BGN 20)</b>
1.1.2.	In other currency	<b>0.60 % (min. 20 currency units)</b>
<b>II.2.</b>	<b>Depositing cash into deposit accounts</b>	<b>commission-free</b>
<b>II.4.</b>	<b>Cash withdrawals (total intraday)</b>	
<b>4.1.</b>	<b>In BGN</b>	
4.1.1.	Up to and including BGN 5 000	<b>0.60 % (min. BGN 20)</b>
4.1.2.	More than BGN 5 000 with a written notice	<b>0.60 % (min. BGN 30)</b>
<b>4.2.</b>	<b>In other currency</b>	
4.2.1.	Up to and including 2 500 currency units	<b>0.60 % (min. 10 currency units)</b>
4.2.2.	More than 2 500 currency units with a written notice	<b>0.60 % (min. 15 currency units)</b>
4.3.	Cancellation of a written notice not later than 3:00 PM on the day preceding the day of withdrawal	<b>0.35 %</b>

1. A request for cash withdrawal shall be submitted to the Bank in writing before 4:30 PM two business days before the withdrawal date.
2. If the customer does not cancel the request and does not withdraw the amount on the day for which same has been requested, the Bank shall charge a penalty commission of 0.5 % of the requested amount.
3. If the sum under Section II. is in an amount requiring additional actions by BDB, the Bank shall recover the additional costs incurred by the latter from the account of the customer.
4. In the event of withdrawals from deposit accounts before maturity date, the conditions set out in Section II.4. shall apply.
5. The conditions set forth in Section II.4. do not apply to withdrawals from deposit accounts at maturity.

**Section III. Payments**

<b>III.1.</b>	<b>Transfers</b>	
<b>1.1.</b>	<b>In BGN</b>	
<b>1.1.1.</b>	<b>Incoming transfers</b>	<b>free of charge</b>
<b>1.1.2.</b>	<b>Outgoing transfer, ordered at a cash desk (in paper form)</b>	
1.1.2.1.	Transfers via BISERA	
1.1.2.1.1.	Credit transfer	<b>BGN 10</b>
1.1.2.1.2.	Budget payment order	<b>BGN 10</b>
1.1.2.2.	Outgoing transfers via RINGS	
1.1.2.2.1.	Credit transfer	<b>BGN 50</b>
1.1.2.2.2.	Budget payment order	<b>BGN 50</b>
<b>1.1.3.</b>	<b>Intra-bank transfers</b>	
1.1.3.1.	When the ordering customer and the beneficiary are two different persons holding accounts opened with BDB	<b>BGN 5</b>
1.1.3.2.	When the ordering customer and the beneficiary are one and the same person holding accounts opened with BDB	<b>free of charge</b>
<b>1.1.4.</b>	<b>Withdrawal of an outgoing transfer order prior to its transmission at the request of the ordering customer, submitted on the same day in writing</b>	<b>BGN 40</b>

1. Cut-off time for payment orders in paper form to be executed via RINGS with a value date on the same day: 3.00 PM
2. Cut-off time for payment orders in paper form to be executed via BISERA with a value date on the same day: 2:30 PM
3. Payment orders submitted to the Bank after the specified cut-off times shall be recorded with the date of the next business day and the value date shall be calculated by reference to that date of receipt.
4. Transfer orders for amounts equal to or greater than BGN 100,000 shall be executed via RINGS on a mandatory basis.
5. Transfer orders of amounts of up to and including BGN 99,999.99 shall be executed via RINGS only at the request of the customer. In all other cases, such transfers shall be executed via BISERA.
6. The outgoing transfers in BGN ordered through the e-banking system are subject to the provisions of Section IV. E-Banking, IV.5.Remittances (Transfers).
7. The intra-bank transfer charge is paid by the ordering customer. No charge shall be collected from the beneficiary of an intra-bank transfer.

<b>1.2.</b>	<b>In foreign currency</b>	
<b>1.2.1.</b>	<b>Outgoing transfers (in paper form)</b>	

<b>1.2.1.1.</b>	<b>Outgoing transfers in EUR for EU Member States</b>	
1.2.1.1.1.	Ordinary — with a value date one business day after the date of submission of the payment order	<b>BGN 10</b>
1.2.1.1.2.	Super express — with a value date on the same business day	<b>BGN 50</b>
1.2.1.1.3.	Additional charge for processing a payment order submitted after the cut-off time for execution of transfers with a super express value date	<b>EUR 75</b>
<b>1.2.1.2.</b>	<b>Outgoing transfers to non-EU Member States, regardless of the currency, or to EU Member States in a currency other than the euro</b>	
1.2.1.2.1.	Ordinary — with a value date two business days after the date of submission of the payment order	<b>0.25 % (min. EUR 30, max. EUR 300) + EUR 15 communication message charge</b>
1.2.1.2.2.	Express — with a value date one business day after the date of submission of the payment order	<b>0.30 % (min. EUR 35, max. EUR 350) + EUR 15 communication message charge</b>
1.2.1.2.3.	Super express — with a value date on the same business day	<b>0.40 % (min. EUR 45, max. EUR 450) + EUR 15 communication message charge</b>
<b>1.2.2.</b>	<b>Amendment/cancellation of an outgoing transfer after its transmission at the request of the ordering customer</b>	<b>EUR 50</b>
<b>1.2.3.</b>	<b>Withdrawal of a transfer order prior to its transmission at the request of the ordering customer, submitted on the same day in writing</b>	<b>EUR 20</b>
<b>1.2.4.</b>	<b>Intra-bank transfers</b>	
1.2.4.1.	When the ordering customer and the beneficiary are two different persons holding accounts opened with BDB	<b>EUR 5</b>
1.2.4.2.	When the ordering customer and the beneficiary are one and the same person holding accounts opened with BDB	<b>free of charge</b>
<b>1.2.5.</b>	<b>Incoming transfers to the benefit of the Bank's customers</b>	
1.2.5.1.	Incoming transfers in EUR from EU Member States	<b>free of charge</b>
1.2.5.2.	Incoming transfers from non-EU Member States, regardless of the currency, or from EU Member States in a currency other than the euro	<b>0.15 % (min. EUR 5, max. EUR 150)</b>

1. Any return of an incoming foreign currency transfer at the request of a customer shall be considered an outgoing transfer and shall be charged as such.
2. Incoming transfers in foreign currency to the benefit of customers of other banks are not executed and are returned ex officio.
3. In the event of ex-officio returning of an incoming transfer in foreign currency, a charge of EUR 30.00 shall be deducted from the transferred amount.
4. An outgoing transfer in foreign currency, returned through no fault of the Bank, shall be considered an incoming transfer and shall be charged as such.
5. The intra-bank transfer charge shall be paid by the ordering customer. No charge shall be collected from the beneficiary of an intra-bank transfer, unless the parties have agreed otherwise.
6. Cut-off time for orders in paper form for transfers with an ordinary value date or an express value date: 4:30 pm.
7. Cut-off time for orders in paper form for transfers with a super express value date: 2:30 pm
8. Payment orders submitted to the Bank after the specified cut-off times shall be recorded with the date of the next business day and the value date shall be calculated by reference to the that date of receipt.
9. The Bank reserves the right to refuse to accept executing a transfer with a super express value date.
10. In the event of receiving a transfer in foreign currency into an account in BGN or another currency other than that of the transfer, the amount shall be converted at the announced BDB rate, unless otherwise agreed with the customer.
11. The outgoing transfers in foreign currency ordered through the e-banking system shall be subject to the provisions of Section IV. E-Banking, IV.5. Remittances (Transfers).
12. Conditional transfers shall be regarded as documentary letters of credit and shall be charged as such.
13. Outgoing transfers in EUR for EU Member States:
  - 13.1. Orders for transfer of amounts equal to or greater than EUR 50,000 for EU Member States shall be executed as super express in accordance with item 1.2.1.1.2.
  - 13.2. Orders for transfer of amounts smaller than EUR 50,000 for EU Member States shall be executed as super express in accordance with item 1.2.1.1.2 only at discretion of the customer. In all other cases, such transfer orders shall be executed as standard orders as per item 1.2.1.1.1.
  - 13.3. For orders in EUR for EU Member States each party shall pay the charges of its payment service provider, i.e. the charges are always 'SHA' ("SHARED").
14. For outgoing transfers in EUR for non-EU Member States to which Regulation (EU) No. 260/2012 applies (SEPA credit transfer) no communication message charge is due.
15. Incoming transfers in EUR from EU Member States where charges are other than SHA ("SHARED") are subject to the charges specified in item 1.2.5.2 above.
16. For incoming transfers with charges "OUR", i.e. all charges for the account of ordering customer, the Bank's commissions according to the current Tariff should be paid by the person ordering the transfer. In case the commissions are claimed and remain unpaid for two months from the value date of the transfer, the Bank shall collect the commissions due to it from the beneficiary's account with it.

<b>III.2.</b>	<b>Collections</b>	
<b>2.1.</b>	<b>Direct debit in BGN</b>	
<b>2.1.1.</b>	<b>Acceptance and registration of a direct debit</b>	<b>BGN 20</b>
<b>2.1.2.</b>	<b>Payment based on a received direct debit request</b>	
2.1.2.1.	Payment to an account with another bank	<b>BGN 10 via BISERA; BGN 50 via RINGS</b>
2.1.2.2.	Intra-bank payment	<b>BGN 5</b>
<b>2.1.3.</b>	<b>Sending a direct debit request</b>	
2.1.3.1.	To another bank	<b>BGN 10</b>
2.1.3.2.	Intra-bank	<b>BGN 5</b>



<b>2.2.</b>	<b>Documentary collections in foreign currency and in BGN</b>	
<b>2.2.1.</b>	<b>Documents sent for collection</b>	
2.2.1.1.	Sending documents	
2.2.1.1.1.	for delivery free of payment	<b>0.25 % (min. EUR 75, max. EUR 300)</b>
2.2.1.1.2.	for delivery against payment	<b>0.30 % (min. EUR 100, max. EUR 350)</b>
2.2.1.1.3.	for delivery against acceptance (deferred payment)	<b>0.30 % (min. EUR 100, max. EUR 350)</b>
2.2.1.2.	Sending an amendment in collection instructions	<b>EUR 50</b>
2.2.1.3.	Return of documents not paid	<b>EUR 50</b>
2.2.1.4.	Claim for non-payment	<b>EUR 50</b>
<b>2.2.2.</b>	<b>Documents received for collection</b>	
2.2.2.1.	Delivery of documents	
2.2.2.1.1.	free of payment	<b>0.25 % (min. EUR 75, max. EUR 300)</b>
2.2.2.1.2.	against payment	<b>0.30 % (min. EUR 100, max. EUR 350)</b>
2.2.2.1.3.	against acceptance (deferred payment)	<b>0.35 % (min. EUR 100, max. EUR 350)</b>
2.2.2.2.	Advice of an amendment in collection instructions	<b>EUR 50</b>
2.2.2.3.	Return of unpaid collection documents	<b>EUR 50</b>
<p>1. Collections are processed according to the valid publication of the Uniform Rules for Collections of ICC, Paris.</p> <p>2. For the processing of documents submitted as a collection but paid by a free transfer, the relevant collection commissions (or unpaid parts thereof) shall be charged.</p>		
<b>III.3.</b>	<b>Documentary letters of credit in foreign currency and in BGN</b>	
<b>3.1.</b>	<b>Issued by BDB</b>	
3.1.1.	Issuance, processing and payment (for a quarterly period or a part thereof)	
3.1.1.1.	With a financial collateral	
3.1.1.1.1.	at sight	<b>0.35 % (min. EUR 100)</b>
3.1.1.1.2.	deferred payment /acceptance/	<b>0.40 % (min. EUR 100)</b>
3.1.1.2.	With another collateral	
3.1.1.2.1.	at sight	<b>0.45 % (min. EUR 150)</b>
3.1.1.2.2.	by deferred payment /acceptance/	<b>0.50 % min. (EUR 150)</b>
3.1.2.	On receipt of non-compliant documents	<b>EUR 100</b>
3.1.3.	Return of unpaid documents to the correspondent bank	<b>EUR 50</b>
3.1.4.	Amendment of a letter of credit (excluding the extension of the validity and increase of the amount)	<b>EUR 70</b>

3.1.5.	Cancellation of a letter of credit before the expiry of the validity	<b>EUR 70</b>
<b>3.2.</b>	<b>Received by BDB</b>	
3.2.1.	Advice of a letter of credit without commitment	<b>0.20 % (min. EUR 75, max. EUR 400)</b>
3.2.2.	Confirmation of a letter of credit	<b>As agreed, (min. EUR 150)</b>
3.2.3.	Transfer of a letter of credit	<b>0.25 % (min. EUR 75, max. EUR 450)</b>
3.2.4.	Assignment of proceeds under a letter of credit /assignment/	<b>0.20 % (min. EUR 75, max. EUR 450)</b>
3.2.5.	Advice of an assignment notification received from the beneficiary	<b>EUR 75</b>
3.2.6.	Advice of an amendment (excluding an increase of the amount)	<b>EUR 50</b>
3.2.7.	Preliminary review of documents or subsequent review of returned documents	<b>EUR 100</b>
3.2.8.	Processing and payment of documents	
3.2.8.1.	at sight	<b>0.25 % (min. EUR 50)</b>
3.2.8.2.	by deferred payment (acceptance)	<b>0.25 % (min. EUR 50)</b>
3.2.9.	Cancellation of a letter of credit before the expiry of the validity	<b>EUR 50</b>

1. *The commissions for the issuance, confirmation, deferred payment/acceptance, assignment of claims (cession), transfer of a letter of credit, shall be collected as a one-off amount for the entire period at the time of executing the relevant transaction, unless agreed otherwise.*
2. *For a revolving credit, the commission is charged on the revolving amount as if for a new letter of credit.*
3. *In the event of an increase of the amount of the letter of credit, the commission is charged as if for issuing a new letter of credit on the amount of the increase, without levying an amendment charge.*
4. *For an advice of an amendment to increase the amount of a received letter of credit, the commission is charged as if for an advice of a new letter of credit on the amount of the increase, without levying an amendment charge.*
5. *In the event of a letter of credit with a comment "about", the commission is charged on the amount of the letter of credit (increase) plus tolerance of 10 %.*
6. *For an extension of the validity of a letter of credit an amendment charge shall be levied only if the extension is within the quarterly period for which a commission has been collected. Where the extension of the validity refers to a new quarter or part thereof, a commission shall be levied as if for a new letter of credit on the unutilized balance.*
7. *All commissions and charges relating to letters of credit issued by the Bank and other banks shall be payable immediately at the time of performance of the service and shall not be subject to return, even if the letter of credit is cancelled or if the validity thereof has expired without being fully utilized.*
8. *Documentary letters of credit are processed in accordance with the valid publication of the Uniform Customs and Practice for Documentary Credits of ICC, Paris.*
9. *For the processing of documents submitted under a documentary letter of credit but paid by a free transfer, the relevant commissions (or unpaid parts thereof) shall be collected.*

#### **Section IV. E-banking**

<b>IV.1.</b>	<b>Monthly usage charge</b>	<b>free of charge</b>
<b>IV.2.</b>	<b>Transfers</b>	
<b>2.1.</b>	<b>Outgoing transfers in BGN</b>	
2.1.1.	Outgoing transfers via BISERA	
2.1.1.1.	Credit transfer	<b>BGN 1</b>
2.1.1.2.	Outgoing mass payments per line	<b>BGN 1</b>
2.1.2.	Outgoing transfers via RINGS	
2.1.2.1.	Credit transfer	<b>BGN 12</b>
2.1.2.2.	Outgoing mass payments per line	<b>BGN 12</b>
<b>2.1.3.</b>	<b>Intra-bank transfers</b>	
2.1.3.1.	When the ordering customer and the beneficiary are two different persons holding accounts opened with BDB	<b>BGN 1</b>
2.1.3.2.	When the ordering customer and the beneficiary are one and the same person holding accounts opened with BDB	<b>free of charge</b>

1. *Cut-off time for payment orders via the e-banking system to be executed via RINGS with a value date on the same day: 3:15 PM.*
2. *Cut-off time for payment orders via the e-banking system to be executed via BISERA with a value date on the same day: 2:45 PM.*
3. *Orders submitted to the Bank after the specified cut-off times shall be recorded with the date of the next business day and the value date shall be calculated by reference to that date of receiving.*
4. *Transfer orders for amounts equal to or greater than BGN 100,000 shall be executed via RINGS on a mandatory basis.*
5. *Transfer orders for amounts up to and including BGN 99,999.99 shall be executed via RINGS only at discretion of the customer. In all other cases, such transfers shall be executed via BISERA.*
6. *In all other cases related to outgoing transfers in BGN, the provisions of Section III. Payments, III.1. Remittances (Transfers), shall apply.*
7. *The intra-bank transfer charge shall be paid by the ordering customer. No charge shall be collected from the beneficiary of an intra-bank transfer.*

<b>5.2.</b>	<b>Outgoing transfers in foreign currency</b>	
<b>5.2.1.</b>	<b>Outgoing transfers in EUR for EU countries</b>	
5.2.1.1.	Ordinary — with a value date one business day after the date of submission of the payment order	<b>BGN 1</b>
5.2.1.2.	Super express — with a value date on the same business day	<b>BGN 12</b>
5.2.1.3.	Additional charge for processing of a payment order submitted after the cut-off time for the execution of transfers with a super express value date	<b>EUR 50</b>
<b>5.2.2.</b>	<b>Outgoing transfers to non-EU Member States, regardless of the currency, or to EU Member States in a currency other than the euro</b>	
5.2.2.1.	Ordinary — with a value date two business days after the date of submission of the payment order	<b>0.20 % (min. EUR 20, max. EUR 250) + EUR 15 communication message charge</b>
5.2.2.2.	Express — with a value date one business day after the date of submission of the payment order	<b>0.25 % (min. EUR 25, max. EUR 300) + EUR 15 communication message charge</b>
5.2.2.3.	Super express — with value date on the same business day	<b>0.30 % (min. EUR 30, max. EUR 350) + EUR 15 communication message charge</b>
<b>5.2.3.</b>	<b>Intra-bank transfers</b>	
5.2.3.1.	When the ordering customer and the beneficiary are two different persons holding accounts opened with BDB	<b>EUR 1</b>
5.2.3.2.	When the ordering customer and the beneficiary are one and the same person holding accounts opened with BDB	<b>free of charge</b>

1. Cut-off time for payment orders via the e-banking system for transfers with an ordinary and express value date: 4:30 PM.
2. Cut-off time for payment orders via the e-banking system for transfers with a super express value date: 3:00 PM.
3. Orders submitted to the Bank after the specified cut-off times shall be recorded with the date of the next business day and the value date thereof shall be calculated by reference to that date of receiving.
4. The bank reserves the right to refuse to accept executing a transfer with a super express value date.
5. In all other cases related to outgoing foreign currency transfers, the provisions of Section III Payments, III.1. Remittances (Transfers), 1.2 shall apply.
6. For outgoing transfers in EUR for non-EU Member States to which Regulation (EU) No 260/2012 applies (SEPA credit transfer), no communication message charge shall be collected.
7. The intra-bank transfer charge shall be paid by the ordering customer. No charge shall be collected from the beneficiary of an intra-bank transfer, unless otherwise agreed upon by the parties.

<b>5.3.</b>	<b>Direct debit in BGN</b>	
<b>5.3.1.</b>	<b>Sending a direct debit request</b>	
5.3.1.1.	To another bank	<b>BGN 2</b>
5.3.1.2.	Intra-bank	<b>BGN 1</b>
<b>Section V. Guarantees/Counter-guarantees/Standby Letters of Credit and Sureties</b>		
<b>V. 1.</b>	<b>Issued by BDB</b>	
1.1.	Issuance of a guarantee, secured by cash or sovereign bonds (per quarterly period or a part thereof)	<b>0.30 % (min. 100 currency units)</b>
1.2.	Issuance of a guarantee secured by a counter-guarantee	<b>As agreed (min. EUR 100)</b>
1.3.	Issuance of a guarantee, secured by any other means (per quarterly period or a part thereof)	<b>As agreed</b>
1.4.	Amendment of a guarantee/counter-guarantee (excluding an extension of the validity and increase of the amount)	<b>(60 currency units)</b>
1.5.	Payment as per submitted demand for payment under a bank guarantee	<b>0.20 % (min. 50, max. 400 currency units)</b>
1.6.	Issuance of a counter-guarantee to a correspondent bank	<b>As agreed (min. EUR 100)</b>
1.7.	Confirmation of the authenticity of a guarantee issued by the BDB directly to a beneficiary, at the request of the ordering customer	<b>EUR 50</b>
<b>V.2.</b>	<b>Issued by other banks/traders</b>	
2.1.	Avalizing credit instruments issued by other banks	<b>As agreed</b>
2.2.	Avalizing credit instruments issued by businesses	<b>As agreed</b>
2.3.	Advice of a guarantee without commitment	<b>0.10 % (min. 50, max. 250 currency units)</b>
2.4.	Advice of an amendment (excluding an increase of the amount)	<b>50 currency units</b>

2.5.	Assignment of claims (cession)	<b>0.20 % (min. 50, max. 300 currency units)</b>
2.6.	Confirmation of the authenticity of a guarantee issued directly to the beneficiary, at request by the latter	<b>EUR 50</b>
2.7.	Processing and sending of a demand for payment	<b>0.15 % (min. 50 currency units)</b>
<p>1. The guarantee issuance commission shall be collected upon the issuance of the guarantee for a quarterly period or for a part thereof for the duration of effect of the guarantee, unless otherwise agreed.</p> <p>2. The collected commissions are not a subject of reimbursement if the amount of the guarantee is decreased or if it has been partially collected.</p> <p>3. In the event of an increase in the amount of the guarantee, a commission shall be collected as a new guarantee on the amount of the increase.</p> <p>4. For the extension of the validity of the guarantee, an amendment charge shall be levied only if the extension of the validity falls within the quarterly period for which the commission has been collected. Where the extension concerns a new quarterly period or a part thereof, a commission shall be collected as for a new guarantee.</p> <p>5. Documentary guarantees having the nature of a letter of credit shall be treated as a letter of credit.</p>		
<b>V. 3.</b>	<b>Avalizing credit instruments</b>	
3.1.	Commission for the avalizing of bills of exchange, promissory notes issued by banks/for a quarterly period or a part thereof/	<b>As agreed</b>
3.2.	Commission for the avalizing of bills of exchange and promissory notes issued by non-bank financial institutions and other businesses/for a quarterly period or a part thereof/	<b>As agreed</b>
<b>Section VI. Loans</b>		
<b>VI.1.</b>	<b>For examination of loan application (in BGN or its equivalent in foreign currency)</b>	<b>0.10 % (min. BGN 300, max. BGN 5 000)</b>
<b>VI.2.</b>	<b>For examination of a request to renegotiate the terms of a loan agreement</b>	
2.1.	To examine a request to renegotiate the terms of a loan agreement, with the exception of a request for an increase in the loan amount	<b>0.10 % (min. BGN 300, max. BGN 5 000)</b>
2.2.	To examine a request for an increase in the amount of a loan granted	<b>0.10 % (min. BGN 300, max. BGN 5 000)</b>
<p>1. Commissions collected under VI.1 and VI.2 are not subject to reimbursement if the loan is not granted or renegotiated.</p>		
<b>VI.3.</b>	<b>Examination of an assignment request</b>	
3.1.	Conclusion of an assignment agreement with a duration of up to 3 months	<b>0.25 % one-off charge paid before payment of the assignment price</b>

3.2.	Conclusion of an assignment agreement with a duration of more than 3 months	<b>0.5 % one-off charge paid before payment of the assignment price</b>
<b>VI.4.</b>	<b>For management of loans granted</b>	
4.1.	For management of granted investment loan	<b>0.50 % (max. 1 %)</b>
4.2.	Management of provided working capital loan, revolving loan, loan facility and overdraft	<b>0.50 % (max. 1 %)</b>
<b>VI.5.</b>	<b>For commitment</b>	
<i>1. The commission shall be charged on a monthly basis on the undrawn portion of the authorized loan until the final date by which the loan should be drawn down.</i>		
5.1.	For investment loans	<b>0.50 % (max. 1 %)</b>
5.2.	For working capital loans	<b>0.50 % (max. 1 %)</b>
<b>VI.6.</b>	<b>In case of early partial or full repayment of a loan with a repayment schedule</b>	
6.1.	In the case of early termination of a credit line and overdraft credit agreement	<b>3 % on the permitted amount</b>
<b>VI.7.</b>	<b>Preparation of documents for establishment/deletion of collateral under credit agreements.</b>	
7.1.	Preparation of documents for establishing of a mortgage: • up to BGN 500 000 • over BGN 500 000	<b>BGN 200 BGN 350</b>
7.2.	Preparation of documents for deregistration of a mortgage: • up to BGN 500 000 • over BGN 500 000	<b>BGN 100 BGN 200</b>
7.3.	Preparation of documents for the establishment and entry of a special pledge	<b>BGN 100</b>
7.4.	Preparation of documents for deregistration of a special pledge	<b>BGN 50</b>
<b>VI.8.</b>	<b>Valuation of collateral</b>	
8.1.	Fee for verification of the market value by an evaluation company which is out of the approved list of the Bank	<b>0,01% of the amount of the loan agreement or requested loan amount, max BGN 500</b>
<i>Prices are net of VAT</i>		
<b>Section VII. Transactions in financial instruments</b>		
<b>VII.1.</b>	<b>Opening securities accounts at Central Depository AD</b>	<b>BGN 2</b>
<b>VII.2.</b>	<b>Verification of availability at Central Depository</b>	<b>BGN 1</b>
<b>VII.3.</b>	<b>Execution of a transfer (transfer, unrelated purchase or sale) to a financial instrument account of a customer opened with the Central Depository</b>	<b>BGN 2 per transfer</b>

<b>VII.4.</b>	<b>Execution of a transfer (transfer, unrelated to purchase or sale) from a customer's financial instrument sub-account opened with the Central Depository to a sub-account held by another investment intermediary</b>	<b>BGN 2 per transfer</b>
<b>VII.5.</b>	<b>Request for the issuance of a depository receipt by Central Depository AD</b>	<b>BGN 5 per receipt</b>
<b>VII.6.</b>	<b>In the case of management of a portfolio of financial instruments, the customer shall pay all expenses due to the Bulgarian Stock Exchange and Central Depository AD. Bank management fee:</b>	<b>As agreed</b>
<b>VII.7.</b>	<b>For transactions with compensation notes and vouchers</b>	<b>As agreed</b>
<i>1. Commissions may be agreed upon depending on the value of the transactions in corporate securities and depending on how frequent such transactions are closed.</i>		
<b>VII.8.</b>	<b>Annual maintenance charge for a financial instruments sub-account of non-professional investors</b>	<b>0.1 % of the market value of the securities (payable on a monthly average basis)</b>
<b>VII.9.</b>	<b>Broker commissions collected from the ordering customer when carrying out transactions in securities at the Bulgarian Stock Exchange</b>	
	- Shares and depository receipts on shares	<b>1.5 % of the transaction value (BGN 5, more than BGN 100,000 as agreed)</b>
<i>1. A charge of BGN 5.00 is collected per filled out order, including upon cancellation of an order and its replacement by a new one.</i>		
	— sovereign bonds	<b>0.05 % of the transaction value (min. BGN 5)</b>
	- corporate and municipal bonds	<b>0.1 % of the transaction value (min. BGN 5)</b>
	- transactions in the privatization market	<b>1 % of the transaction value (min. BGN 5)</b>
<b>VII.10.</b>	<b>Other services offered by the Bank as an Investment intermediary</b>	<b>As agreed</b>
<i>1. All costs relating to the conclusion of transactions in financial instruments shall be borne by the customer and are payable separately from the remuneration of the BANK for the conclusion of the transaction, including charges for holding financial instruments in depository institutions other than the Central Depository.</i>		
<b>Section VIII. Other services</b>		



<b>VIII.1.</b>	<b>Purchase and sale of foreign currency (at the exchange rate of the Bank for the day)</b>	<b>commission-free</b>
<b>VIII.2.</b>	<b>Purchase and sale of foreign currency at a preferential rate (with an equivalence over BGN 20000)</b>	<b>commission-free</b>
<b>VIII.3.</b>	<b>Written reports, statements and statements of account other than the regular ones</b>	
3.1.	up to 1 year back from the request	<b>BGN 30 *</b>
3.2.	more than 1 year back from the request for every year	<b>BGN 100 *</b>
<b>VIII.4.</b>	<b>Issuance of bank references and other certificates</b>	
4.1.	In Bulgarian	<b>BGN 40 *</b>
4.2.	In English	<b>BGN 100 *</b>
<b>VIII.5.</b>	<b>Audit confirmation of account balances</b>	<b>BGN 150 *</b>
<b>VIII.6.</b>	<b>SWIFT costs</b>	
6.1.	For each transmitted SWIFT message not related to ensuring the technical implementation of payment transactions	<b>EUR 15</b>
6.2.	For a complete transmission of the text of a letter of credit/guarantee via SWIFT	<b>EUR 60</b>
<b>VIII.7.</b>	<b>Photocopies of bank documents</b>	<b>BGN 1 per page *</b>
<b>VIII.8.</b>	<b>Courier and postal services</b>	<b>Actual costs * + BGN 5</b>
<b>VIII.9.</b>	<b>Fax</b>	
9.1.	within Bulgaria	<b>BGN 1 */page</b>
9.2.	abroad	<b>EUR 3 /page</b>
<b>VIII.10.</b>	<b>Claim, reminder, investigation</b>	<b>EUR 40</b>
<b>VIII.11.</b>	<b>Order from a customer for payment under a documentary instrument with a value date:</b>	
11.1	express - one working day after the date of receiving the order	<b>EUR 60</b>
11.2.	super express - the same business day	<b>EUR 80</b>
<b>VIII.12.</b>	<b>Advice on documentary operations and credit instruments</b>	<b>EUR 60</b>
<b>VIII.13.</b>	<b>Confirmation of the authenticity of bank documents and authorized signatures at request of the customer</b>	<b>BGN 50 *</b>
<b>VIII.14.</b>	<b>Issuance of a statement with information from the Central Credit Register</b>	<b>BGN 30</b>
<b>VIII.15.</b>	<b>Registration of a legal mortgage (the charge for the registration of a legal mortgage does not comprise the charges levied by the notary and the Registry Agency)</b>	<b>BGN 100</b>

<b>VIII.16.</b>	<b>For the drawing up of a draft deed of contractual mortgage, 30 % of the notary's fee charged under paragraph 20 of the Tariff of Notary's Fees to Notaries Act shall be paid</b>	
<b>VIII.17.</b>	<b>Deregistration of a legal or contractual mortgage (payment of the relevant charges shall be evidenced by a copy of a payment order, which shall be enclosed to the customer's credit file.)</b>	<b>BGN 30</b>
<b>VIII.18.</b>	<b>For reporting the derivative transaction of the counterparty</b>	<b>BGN 200</b>

*1. A charge marked by "\*" is for a service taxable under the Value Added Tax Act and is taxed 20 %.*

### **Section IX. Additional and final provisions**

<b>IX.1.</b>	<b>Bulgarian Development Bank EAD (BDB, the Bank) may negotiate with individual customers and financial institutions on specific charges, fees and commissions other than those specified in this Tariff, where this does not conflict with any law and/or regulation and the Internal Rules of the Bank.</b>	
<b>IX.2.</b>	<b>For the purposes of this Tariff, a Bank's customer shall be any legal entity, sole proprietor, trade representation office and intermediary, unincorporated entity, etc., with an accounts opened with the Bank.</b>	
<b>IX.3.</b>	<b>Bulgarian Development Bank EAD collects from its customers all the costs of its correspondents and other banks arising out of the execution of the order of a customer of the Bank.</b>	
<b>IX.4.</b>	<b>For the purposes of this Tariff, banking financial institutions are those entities authorized by the Bulgarian National Bank to perform commercial banking transactions within the meaning of the Credit Institutions Act.</b>	
<b>IX.5.</b>	<b>The interest rate policy shall be formed on the grounds of BNB's base interest rate, the market rates on the internal and international interbank markets, specific arrangements under loan facilities and the specific interest rate policy of the Bank..</b>	
<b>5.1.</b>	The interest rates that the Bank applies to fixed term deposits and current accounts shall be announced in the Interest Bulletin, forming an integral part of this Tariff.	
<b>IX.6.</b>	<b>The bank does not pay interest on the balance of current accounts below the minimum amounts required.</b>	
<b>IX.7.</b>	<b>Applicable interest calculation base</b>	
7.1.	Current accounts	<b>360/360</b>
7.2.	Current accounts of banks	<b>360/360</b>
7.3.	Deposit accounts	<b>Act/365</b>
7.4.	Loan accounts	<b>Act/360 or 360/360</b>
<b>IX.8.</b>	<b>Interest accrual period and payment of interest</b>	
8.1.	Current accounts	<b>Annually</b>
8.2.	Deposit accounts	<b>At the agreed maturity</b>
8.3.	Accounts of depositaries	<b>No interest</b>

8.4.	Loan accounts	<b>monthly, on the date of interest accrual on the account</b>
<b>IX.9.</b>	<b>Value dates</b>	
9.1.	Interest accounts in BGN - the day of accounting shall be deemed as an interest day and the day of the interest payment shall be excluded from the interest period	
9.2.	Interest accounts in a foreign currency: - when crediting an account: the day of crediting of the correspondent account of the Bank; - when debiting an account: the value date specified in the payment order.	
<b>IX.10.</b>	<b>For all transactions not mentioned in this Tariff, the Bank shall collect the relevant commissions based on arrangement.</b>	
<b>IX.11.</b>	<b>The Bank reserves the right to change this Tariff in compliance with the Payment Services and Payment Systems Act. The text of the current document is available to customers at the Bank's premises and on its website – <a href="http://www.bdbank.bg">www.bdbank.bg</a>.</b>	
<b>IX.12.1.</b>	<b>The Bank shall have the right to collect, from each customer's account, any interest, fees, commissions and expenses incurred, even in their equivalent amounts in another currency, in case of insufficient funds available on the account.</b>	
<b>IX.12.2.</b>	<b>The commissions, fees and expenses incurred in foreign exchange transactions shall be collected at BNB's central exchange rate for the relevant currency on the day of the transaction, unless otherwise agreed.</b>	
<b>IX.12.3.</b>	<b>The commissions of the correspondent banks related to outgoing currency payments or documentary transactions are charged at the Bank's bid/offer rates for the relevant currencies at the time of accounting.</b>	
<b>IX.13.</b>	<b>For all forms of payment in foreign currency, the applicable direct costs shall also be collected in accordance with Section VIII. Other services.</b>	

IX.14.

**(1) The payment account agreement shall be terminated closed and the relevant payment account shall be closed:**

- (a) (a) by written instruction of the Account Holder to the Bank, subject to the payment of a charge, pursuant to this Tariff, if six (6) months have not passed from the conclusion of the Agreement and the Agreement is made for an indefinite term or for a period of more than six (6) months: on the day of receiving the order;**
- (b) with a two-month prior notice given by the Bank to the Account Holder on paper or other durable medium if the Agreement is made for an indefinite term. The Bank is not obliged to specify the reasons for its request to close the relevant account;**
- (c) by one-month prior notice given by the Bank to the Account Holder on paper or any other durable medium if the Agreement is made for a fixed term. The Bank is not obliged to specify the reasons for its request to close the relevant account;**
- (d) ex-officio by the Bank after the expiry of the period for which the account has been opened in accordance with the Agreement ;**
- (e) with no prior notice by the Bank or the Account Holder due to any failure of either party to fulfil any obligation under the Agreement, including in the event of insufficient availability on the relevant payment account to ensure a minimum non-reducible balance (if such is agreed to be maintained) for more than thirty (30) days;**
- (f) for any other reason as laid down in the Payment Account Agreement or in the laws in force in the Republic of Bulgaria.**

**(2) Other than in the cases referred to in paragraph (1) (a), the Account Holder shall be charged for the closure of the payment account in accordance with the effective Tariff, and the amount of such charge shall be commensurate with the actual costs incurred by the Bank as a payment service provider.**

**(3) Upon termination of a Payment Account Agreement, the Account Holder shall, as a payment service user, pay the payment service charges accrued from time to time under the Agreement pro rata to the elapsed period of validity of the Agreement. If such charges have been paid in advance, they shall be reimbursed pro rata to the duration of termination. The Bank shall not reimburse any charges paid in advance by the Holder of the relevant payment account if the Agreement is terminated pursuant to paragraph 1 (e).**

**(4) If, at the time of closing of the payment account, there are still funds available thereon, they shall be held by the Bank until they are received by the Account Holder, or by a person authorized thereby, and no interest shall be charged thereon.**

**(5) The Bank shall refuse to close a payment account if it is subject to garnishment and/or any other restriction by a competent authority, in accordance with the laws in force in the Republic of Bulgaria.**

IX.15.	<p><b>This Tariff was adopted by resolution of the Management Board – Minutes No 46/23 August 2007 and amended by resolution of the Management Board – Minutes No 62/21 December 2007, Minutes No 3/21 January 2009 and Minutes No 48/17 November 2009, as amended and supplemented by Minutes No 71/24 November 2011, and effective as of 5 December 2011, as supplemented by Board resolution as per Minutes No 61/29 November 2012, by Board resolution as per Minutes No 56/10 December 2013, and by resolution of the Management Board as per Minutes No 05/31 January 2014. This Tariff was amended/supplemented by resolution of the Management Board as per Minutes 01/9 January 2015 and is effective as of 1 April 2015.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 69/1 December 2015 and is effective as of 2 February 2016.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 52/29 November 2016 and is effective as of 30 January 2017.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 45/29 June 2018 and is effective as of 5 September 2018.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 61/17 October 2019 and is effective as of 17 December 2019.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 100/18 November 2020 and is effective as of 18 January 2021.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 58/11 August 2021 and is effective as of 24 October 2021.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 88/11 November 2021 and is effective as of 24 January 2022.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 58/21 June 2022 and is effective as of 06 July 2022. This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 73/01.08.2022 and is effective as of 01 August 2022.</b></p> <p><b>This Tariff was amended by Resolution of the Management Board of BDB as per Minutes No 94/13 October 2022 and is effective as of 20 October 2022.</b></p>
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