



Account provider: **BBD AD** 

Account description: current account

Date: 17.12.2019

- This document has the objective to inform you on the charges for the use of the main services related to the payment account. It will enable you to compare these charges with the charges for other types of accounts.
- Other taxes may also apply for the use of services related to the account, which are not specified herein. The complete information is contained in the relevant payment account agreement and in the Framework Agreement (General Terms and Conditions)
- A glossary of the terms used in this document is provided free of charge.

Service	Charge
General account services	
Opening	
In BGN	BGN 2
In other currency	EUR 1
Service charge	BGN 2/EUR 1
Closing	
Closing of current account before the expiry of 6 months as of the opening thereof	BGN 4/ EUR 2
Closing of current account after the expiry of 6 months as of the opening thereof	free of charge
Payments (excluding cards)	
In BGN (in paper document form)	
Outgoing transfers via BISERA	
Credit transfer	BGN 4
Payment order to the budget (multi-line)	BGN 5
Outgoing transfers via RINGS	
Credit transfer	BGN 18
Payment order to the budget (multi-line)	BGN 30
Intra-bank transfers	
When the originator and the beneficiary are two different persons holding accounts at BDB	BGN 2
When the originator and the beneficiary are one and the same person holding accounts at BDB	free of charge
In foreign currency (in paper document form)	

Ordinary – with a value date two business days after the submission of the payment order, in EUR for countries in the EU	BGN 4
Super-express – with a value date on the same business day, in	BGN 18
EUR for countries in the EU	Bull 10
Ordinary – with a value date two business days after the	0.25% (minimum 25
submission of the payment order, outside the EU, regardless of	EUR, maximum 250 EUR)
the currency, or within the EU in a currency other than the euro.	+ EUR 15 charge for
	communication message
Express – with a value date one business day after the submission	0.3% (minimum 30 EUR,
of the payment order, outside the EU, regardless of the currency,	maximum 300 EUR) +
or within the EU, in a currency other than the euro.	EUR 15 charge for
	communication message
Super-express – with a value date on the same business day	0.4% (minimum 40 EUR,
outside the EU, regardless of the currency, or within the EU in a	maximum 400 EUR) +
currency other than the euro.	EUR 15 charge for
Introduction of the control of the c	communication message
Intra-bank transfers (in paper document form)	2 5110
When the originator and the beneficiary are two different	2 EUR
persons holding accounts at BDB	commission-free
When the originator and the beneficiary are one and the same person holding accounts at BDB	commission-nee
Incoming transfers in euro from EU states to the benefit of	commission-free
customers of the Bank	commission nec
Incoming transfers from countries outside the EU, regardless of	0.15% (minimum 5 EUR,
the currency, or from EU states in a currency other than the euro	maximum 150 EUR)
In BGN (via e-banking)	
Outgoing transfers via BISERA	BGN 2
Outgoing transfers via RINGS	BGN 12
Intra-bank transfers (via e-banking)	
When the originator and the beneficiary are two different	BGN 1
persons holding accounts at BDB	
When the originator and the beneficiary are one and the same	free of charge
person holding accounts at BDB	
In foreign currency (via e-banking)	
Ordinary – with a value date two business days after the	BGN 2
submission date of the payment order, in EUR for EU states	
Super-express - with a value date on the same business day, in	BGN 12
EUR for EU states	
Ordinary - with a value date two business days after the	0.2% (minimum 20 EUR,
submission of the payment order, outside the EU, regardless of	maximum 250 EUR) +
the currency. or within the EU in a currency other than the euro.	EUR 15 charge for
	communication message
Express – with a value date one business day after the submission	0.25% (minimum 25
of the payment order, outside the EU, regardless of the currency	EUR, maximum 300 EUR)
or within the EU in a currency other than the euro.	+ EUR 15 charge for
	communication message

outside the EU, regardless of the currency or in the EU in a currency other than the euro.  EUR 15 charge for communication message.  Intra-bank transfers (via e-banking)  When the originator and the beneficiary are two different persons holding accounts at BDB  When the originator and the beneficiary are one and the same person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  O.2% (number of currency units: minimum 1)		
currency other than the euro.  EUR 15 charge for communication message  Intra-bank transfers (via e-banking)  When the originator and the beneficiary are two different persons holding accounts at BDB  When the originator and the beneficiary are one and the same person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  D.2% (number of currency units: minimum 1)		0.3% (minimum EUR 30,
Intra-bank transfers (via e-banking)  When the originator and the beneficiary are two different persons holding accounts at BDB  When the originator and the beneficiary are one and the same person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  Communication message communication communication message communication person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: over BGN 2,000 with request (if available)  O.2% (minimum BGN 1)  O.2% (mumber of currency units: minimum currency units	• •	,
Intra-bank transfers (via e-banking)  When the originator and the beneficiary are two different persons holding accounts at BDB  When the originator and the beneficiary are one and the same person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  O.2% (number of currency units: minimum 1)	currency other than the euro.	O
When the originator and the beneficiary are two different persons holding accounts at BDB  When the originator and the beneficiary are one and the same person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  0.2% (number of currency units: minimum 1)		communication message
when the originator and the beneficiary are one and the same person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  0.2% (number of currency units: minimum 1)		
person holding accounts at BDB  Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000	, ,	1 EUR
Cards and cash amounts  Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000  In BGN: over BGN 2,000 with request  1,000  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  0.2% (minimum BGN 1)  1,000  0.40%  0.2% (number of currency units: minimum 1)	When the originator and the beneficiary are one and the same	commission-free
Cash withdrawal (a total within the relevant day)  In BGN: up to BGN 2,000 0.2% (minimum BGN 1)  In BGN: over BGN 2,000 with request 0.3% (maximum BGN 1,000)  In BGN: over BGN 2,000, without request (if available) 0.40%  In other currency: up to 1000 currency units incl. 0.2% (number of currency units: minimum 1)	person holding accounts at BDB	
In BGN: up to BGN 2,000 In BGN: over BGN 2,000 with request  0.3% (maximum BGN 1) 1,000 In BGN: over BGN 2,000, without request (if available)  0.2% (minimum BGN 1) 0.3% (maximum BGN 1) 0.40% 0.40% 0.2% (number of currency units: minimum 1)	Cards and cash amounts	
In BGN: over BGN 2,000 with request  1,000  In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  0.3% (maximum BGN 1,000)  0.40%  0.2% (number of currency units: minimum 1)	Cash withdrawal (a total within the relevant day)	
In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  0.2% (number of currency units: minimum 1)	In BGN: up to BGN 2,000	0.2% (minimum BGN 1)
In BGN: over BGN 2,000, without request (if available)  In other currency: up to 1000 currency units incl.  0.2% (number of currency units: minimum 1)	In BGN: over BGN 2,000 with request	0.3% (maximum BGN
In other currency: up to 1000 currency units incl.  0.2% (number of currency units: minimum  1)		1,000)
currency units: minimum  1)	In BGN: over BGN 2,000, without request (if available)	0.40%
1)	In other currency: up to 1000 currency units incl.	0.2% (number of
In other currency: over 1000 currency units with request 0.4% (number of		currency units: minimum
In other currency: over 1000 currency units with request 0.4% (number of		1)
	In other currency: over 1000 currency units with request	0.4% (number of
		currency units:
		maximum 500)
		0.5% (number of
	available)	currency units:
,		maximum 500)
Overdraft and similar services	Overdraft and similar services	
Overdraft on a current account as agreed	Overdraft on a current account	as agreed