



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

Super-express - with a value date on the same business day outside the EU, regardless of the currency or in the EU in a currency other than the euro.	0.3% (minimum EUR 30, maximum EUR 350) + 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	1 EUR
When the originator and the beneficiary are one and the same person holding accounts at BDB	commission-free
Cards and cash amounts	
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)
In other currency: over 1000 currency units with request	0.4% (number of currency units: maximum 500)
In other currency: over 1000 currency units without request (if available)	0.5% (number of currency units: maximum 500)
Overdraft and similar services	
Overdraft on a current account	as agreed