

Tariff for the terms, fees and commissions applied by MKB Unionbank AD in providing banking services to legal entities

CHAPTER I - GENERAL PROVISIONS (TERMS). MAIN PRINCIPLES

With the present Tariff Commercial Bank MKB Unionbank AD (hereinafter referred to as "the Bank"):

* Regulates the business relations with its customers;

* Stipulates the terms and conditions for provision of banking services;

* Regulates the rules for interest, fees and commissions charged on transactions in the country and abroad in case no other agreement between the Bank and its customers exists .

The Bank:

* Collects the fees and commissions, stipulated in the present Tariff in BGN, irrespective of the indicated type of currency;

* Forms its interest and loan policy based on the market conditions and the decisions of its management bodies;

* Allows payments up to the amount of the accessible current balance of the indicated account;

* Performs only orders, perfect in form, legitimate in contents and consistent with the provisions of the Tariff;

* Guarantees the secret of the funds in the bank accounts and the operations performed;

* The Bank's Financial Centres are managed by Directors in accordance with a Power of Attorney issued by the Executive Directors and in strict compliance with the terms of the present Tariff.

SECTION 1 - A. ACCOUNTS

1.1.	Opening of current accounts and deposits of legal entities:	
1.1.1.	The Bank collects fees for account servicing:	
1.1.1.1.	For opening of current accounts in BGN and FCY	10.00 currency units
1.1.1.2.	Opening of special accounts, fund-raising and other accounts with special purpose	
1.1.1.2.1	Opening of special accounts, fund-raising and other accounts with special purpose for which the Bank don't exercise control	15.00 currency units
1.1.1.2.2	Opening of special accounts and accounts with special purpose including escrow accounts for which the Bank undertakes to exercise control	by arrangement, but not less 0,3% than defined sum in the contract, min. 100,00 BGN (50,00EUR/USD)
1.1.1.2.3	Opening of the accounts with special purpose for disbursement funds on operative programs, financing from Structural Funds and Koheziona Fond of EU, and other programs of EU for which the Bank undertakes to exercise control	0,15% of defined sum in the contract, min 50,00BGN (25,00 EUR)
1.1.1.2.4.	Opening of the special account (escrow account) with two holders in connection with the product of leasing company	one - off 0,15% on defined sum in the contract, min. 50 BGN (25 EUR) and max. 400 BGN (200 EUR)
1.1.1.3.	For opening of deposit accounts	no fee
1.1.1.4.	For maintenance of current accounts and statements on entries on the accounts	
1.1.1.4.1.	Printing of statements by system Internet banking	0.25 BGN per daily statement
1.1.1.4.2.	For maintenance of current accounts	monthly 5.00 currency units
1.1.1.4.3.	For additional statements on entries on the accounts	0.50 BGN per daily statement
1.1.1.5.	For maintenance of special accounts and other accounts with special purpose and statements on entries on the accounts	

1.1.1.5.1.	For maintenance of special accounts and other accounts with special purpose including escrow accounts	monthly 10.00 currency units
1.1.1.5.2.	For maintenance of the accounts with special purpose for disbursement funds on operative programs, financing from Structural Funds and Kohezionia Fond of EU, and other programs of EU for which the Bank undertakes to exercise control	no fee
1.1.1.5.3.	For maintenance of special account (escrow account) with two holders in connection with the product of leasing company and fee for report of account for day of change	no fee
1.1.1.5.4.	For additional statements on entries in on special accounts and other accounts with special purpose including escrow accounts	0.30 BGN on daily statement
1.1.1.6.	For maintenance of current account in home banking	10 BGN monthly
1.1.1.7.	Non-cash payment of utilities	0.25 BGN per payment
1.1.1.8.	Servicing of utility payments	0.50 BGN monthly
1.2.	The Bank requires minimum amount of funds for account opening :	
1.2.1.	Current accounts in BGN	50.00 BGN
1.2.2.	Current accounts in foreign currency (FCY)	250 currency units
1.2.3.	Term deposits in BGN and FCY	500.00 currency units
1.2.4.	Escrow accounts	not required minimum amount of funds for maintenance
1.3.	Closing of current accounts and deposits of legal entities:	
1.3.1.	Closing of current accounts in BGN and FCY (within 12 months period from opening of the current account)	20.00 currency units
1.3.2.	Closing of deposit accounts	no fee
1.3.3.	Closing of escrow accounts	no fee
1.4.	Fee for working of distraint	for distraint on the basis of security order - 30 BGN for distraint on the basis of executive order - 60 BGN
1.5.	Fee for every next order for temporary permission of urgent payments on the strength by virtue of the law DOPK, art. 229	30 BGN
1.6.	Fee for account blocking - collateral of loan granted by the Bank or by written order of client	10.00 currency units one - off
Regular month statements, given up by the Bank one time in the month are free of charge.		
When current account contracts are closed the Bank doesn't charge clients if contract was signed before 12 months.		
<u>SECTION 2 - INTEREST</u>		
2.1.	The interest policy of the Bank is approved by the Management Board. The decision is announced in an adequate manner.	
2.2.	Interest is accrued on all accounts, excluding short-term deposits, based on 360/360 days. The base of 365/365 days is applied to short-term deposits.	
2.3.	Interest is accrued on current accounts once annually.	
2.4.	Interest is accrued on loan accounts on the date specified in loan contract.	
2.6.	Interest is accrued on demand deposits annually.	
2.7.	Interest is accrued on deposit and special accounts in accordance with the concluded contract.	
2.8.	Interest is collected on funds granted by arrangement.	

2.9.	Default interest is charged on breach of payment terms for granted funds according to the conditions of the respective loan contract.	
2.10.	The interest terms can be renegotiated upon deferment of payment of granted funds.	
2.11.	Applied by the bank market interest rate indexes to bank credit products (excluding maturity overnight) are valid on the spot value date, regardless of the applicable interest rate under the relevant credit product convention.	
<u>SECTION 3 - CASH OPERATIONS</u>		
3.1.	The Bank collects fees and commissions:	
3.1.1.	On cash deposits:	
3.1.1.1.	In national currency:	
3.1.1.1.2.	Crediting accounts with the exception of orders for purchasing and buying of securities or sums for repayments of principal and/or interest on a loan, and for deposit opening:	up to 10 000 BGN total for the day - no commission
		over 10 000 BGN total for the day- 0.3% for the surplus over 10 000 BGN, max. 250 BGN
3.1.1.1.3.	For cash deposits by third persons on current accounts of legal entities, opened in the Bank, irrespective of the financial centre of deposit :	up to 10 000 BGN total for the day – 1.00 BGN
		over 10 000 BGN total for the day – 1.00 BGN + 0.3% for the surplus over 10 000 BGN, max. 250 BGN
3.1.1.1.4.	For accepting of coins on cash:	
3.1.1.1.4.1.	for cash on account for amount up to 50.00 BGN	no commission
3.1.1.1.4.2.	for cash on account for amount over 50.00 BGN	3.50%
3.1.1.1.4.3.	without cash on account (against exchange banknotes)	5%
3.1.1.2.	In FCY:	
3.1.1.2.1.	Up to 5 000 currency units /total for the day/	no commission
3.1.1.2.2.	Over 5 000 currency units total for the day with the exception of loan principal and/or interest payment	0.3% for the surplus over 5000 currency units, max. 250 currency units
3.1.1.2.3.	For cash deposit by third persons on current accounts of legal entities opened in the Bank irrespective in which the financial centre are cash deposited:	up to 5000 currency units – 1 currency unit
		over 5000 currency units – 1 currency unit + 0.3% for the surplus over 5000 currency units, max. 250 currency units
3.1.1.3.	On cash deposits by card accounts	
		no commission

3.1.1.4.	For cash deposits on fund-raising account for capital, medical treatment or other social activities	no fee
3.1.1.5.	For cash deposits on escrow accounts	no commission
3.1.2.	On cash withdrawal:	
3.1.2.1.	In national currency:	
3.1.2.1.1.	Up to 3 000 BGN incl. /total for the day/	no commission
3.1.2.1.2.	Over 3 000 BGN total for the day /with preliminary request/	0.35% for the surplus over 3000 BGN, max. 600 BGN
3.1.2.1.3.	Over 3 000 BGN total for the day without preliminary request /whenever possible/	0.70% for the surplus over 3000 BGN, max. 1000 BGN
3.1.2.2.	In FCY in banknotes from currency accounts:	
3.1.2.2.1.	Up to 3 000 currency units	0.45 %, min. 5 EUR
3.1.2.2.2.	Over 3 000 currency units with preliminary request	0.45% max. 500 currency units
3.1.2.2.3.	Over 3 000 currency units without preliminary request / whenever possible/	1% max. 1500 currency units
3.1.2.3.	From term deposits, incl. upon maturity of short - term deposits (up to 1month)	
3.1.2.3.1.	In national currency:	
3.1.2.3.1.1.	Up to 3 000 BGN incl. /total for the day/	no commission
3.1.2.3.1.2.	Over 3 000 BGN /with preliminary request/	0.35% for the surplus over 3000 BGN, max. 600 BGN
3.1.2.3.1.3.	Over 3 000 BGN without preliminary request /whenever possible/	0.70% for the surplus over 3000 BGN, max. 1000 BGN
3.1.2.3.2.	In FCY:	
3.1.2.3.2.1.	Up to 3 000 currency units	0.45 %, min. 5 EUR
3.1.2.3.2.2.	Over 3 000 currency units with preliminary request	0.45 % max. 500 currency units
3.1.2.3.2.3.	Over 3 000 currency units without preliminary request / whenever possible/	1% max. 1500 currency units
3.1.2.3.3.	Upon maturity of deposit accounts (over 1-month)	no commission
3.1.2.4.	For a requested amount by the client but not withdrawn at the cash desk	
3.1.2.4.1.	In national currency	0.30%

3.1.2.4.2.	In FCY	0.40%
3.1.3.	For preparation of valuable consignments, cash collection of proceeds and provision of armed security and transportation of funds	by arrangement +VAT
3.1.4.	For other services on cash operations (banknote expertise, processing, counting and exchange of sums not to be deposited on a bank account, etc./	by arrangement, min. 0.5 % +VAT
3.1.5.	For replacement of banknotes	6.00 %
3.1.6.	The Bank exchanges in cash one type of currency into another one/arbitrage/ at announced exchange rate. For deposit and withdrawal of currency different from the currency of the account, the Bank applies buy/ sell exchange rate "on account" for the day	
3.1.7.	For deposit and withdrawal of currency different from the currency of the account, the Bank collects cash fees and commissions for deposit and withdrawal according to type of currency which client deposit or withdraw	
SECTION 4 - CREDIT		
4.1.	Each month is based on actual days and the year is 360 days for interest charges on loans.	
4.2.	The Bank charges and collects commissions on loan transactions as follows:	
4.2.1.	For preliminary review of loan applications or bank guarantee, with collateral different from cash:	
4.2.1.1.	Upon depositing a loan application/ bank guarantee, with collateral different from cash to the Bank:	
	On loan/bank guarantee application for up to 100,000 BGN or its equivalent in another currency	100.00 BGN
	On loan/bank guarantee application from 100,001 BGN up to 200,000 BGN or its equivalent in another currency	150.00 BGN
	On loan/bank guarantee application from 200,001 to 500,000 BGN or its equivalent in another currency	200.00 BGN
	On loan/bank guarantee application exceeding 500,000 BGN or its equivalent in another currency	400.00 BGN
	On "Quick Overdraft " application	100.00 BGN
	One - off processing fee of documents of loan for agricultural producers "Business success agriculture", payable on utilization	50.00 BGN
	The commissions collected under this item are not subject to refund and are a condition for review of the deposited request by the Bank	
4.2.1.2.	On loan approval or issue of a bank guarantee:	the difference between the paid commission under item 4.2.1.1. to 0.1% of the approved amount
4.2.1.3.	Expressing review of loan application or bank guarantee, with collateral different from cash /whenever possible/ - until 3 working days	
4.2.1.3.1.	Upon depositing a loan application to the Bank:	
	On loan/bank guarantee application up to 100,000 BGN or its equivalent in another currency	200.00 BGN
	On loan/bank guarantee application from 100,001 BGN up to 200,000 BGN or its equivalent in another currency	300.00 BGN
	On loan/bank guarantee application from 200,001 to 500,000 BGN or its equivalent in another currency	400.00 BGN
	On loan/bank guarantee application exceeding 500,000 BGN or its equivalent in another currency	800.00 BGN
	On "Quick Overdraft " application	200.00 BGN

	One - off processing fee of documents of loan for agricultural producers "Business success agriculture", payable on utilization	20.00 BGN
	The commissions collected under this item are not subject to refund and are a condition for review of the deposited request by the Bank	
4.2.1.3.2	On loan approval or issue of a bank guarantee:	the difference between the paid commission under item 4.2.1.3.1. to 0.2% of the approved amount
4.2.2.	On granting a loan the Bank collects commission for the loan management and processing /in the currency of the loan/:	
4.2.2.1.	For loans:	
4.2.2.1.1.	For up to 1-year loans	One-off, on loan approval 1.5% of the approved loan amount
4.2.2.1.2.	For over 1-year loans:	
	For the first year of the loan term	1.5% of the approved loan amount, payable on loan approval
	– including Fee for loan management (fee for determination of deals and check - up of signed on contracts)	0.45% on the authorization loan amount, payable at loan commitment
	– including Current annual facility fee of a loan	1.05% on the authorization loan amount, payable at loan commitment
	For each subsequent year of the loan term or part thereof	0.75% of the outstanding amount, payable at the beginning of the period
4.2.2.3	For a credit line/overdraft irrespective of the amount on loan approval	1.5% of the approved loan amount for each year or part thereof
4.2.2.3.1	For a credit line/overdraft irrespective of the amount for each year and /or part thereof by revolving	1.30% of the approved loan amount by revolving (prolongation of use) for each year or part thereof
4.2.2.3.2	For "Quick overdraft "	one - off 2% on the amount of the approved limit / on granting and renewing/
4.2.2.4.	For Standard loan "Biznes Alternativa" annualy	1% of the outstanding amount,calculated on an annual basis and payable at the beginning of each annual period of the term of the loan
4.2.3.	Management and processing fees are not collected on stand-by loans securing effective loans and/or other credit commitments, if the fees under item 4.2.2. are collected on effective loans and /or the other credit commitments	
4.2.4.	Commitment commissions:	

4.2.4.1	For a credit line/overdraft the Bank collects a commission on the unutilized part of the limit monthly	By arrangement, but not less than 2% annually
4.2.4.1.1	For "Quick overdraft " the Bank collects a commission on the unutilized part of the limit monthly	1%
4.2.4.2.	For all remaining loans the Bank collects a commission on the unutilized part of the approved loan from its approval till full utilization, with the exception of the loans whose deadline for complete utilization is within 30 days from loan approval:	1% annually
4.2.5.	On a change in the loan parameters:	
4.2.5.1.	For renegotiation of fees, commissions or interest	
4.2.5.1.1.	Review of application for renegotiation	
	On loan/bank guarantee application for renegotiation when maximum exposure of the client and connected persons is up to 100,000 BGN or its equivalent in another currency	100.00 BGN
	On loan/bank guarantee application for renegotiation when maximum exposure of the client and connected persons is from 100,001 BGN up to 200,000 BGN or its equivalent in another currency	150.00 BGN
	On loan/bank guarantee application for renegotiation when maximum exposure of the client and connected persons is from 200,001 BGN up to 500,000 BGN or its equivalent in another currency	200.00 BGN
	On loan/bank guarantee application for renegotiation when maximum exposure of the client and connected persons is exceeding 500,000 BGN or its equivalent in another currency	400.00 BGN
	The commissions collected under this item are not subject to refund and are a condition for review of the deposited request by the Bank	
4.2.5.1.2.	On renegotiation approval	the difference between the paid commission under item 4.2.5.1.1. to 1% of the outstanding principal at renegotiation
4.2.5.2.	On extension of the initial term of the loan the Bank collects an additional commission for the period of the extension:	
4.2.5.2.1.	On extension of the loan for a term up to 6 months	0.25% one-off of the outstanding amount / for credit lines - approved limit/ on the loan by the date of the rescheduling, payable at the date of rescheduling
4.2.5.2.2.	On extension of the loan for a term from 7 months to 1 year	0.5% one-off of the debt amount /credit lines - approved limit/ on the loan by the date of the rescheduling, payable at the date of rescheduling
4.2.5.2.3.	On extension of the loan for a term over 1 year	The fee under 4.2.5.2.2.+ 0.25% for each subsequent year or part thereof

4.2.5.3.	On increase of the initial loan amount an additional commission is collected on the increased amount as follows:	
	In case the remaining period to full 12 months (24, 36, 48 etc. respectively) is more than 6 months for the respective year	The percent of the management commission for the respective year, calculated on the increased amount and payable at the date of the change approval
	In case the remaining period to full 12 months (24, 36, 48 etc. respectively) is less than 6 months for the respective year	Half percent of the management commission for the respective year, calculated on the increased amount and payable at the date of the change approval
Note: A fee is collected under item 4.2.2. on the newly approved loan amount for each subsequent year of the loan term		
4.2.6.	On partial or full prepayment /early termination/ of a loan, the Bank charges commissions as follows:	
4.2.6.1.	On prepayment termination of a credit line/overdraft contract	min. 5% on the amount of the approved amount
4.2.6.2.	On prepayment reduction of the loan limit of the credit line/overdraft contract	min. 5% on the amount of the prepayable redundant limit
4.2.6.3.	On partial or full prepayment of a corporate client's loan	5% on the prepaid principal
4.2.6.4.	On partial or full prepayment lending against pledge of warehouse receipts	2% annually on the prepaid principal amount
4.2.6.5.	On loan prepayment /or early contract termination/ by refinancing of the exposure by the Bank no commission for the early termination is collected	
4.2.7.	Upon delay fee of principal on lending against pledge of warehouse receipts	2%, one-off on principal remainder, which calculated and payable in the first working day after delay
4.3.	For issuing and servicing of the bank guarantee, besides the commission under 4.2.1.1. the Bank collects:	
4.2.1.1.	One-off fee for issuance	50.00 BGN
4.3.2.	A commission for servicing of the bank guarantee, directly advised to the beneficiary, depending on the period and type of collateral:	
4.3.2.1.	On issuing a bank guarantee secured with cash funds in a Bank account:	0.2% /min.10 BGN/ for the first month and 0.15% for each subsequent month or part thereof
4.3.2.2.	On issuing a bank guarantee secured by a counterguarantee issued by a correspondent bank on behalf of the Bank	by arrangement, but not less than the commission under item 4.3.2.1.
4.3.2.3.	On issuing a bank guarantee secured by other collateral provided to the Bank. The commission is also charged on stand-by credits securing the opening of Letter of credit, with collateral different from cash and/or counterguarantee for the amount of each specific commitment	0.75%, min. 40 BGN quarterly or part thereof
4.3.2.3.1.	For bank guarantees with validity of up to one month the fee under item 4.3.2.3 is 0.3% of the guarantee amount	
4.3.2.4.	For changes in the parameters of the guarantee	
4.3.2.4.1.	For guarantees amounting to 100 000 BGN or its FCY equivalent	30 BGN
4.3.2.4.2.	For guarantees exceeding 100 000 BGN or its FCY equivalent	50 BGN

4.3.2.5.	Commissions are also charged under item 4.3.2 on extension of the period or an increase in the amount of the guarantee, on the increased sum and for the period of extension, depending on the type of collateral. This commission is also charged on stand-by credits securing the opening of Letter of credit, with collateral different from-cash funds and/or counter-guarantee for the extended period or the increased amount of each specific commitment	
4.3.2.6.	For issuing a letter confirming an issued bank guarantee or changes thereof, issued to persons on the territory of the country without any engagement for the Bank	one-off 20 BGN
4.3.3.	For express issuance of bank guarantees the Bank collects additional commission	20 BGN
4.3.4.	For making payment on a guarantee issued by MKB Unionbank AD the same commission is charged as for ordered BGN or FCY transfer	
<u>OTHER TERMS AND COMMISSIONS</u>		
4.4.	For preparation of documents to establish a collateral, the Bank collects the following fees:	
4.4.1.	For preparation of a notary deed by the Bank to establish a contractual mortgage or preparing documents for establishment of a legal mortgage to secure the loan transaction or other notarial documents, a commission is collected in amount determined by the Ordinance for the minimal legal rewards, publishing in State Gazette number 64 from 23 July 2004: a) on interest to 1000 BGN - 50 BGN; b) on interest form 1000 to 10 000 BGN - 150 BGN +1% for the surplus above 1000 BGN; c) on interest form 10 000 to 50 000 BGN - 250 BGN + 0.50% for the surplus above 10 000 BGN; d) on interest form 50 000 to 100 000 BGN - 500 BGN +0,2 % for the surplus above 50 000 BGN; e) on interest above 100 000 BGN - 700 BGN + 0,1 % for the surplus above 100 000 BGN;	
4.4.2.	For preparation and entry in the Central Register of Pledges of a tangible assets pledge to secure a loan and/or a bank guarantee	50 BGN
4.4.3.	For deletion of a contractual mortgage and/or tangible assets pledge to secure a loan and/or a bank guarantee	25 BGN
<i>Note: The fees under item 4.4. do not include collected stamp duties and notary fees</i>		
4.5.	The costs for collateral evaluation are at the borrower's expense	
4.5.1.	The due fees for done reports/valuations of property from internal bank valuers of real estate, served as collaterals by loan deals type LTV and loan expositions, over top 5% of banking capital and project finance deals	by arrangement +VAT
4.6.	Upon establishment or deletion of a mortgage the incurred costs are at the borrower's expense	
4.7.	For a pledge entry, deletion of a pledge entry, preparation of enquiries to the Central Register of Pledges for existence/absence of a pledge, also for a pledge carry over of movable stock-material valuables, the costs are at the borrower's expense	
<u>FACTORING</u>		
4.8.	The Bank charges and collects fees and commissions	
4.8.1.	Internal Factoring:	
4.8.1.1.	Commission for factoring	
4.8.1.1.1	Commission for Financing Factoring and for Standard Factoring	
4.8.1.1.1.1.	Large Corporate Clients	0,2 % of total value (tax base and VAT) of approved invoices for purchase
4.8.1.1.1.2.	SME Corporate Clients	0,3 % of total value (tax base and VAT) of approved invoices for purchase

4.8.1.1.1.3.	Retail Corporate Clients	0,4%of total value (tax base and VAT) of approved invoices for purchase
4.8.1.1.2.	Commission for Comprehensive Receivables Management	
4.8.1.1.2.1.	Large Corporate Clients	0,5 % of total value (tax base and VAT) of approved invoices for purchase
4.8.1.1.2.2.	SME Corporate Clients	0,7 % of total value (tax base and VAT) of approved invoices for purchase
4.8.1.1.2.3.	Retail Corporate Clients	1 % of total value (tax base and VAT) of approved invoices for purchase
4.8.1.2.	Handling fee of invoices (for Standard Factoring, for Financing Factoring and for Comprehensive Receivables Management)	0,1% of total value of approved invoices for purchase min. 2.00 BGN per invoice, max. 5.00 BGN per invoice
4.8.1.3.	Fee for priority processing of invoices (for Standard Factoring, for Financing Factoring and for Comprehensive Receivables Management)	2.00 BGN per invoice, payable Accelerated advance request
4.8.1.4.	Fee for assignment of a limit for a Supplier for Comprehensive Receivables Management	200 BGN/Buyer Annually
4.8.2.	Export factoring	
4.8.2.1.	Commission for factoring	
4.8.2.1.1	Commission for Export factoring with payment under guarantee	
4.8.2.1.1.1.	Large Corporate Clients	0,3 % of total value of transferring the claim embodied in commercial invoices + commission, defined by Import Factor
4.8.2.1.1.2.	SME Corporate Clients	0,4 % of total value of transferring the claim embodied in commercial invoices + commission, defined by Import Factor
4.8.2.1.1.3.	Retail Corporate Clients	0,5 % of total value of transferring the claim embodied in commercial invoices + commission, defined by Import Factor
4.8.2.1.2	Commission for Export factoring with insurance	
4.8.2.1.2.1.	Large Corporate Clients	0,5 % of total value of transferring the claim embodied in commercial invoices
4.8.2.1.2.2.	SME Corporate Clients	0,7 % of total value of transferring the claim embodied in commercial invoices
4.8.2.1.2.3.	Retail Corporate Clients	1 % of total value of transferring the claim embodied in commercial invoices

4.8.2.2.	Handling fee of invoices	
4.8.2.2.1	Handling fee of invoices for export factoring with payment under guarantee	2 EUR/3 USD/4 BGN per invoice/ credit notes + fee, defined by Import Factor
4.8.2.2.2.	Handling fee of invoices for export factoring with insurance	2 EUR/3 USD/4 BGN per invoice/ credit notes
4.8.2.3.	Fee for priority processing of invoices	1 EUR/2 USD/ 2 BGN per invoice, payable Accelerated advance request
4.8.2.4.	Fee for assignment and maintenance of limit for export factoring with insurance	200 BGN/Buyer Annually
4.8.3.	Import factoring	
4.8.3.1.	Complete service, without right of recourse	
4.8.3.1.1.	Risk coverage commission	min. 0,45% max. 1,1% of total value of transferring the claim embodied in commercial invoices
4.8.3.1.2.	Handling fee of invoice/ credit notes	min.6.00 EUR max. 10.00 EUR per document
4.8.3.2.	Collections only	
4.8.3.2.1.	Commission collections only	min.0,2% max 0,3% of total value of transferring the claim embodied in commercial invoices
4.8.3.2.2.	Handling fee of invoice/ credit notes	min.6.00 EUR max. 10.00 EUR per document
CHAPTER II - SERVICES AND OPERATIONS IN NATIONAL CURRENCY		
<u>SECTION 5 - PAYMENTS</u>		
5.1.	The Bank collects fees and commissions:	
5.1.1.	Interbank incoming transfers	no fee
5.1.2.	For payments to other bank addressable units outside the Bank's system, for each payment:	
5.1.2.1.	For transfers via BISERA	
	For payment ordered in a Bank's unit	1.50 BGN
	For (single - row) payment to State Budget ordered in a Bank's unit	1.50 BGN
	For (multi - row) payment to State Budget ordered in a Bank's unit	4.00 BGN
	For payment ordered by e-banking	0.90 BGN
	For outgoing cash transfer	0,50% min. 5.00 BGN
	For outgoing cash transfer to State Budget by single-row payment order	0,50% min. 6.00 BGN
	For outgoing cash transfer to State Budget by multi-row payment order	0,60% min. 8.00 BGN
5.1.2.2.	For transfers via RINGS	

	For payment ordered in a Bank's unit	12.00 BGN
	for payment ordered by e-banking	8.00 BGN
	For outgoing cash transfer	0,70% min. 20.00 BGN
5.1.2.3	For amendments to the initial payment order (beneficiary's name, address or other conditions of change), per order	5.00 BGN
5.1.2.4.	For cancellation of transfer /when possibility/	
	Transfers via BISERA	5.00 BGN
	Transfers via RINGS	50.00 BGN
5.1.3.	For intra-bank transfer (virement)	
5.1.3.1.	For direct debit payments and orders within the Bank's system:	
	Payment ordered in a Bank's unit	0.80 BGN
	Payment ordered by e-banking	0.50 BGN
5.1.3.2.	For funds transfer to a proprietary account within the Bank's system	no fee
5.1.3.3.	For direct debit processing	
	On sending a direct debit order	1.50 BGN
	On confirmation of a debit request received	1.50 BGN
5.1.4.	Bank Guarantees	
5.1.4.1.	For advising guarantee without commitment	0.10% (min. 50 BGN, max. 500 BGN)
5.1.4.2	For advising amendment to a guarantee	50.00 BGN
5.1.5.	Fee for payment refunding because of client gave wrong IBAN	5.00BGN

Note: For Letters of credit, submitting to working Uniform rules and manners for letters of credit there have to be use fees according Chapter IV - Services and operations in foreign currency, Section 10 - Documentary payments, B. Documentary Letters of credit.

CHAPTER III - CARD PAYMENTS

SECTION 6 CARD PAYMENTS

A. ELECTRONIC DEBIT CARDS /EDC – validity 2 years/

6.1.	For issuance and re-issuance of an expired card	no fee
6.2.	Re-issuance of a card prior to its expiration	3.00 BGN
6.3.	For service of an EDC current account	0.90 BGN monthly
6.4.	Debit card operations:	
6.4.1.	For cash withdrawal from ATM of the Bank	0.22 BGN
6.4.2.	For cash withdrawal from ATM of another Bank	0.82 BGN
6.4.3.	Cash withdrawal and payment via POS terminal	0.22 BGN
6.4.4.	Activating a public utilities payment card	no fee
6.4.5.	"SMS notification" service activation	no fee
6.4.6.	Public utilities payment via virtual POS terminal	0.22 BGN

6.4.7.	Transfer of funds from a current account to a card account via ATM	0.25 BGN
6.4.8.	Payment via Internet or ATM	0.22 BGN
6.5.1.	Card activation :	no commission
6.5.2.	Card blocking and de-blocking – total	7.00 BGN
6.6.	Change of daily and weekly limits on a bank card	2.00 BGN
6.7.	Card account month statements	no fee
6.8.	For debit cards servicing under an Employer Contract	no fee
6.9.	Minimum balance on EDC current account	5.00 BGN
<u>B. AMEX CARDS</u>		
6.10.	Current account debiting for payment to American Express of an amount due on a monthly statement received	10 EUR
<u>C. POS TERMINALS</u>		
6.11.	Fee for merchant servicing with local debit cards upon POS terminal installation	by arrangement
6.12.	Fee for merchant servicing with international cards at POS terminal	by arrangement
6.13.	Fee for merchant servicing with local debit cards by using virtual POS terminal	0.5% of transaction value
6.14.	Cash commission for servicing a local debit card, Maestro or Visa Electron card issued by another bank by using POS terminal installed in the banking hall of CB MKB Unionbank AD	4.00 BGN
6.15.	Cash commission for servicing Mastercard and Visa cards issued by another bank when using POS terminal installed in the banking hall of MKB Unionbank AD	4% of transaction value
<u>D. International Visa Electron/Visa Electron+/Maestro cards – 3-year validity, issued in BGN, EUR and USD (Maestro cards are issued only in BGN)</u>		
6.16.	General conditions for card servicing on Visa Electron, Visa Electron+ & Maestro:	
6.16.1.	General conditions for card servicing on Visa Electron:	
6.16.1.1.	Card issuance	no fee
6.16.1.2.	Re-issuance of an unexpired card /lost, stolen, damaged/	3 BGN
6.16.1.3.	Re-issuance of expired card	no fee
6.16.1.4.	Changing a card use related data – limit, balance distribution between main and additional cards, etc.	2 BGN
6.16.1.5.	Minimum balance on a card account	15 BGN
6.16.1.6.	Monthly fee for card account servicing	0.45 BGN
6.16.1.7.	"SMS notification" service activation	no fee
6.16.2.	General conditions for card servicing on Visa Electron+ & Maestro:	
6.16.2.1.	Card issuance	no fee
6.16.2.2.	Re-issuance of an unexpired card /lost, stolen, damaged/	3 BGN
6.16.2.3.	Re-issuance of expired card	no fee
6.16.2.4.	Changing a card use related data – limit, balance distribution between main and additional cards, etc.	2 BGN
6.16.2.5.	Minimum balance on a card account	5 BGN

6.16.2.6.	Monthly fee for card account servicing	0.90 BGN
6.16.2.7.	"SMS notification" service activation	no fee
6.17.	Fees on transactions:	
6.17.1.	Advance payment in cash in the country	0.22 BGN
6.17.2.	Advance payment in cash abroad	4 BGN +1%
6.17.3.	Cash withdrawal from ATM of the Bank	0.22 BGN
6.17.4.	Cash withdrawal from ATM of another bank in the country	0.82 BGN
6.17.5.	Cash withdrawal from ATM abroad	4 BGN +1%
6.17.6.	Goods and services payment at merchant in Bulgaria	no fee
6.17.7.	Goods and services payment abroad	no fee
6.17.8.	Virtual (POS terminal) payment	0.25 BGN
6.18.	Additional fees:	
6.18.1.	Card blocking and unblocking – in total	7 BGN
6.18.2.	Ungrounded transaction tracer	20 BGN
6.18.3.	Generation of a new PIN code (only for VISA Electron & VISA Electron+)	3 BGN
6.18.3.1	Card unblocking after tree times incorrect PIN code input	2 BGN
6.18.4.	PIN change at ATM in Bulgaria	no fee
6.18.5.	Account report from ATM in Bulgaria	0.22 BGN
6.18.6	Card received in another financial centre	5 BGN
6.18.8.	Opening of an arbitration procedure for transaction contested abroad	150 EUR
6.18.9.	Administrative fee of the Arbitration Commission for examining transaction contested abroad	250 EUR

E. International Visa Classic cards – 2-year validity, issued in BGN, EUR and USD

		Card with minimum account balance	Card with a loan granted – full repayment	Card with a loan granted - partial repayment
6.19.	General conditions depending on card type:			
6.19.1.	Account opening	no fee	no fee	no fee
6.19.2.	Issuance of all types of cards	no fee	no fee	no fee
6.19.3.	Express issuance of all types of credit cards within three business days of request date	10 EUR	20 EUR	20 EUR
6.19.4.	Re-issuance of an unexpired card (lost, damaged)	10 EUR	10 EUR	10 EUR
6.19.5.	Renewal of an expired card	no fee	no fee	no fee
6.19.6.	Change of parameters (limits) on all types of cards	5 EUR	5 EUR	5 EUR
6.19.7.	Annual fee for maintenance of main card and/or additional card	10 EUR	15 EUR	15 EUR
6.19.7.1.	Minimum account balance for each card issued on a card account	50 EUR		
6.19.8.	"SMS notification" service activation	no fee	no fee	no fee
6.20.	Fees on transactions:			
6.20.1.	Cash withdrawal from ATM of the Bank in the country	1 EUR	1 EUR	1 EUR
6.20.2.	Cash withdrawal from another bank's ATM in Bulgaria	2 EUR	2 EUR	2 EUR
6.20.3.	Cash withdrawal from ATM abroad	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR
6.20.4.	Checking of balance on ATM and PIN code change	0.10 EUR	0.10 EUR	0.10 EUR
6.20.5.	Goods and services payment at merchants in Bulgaria and abroad	no fee	no fee	no fee
6.20.6.	Receiving funds on credit cards	no fee	no fee	no fee
6.20.7.	Advance payment in cash at POS terminal in a Bank's office in Bulgaria	1% of the amount	1% of the amount	1% of the amount
6.20.8.	Advance payment in cash at POS terminal in the office of another bank in Bulgaria and abroad	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR
6.20.9.	Refused transaction	0.30 EUR	0.30 EUR	0.30 EUR

6.21.	Additional fees			
6.21.1.	Monthly statement upon request in the Bank	no fee	no fee	no fee
6.21.2.	Monthly statement by mail	no fee	no fee	no fee
6.21.3.	Card blocking	10 EUR	10 EUR	10 EUR
6.21.4.	Card deblocking	5 EUR	5 EUR	5 EUR
6.21.5.	Generation of new PIN code	3 EUR	3 EUR	3 EUR
6.21.5.1	Card unblocking after three times incorrect PIN code input	2 EUR	2 EUR	2 EUR
6.21.6.	Ungrounded transaction tracer	20 EUR	20 EUR	20 EUR
6.22.	Fee for exceeded credit limit / breached minimum account balance	no fee	no fee	no fee
6.23.	Fee for delayed payment	no fee	no fee	no fee
6.24.	Account debiting in a monthly settlement	no fee	no fee	no fee
6.25.	Insurance package on a card	no fee	no fee	no fee
6.26.	Minimum transaction amount for filing a claim	25 EUR	25 EUR	25 EUR
6.27.	Opening of an arbitration procedure for transaction contested abroad	150 EUR	150 EUR	150 EUR
6.28.	Administrative fee of the Arbitration Commission for examining transaction contested abroad	250 EUR	250 EUR	250 EUR

F. INTERNATIONAL VISA GOLD CARDS/MasterCard Business - 2-YEAR VALIDITY, ISSUED IN BGN, EUR AND USD

		Card with minimum account balance	Card with a loan granted – full repayment	Card with a loan granted – partial repayment
6.29.	General conditions depending on the type of the card:			
6.29.1.	Account opening	no fee	no fee	no fee
6.29.2.	Issuance of all types of credit cards	no fee	no fee	no fee
6.29.3.	Express issuance of all types of card within three business days of request submission	20 EUR	40 EUR	40 EUR
6.29.4.	Re-issuance of an unexpired card (lost, damaged)	20 EUR	20 EUR	20 EUR
6.29.5.	Renewal of an expired card	no fee	no fee	no fee
6.29.6.	Change of parameters (limits) on all types of cards	5 EUR	5 EUR	5 EUR
6.29.7.	Annual fee for maintaining a main card and/or additional card	20 EUR	32 EUR	32 EUR

6.29.7.1.	Minimum account balance for each card issued on a card account	200 EUR		
6.29.8.	"SMS notification" service activation	no fee	no fee	no fee
6.30.	Fees on transactions:			
6.30.1.	Cash withdrawal from ATM of the Bank in Bulgaria	1 EUR	1 EUR	1 EUR
6.30.2.	Cash withdrawal from another bank's ATM in Bulgaria	2 EUR	2 EUR	2 EUR
6.30.3.	Cash withdrawal from ATM abroad	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR
6.30.4.	Balance checking at ATM and PIN code change	0.10 EUR	0.10 EUR	0.10 EUR
6.30.5.	Goods and services payment at merchants in Bulgaria and abroad	no fee	no fee	no fee
6.30.6.	Receiving funds on credit cards	no fee	no fee	no fee
6.30.7.	Advance payment in cash at POS terminal in a Bank's office in Bulgaria	1% of the amount	1% of the amount	1% of the amount
6.30.8.	Advance payment in cash at POS terminal in the offices of other banks in Bulgaria and abroad	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR	3 EUR + 1% of the amount, min 3.5 EUR
6.30.9.	Refused transaction	0.30 EUR	0.30 EUR	0.30 EUR
6.31.	Additional fees			
6.31.1.	Monthly statement upon request in the Bank	no fee	no fee	no fee
6.31.2.	Monthly statement by mail	no fee	no fee	no fee
6.31.3.	Card blocking	10 EUR	10 EUR	10 EUR
6.31.4.	Card deblocking	5 EUR	5 EUR	5 EUR
6.31.5.	Generation of new PIN code	3 EUR	3 EUR	3 EUR
6.31.5.1	Card unblocking after three times incorrect PIN code input	2 EUR	2 EUR	2 EUR
6.31.6.	Ungrounded transaction tracer	20 EUR	20 EUR	20 EUR
6.32.	Fee for exceeded credit limit / breached minimum account balance	no fee	no fee	no fee
6.33.	Delayed payment	no fee	no fee	no fee
6.34.	Card debiting for monthly settlement	no fee	no fee	no fee
6.35.	Insurance package on a card	no fee	no fee	no fee
6.36.	Minimum transaction amount for filing a claim	25 EUR	25 EUR	25 EUR
6.37.	Initiation of arbitration procedure for transaction contested abroad	150 EUR	150 EUR	150 EUR
6.38.	Administrative fee of the Arbitration Commission for examining transaction contested abroad	250 EUR	250 EUR	250 EUR

CHAPTER IV - SERVICES AND OPERATIONS IN FOREIGN CURRENCY

SECTION 7 - FOREIGN CURRENCY TRANSLATION

7.1.	The Bank applies same value date in debiting/crediting correspondent accounts as regards internal payments between clients of the Bank (virement)	
7.2.	Value dates for FCY interest accounts in payments with other banks:	
7.3.	Where payment is made via "nostro" account of the Bank with its correspondents for debiting prior to the value date set in the order of MKB Unionbank AD	1 working day
7.6.	For adjusting operations on interest accounts the value date of the adjusting operation is set	
7.7.	The Bank sets a compensated value date for operations about which information is received that they have a value date before the day of receiving information	
7.8.	In case of a lost profit or proximate damages for the Bank on the operations under item 8.7. the current date is considered as the value date	
7.9.	In case of correspondent agreements signed - as per the conditions therein	
7.10.	The value date is considered as interest rate day	

SECTION 8 - FOREIGN CURRENCY PURCHASE AND SALE

8.1.	Purchase and sale of FCY is made by the Bank at publicly announced exchange rates	
8.2.	Deviations from the exchange rates are only admitted after coordination with Treasury	
8.3.	No comission is charged on FCY purchase and sale from/to the Bank	

SECTION 9 - FOREIGN CURRENCY TRANSFERS
(Cross-border credit transfers)

9.1.	Intra-bank transfer	
9.1.1.	Outgoing transfer	3 EUR
9.1.2.	Incoming transfer	no fee
9.2.	Intra-bank transfer to the accounts of one and the same client	no fee
9.3.	Interbank outgoing transfer	
9.3.1.	In equivalent of up to EUR 2,000	5 EUR (fee under 9.4.1. and 9.4.2 excluded)
9.3.2.	In equivalent above EUR 2, 000	
9.3.2.1.	Outgoing ordinary transfer	0.15% min.10 EUR, max. 250 EUR
9.3.2.2.	Outgoing ordinary transfer (via e-banking)	0.12% min.8 EUR, max. 230 EUR

9.3.3.	Outgoing express transfer (with value date 1 bank day after the order receipt date)	
	- Payment ordered in a Bank's unit	0.25% (min. 35 EUR; max.400 EUR)
	-Payment ordered by e-banking	0.20% (min.30 EUR; max. 300 EUR)
9.3.4.	Outgoing express (with a value date the order receipt date)	
	- Payment ordered in a Bank's unit	0.25% (min. 65 EUR;max. 450 EUR)
	- Payment ordered by e-banking	0.20% (min. 60 EUR; max. 350 EUR)
9.3.5.	Incoming transfers:	
9.3.5.1.	In equivalent of up to 10, 000 EUR	5 EUR, no fee under item 9.4.1
9.3.5.2.	In equivalent exceeding 10, 000 EUR	0.1% max. 150 EUR
9.3.5.3.	In favour of a client for opening term and savings deposits	5 EUR (no courier charge)
9.3.5.4.	In favour of a person who is not a client of the Bank	0.25 %, min. 10 EUR max. 150 EUR
9.3.5.5.	In equivalent of up to 100 EUR	no fee and no charge fee 9.4.1.
9.4.	Other fees on FCY transfers	
9.4.1.	For courier charges (for every crediting and debiting of FCY account)	5 EUR
9.4.2.	For every SWIFT message	15.00 EUR
9.4.3.	For sending SWIFT message for FCY transfer executed by the Bank and ordered by the client by e-mail ("UnionVesti" service)	monthly fee 10.00 BGN or 5 FCY units
9.4.4.	For a change in a client's order the Bank collects commission	30 EUR
9.4.5.	For cancellation of already ordered transfer (if possible)	30 EUR
9.4.6.	For non-payment tracer when the respective correspondent account of the Bank is correctly debited the Bank collects commission	20 EUR
9.4.7.	For manual processing of received transfer and tracer	10 EUR
9.4.8.	For return at beneficiary's request of a transfer received from another bank	the same commission is collected as that on outgoing FCY transfer according to the tariff
9.4.9.	For express transmission of a transfer on client order on the day of order submission to the Bank (express SWIFT)	10.00 EUR
9.4.10.	When exchanging one type of currency with another (arbitration) in non-cash payments (irrespective of the form of payment) the Bank applies buy/sell exchange rate for the respective types of currencies on the date of receipt of the payment order	
9.4.11.	All orders for FCY transfers deposited in the Bank by 3.00 p.m. are recorded with current date and executed with value date two bank days for the respective currency from the date of receipt. At client request and where possible, the Bank makes payments with earlier value date than the above one, for which extra commission for express transfer is charged	
9.4.12.	For payments by free transfer on issued or advised by the Bank documentary instruments the Bank collects all due commissions for the respective type of documentary instrument specified in the Tariff	

9.4.13.	Conditional free transfers are treated as documentary LC and relevant commission is collected	
9.4.15.	Foreign currency transfers make with one SWIFT message MT 103. Foreign currency transfers make with two SWIFT message MT 103 + MT 202 (effects) on client order and whenever possible for the Bank, are charged with additional commission	10.00 EUR
<u>SECTION 10 - DOCUMENTARY PAYMENTS</u>		
<u>A. ADVISING OF GUARANTEES</u>		
10.1.	For advising, confirmation, changes etc. on guarantees issued by other banks, commissions are collected according to their conditions as per the Tariff of the Bank for foreign banks. Where the conditions of the guarantee specify that they are for the account of the beneficiary in the country, they are collected by the beneficiary as follows:	
10.1.1.	For advising without confirmation /re-issuance/	0.1%, min. 50 EUR max.500EUR
10.1.2.	For advising with confirmation /re-issuance/	by arrangement, but not less than 0.4 %, min. 100 EUR
10.1.3.	For advising of change	30 EUR
10.2.	Documentary guarantees of LC characteristics are treated as LC	
<u>B. DOCUMENTARY LETTERS OF CREDIT</u>		
10.3.	The Bank collects commissions for documentary LC opened with other banks, per quarter or part thereof	
10.3.1.	For direct opening without confirmation by another bank	0.2%, min. 50 EUR
10.3.2.	For opening and confirmation by another bank	0.2%, min. 100 EUR + commissions of the confirming bank
10.3.3.	For change of the conditions /without increase, continuation and confirmation/	50 EUR
10.3.4.	Commission is collected for a notice of LC opening	50 EUR
10.3.5.	For LC cancellation prior to expiry of its term and after a written consent by the advising bank	50 EUR
10.3.6.	For revolving LC or for increase of the amount of the LC a commission is collected on the revolving amount or the increase as per item 10.3.1. or 10.3.2. depending on the type of LC	
10.3.7.	For LC opened with note "about" or another specific increase, commissions are collected on the amount of the LC, increased by 10% or by the indicated specific increase	
10.3.8.	For entry in a new quarter, the Bank collects commission on the residual amount of the LC as per item 10.3.1. or depending on its type, and for extension of its validity within the quarter for which the commission is already collected under item 10.3.1., a commission under item 10.3.3 is collected	
10.3.10.	For preliminary study, preparation of opinion and drafting of a text of instrument for upcoming documentary payment at client request	50 EUR
10.3.11.	For processing of documents which contain a bill of lading issued on order of MKB Unionbank AD /without pre-agreement with the Bank/ and endorsement of a bill of lading	0.4 % on the amount of the documents
10.4.	Documentary LC opened by other banks:	
10.4.1.	For advise without confirmation	0.1%, min. 50 EUR max 500 EUR
10.4.2.	For advise with confirmation	0.4%, min. 100 EUR

10.4.3.	For advise of changes	50 EUR
10.4.4.	For processing, sending of documents, payment - on the amount of the documents	0.15%, min. 50 EUR
10.4.5.	For transfer of LC without commitment to MKB Unionbank AD	0.2 %
10.4.5.1.	For assignment of receivable of documents of received documentary letter of credit	LIBOR / EURIBOR depending on term of deferred payments and currency of LC + 4%
10.4.6.	On presented unfit documents on LC the Bank returns the documents for additional handling and completion and collects one-off fee	50 EUR
10.4.7.	For unfit documents received from another bank on LC opened by MKB Unionbank AD deduction from the payment amount is made for every single set/every single payment	50 EUR
10.4.8.	On expiry of LC validity without using the LC, the Bank collects the same commission on the LC amount as the one collected under item 10.3.1. or 10.3.2.	
10.4.9.	For increasing the amount the Bank collects the same commission on the increase as the one collected for LC advise	
10.4.10.	For revolving LC the Bank collects the same commission on the revolving amount as the one collected for a new LC.	
10.4.11.	For advise of LC opened with note "about" or another specific increase, the Bank collects commission for advising on the LC amount increased by 10% or by the specific increase	
10.4.12.	For deferred payment for commitment taken by the Bank /acceptance/	by arrangement, min. 50 EUR per month
10.4.13.	For issuance/advise of assignment of proceeds on LC at the time of issue/advise, and for payment of issued/advise cession a commission is collected as per Section 9 - Transfers	50 EUR, one-off
<u>C. DOCUMENTARY COLLECTIONS</u>		
10.6.	The Bank collects fees and commissions for documentary collections handling	
10.6.1.	For collection documents received from other banks against payment, acceptance, or without payment	0.2 %, min. 30 EUR on the amount of the documents
10.6.2.	For sending collection documents, incl. commercial paper (bills of exchange, promissory notes, etc.)	0.2 %, min. 30 EUR on the amount of the documents
10.6.3.	For change of the terms for collection orders, tracers on non-payment or return of unpaid collection documents	30 EUR
10.6.4.	For endorsement of a bill of lading issued on order of "MKB Unionbank" AD /without pre-agreement with the Bank/ and delivery to a client of the Bank is charged with additional commission	30 EUR
<u>D. CHEQUES</u>		
10.7.	The Bank collects fees and commissions for processing of cheques	
10.7.1.	For issuance of registered cheques	0.15%, min. 10 EUR; max. 150 EUR
10.7.2.	For sale of traveller's cheques	1%, min. 10 EUR
10.7.3.	For cancellation or re-issuance of cheques on demand (fault) of the client	10 EUR per cheque
10.7.4.	For collection of cheques	

10.7.4.1.	For collection with a condition for payment of the amount to the client after receipt of payment on the cheque accepted for collection	0.2%, min. 10 EUR
10.7.4.2.	For collection with a condition for payment of the amount to the client "under reserve" at the time of receipt of the cheque for collection	by arrangement, min. 25 EUR
<u>E. OTHER FEES AND COMMISSIONS FOR DOCUMENTARY INSTRUMENTS</u>		
10.8.	For SWIFT messages on documentary instruments:	
10.8.1.	For SWIFT by which the Bank transmits the full text of LC, guarantee, counterguarantee to another bank	50 EUR
10.8.2.	For every other SWIFT message on documentary instruments	15 EUR
10.9.	For courier charges (for every crediting and debiting of FCY account) on documentary instruments	5 EUR
10.10.	Payments on documentary instruments are executed with spot value date (two bank days after the date of receipt). At client request, the Bank can use express values which are charged with extra commission	
10.10.1.	With value date 1 bank day after the order receipt date	30 EUR
10.10.2.	With a value date the order receipt date	60 EUR
	Notes:	
	<i>Commissions on documentary LC and guarantees are due regardless of whether LC and guarantees are realised or not and are not subject to refund.</i>	
	<i>Commissions for issue of documentary LC and guarantees are charged and collected for the entire period of validity on the total amount and are not subject to refund on reduction of the Bank's commitment, and commissions for acceptance are charged and collected at the time of acceptance of the entire period of deferral.</i>	
	<i>The Bank handles documentary LC and collections in accordance with the effective Uniform Rules and Customs for Documentary LC and the Uniform Rules for Collections.</i>	

CHAPTER V - OTHER

SECTION 11 - OTHER BANK SERVICES AND OPERATIONS IN NATIONAL AND FOREIGN CURRENCY

11.1.	Discounting of commercial paper (securities) in BGN	by arrangement
11.2.	Discounting of proceeds from abroad in FCY	by arrangement
11.3.	Endorsement of bills of exchange	by arrangement
11.4.	Collection of bank information from abroad at client request	by arrangement +VAT
11.5.	Consultation on FCY financial, market and other issues and expert assessments relating to FCY operations, preparation of commodity documents, commercial paper, texts of guarantees and LC	by arrangement +VAT
11.6.	Consultation on privatisation issues (analyses, evaluation)	by arrangement +VAT
11.7.	Consultations on economic, market and investment issues, market research, evaluation of movable and immovable property, establishment of joint ventures, etc.	by arrangement +VAT
11.8.	Other consultant and expert opinions	by arrangement +VAT
11.9.	Issue of references for clients of the Bank:	
11.9.1.	In Bulgarian	50.00 BGN +VAT
11.9.2.	In foreign language	50 EUR +VAT
11.10.	Issue of certificates	
11.10.1.	In Bulgarian	20.00 BGN +VAT
11.10.2.	In foreign language	20 EUR +VAT
11.11.	Checking a code of a message intended for another financial institution by using a code with MKB Unionbank AD as well as for providing a code to another financial institution	25 EUR
11.12.	Additional written reports on bank operations and statements:	
11.12.1.	For the current year	10.00 BGN + 0.25 BGN per accounting operation or statement +VAT
11.12.2.	For previous years	50.00 BGN + 0.25 BGN per accounting operation or statement +VAT
11.12.3.	For preparation of an answer relating to audit examination	by arrangement min.100 BGN +VAT
11.13.	Photocopy of bank documents	1.00 BGN per page +VAT
11.14.	Query about expected transfer, opening of LC and other payments - additionally, besides the actual costs for the message	10 EUR
11.15.	Servicing of pension funds and Collective Investment scheme as depository bank	by arrangement +VAT
11.16.	Home banking:	
11.16.1.	For installation	80 BGN installation fee +VAT
11.17.	Monthly subscription for paid section of Internet banking	1 BGN

11.18.	Monthly subscription fee for a service Internet banking	5 BGN					
SECTION 12 - OTHER FEES AND COMMISSIONS							
12.1.	For telex transmission - advise note to customs offices:						
12.1.1.	Within the working day						5 BGN +VAT
12.1.2.	On the following working day						3 BGN +VAT
12.2.	For messages transmitted by fax:						
12.2.1.	For every page transmitted in the country						
12.2.1.1.	Within the working day						1.50 BGN +VAT
12.2.1.2.	On the following working day						1.00 BGN +VAT
12.2.2.	If the fax is transmitted abroad, for every page						the fee on item 13.2.1.1 or item 13.2.1.2 + 5.00 BGN +VAT
12.3.	For special courier:						
	for abroad						at actual amount, but not less than 50 EUR +VAT
	for the country						at actual amount, but not less than 10 EUR +VAT
12.4.	for registered post						
	for the country						5 EUR +VAT
	for abroad						7 EUR +VAT
12.5.	For higher than standard value of the service performed						by arrangement +VAT
12.6.	Tariff for renting of safes in the Public Vaults of MKB Unionbank AD*						
	Amount	1 day	Up to 10 days	Up to 30 days	Up to 90 days	Up to 180 days	Up to 360 days
	5/25/38 cm	BGN 0	BGN 8,00	BGN 12,00	BGN 20,00	BGN 35,00	BGN 70,00
	5/30/48 cm	BGN 10,00	BGN 12,00	BGN 17,00	BGN 27,00	BGN 47,00	BGN 112,00
	10/28/38 cm	BGN 10,00	BGN 12,00	BGN 17,00	BGN 27,00	BGN 47,00	BGN 112,00
	7.5/30/48 cm	BGN 10,00	BGN 14,50	BGN 27,00	BGN 37,00	BGN 57,00	BGN 130,00
	15/30/48 cm	BGN 10,00	BGN 17,00	BGN 37,00	BGN 47,00	BGN 62,00	BGN 148,00
	15/30 cm	BGN 10,00	BGN 17,00	BGN 37,00	BGN 47,00	BGN 62,00	BGN 148,00
	20/28/38 cm	BGN 10,00	BGN 17,00	BGN 37,00	BGN 47,00	BGN 62,00	BGN 148,00
	20/30/48 cm	BGN 10,00	BGN 22,00	BGN 47,00	BGN 57,00	BGN 72,00	BGN 171,00
	28/60/35 cm	BGN 10,00	BGN 22,00	BGN 47,00	BGN 57,00	BGN 72,00	BGN 171,00
	30/30/48 cm	BGN 10,00	BGN 24,50	BGN 57,00	BGN 62,00	BGN 87,00	BGN 190,00
	30/30 cm	BGN 10,00	BGN 24,50	BGN 57,00	BGN 62,00	BGN 87,00	BGN 190,00
12.7.	Delay fee /per day/						BGN 20.00
12.8.	Included in the price of the public vault are 2 visits per month.						
12.8.1.	For every other visit						BGN 12.00

	* The rent prices, delay fee and visit fee other than those agreed are with included VAT.		
12.9.	For sms and e-mail notification the Bank collects fee for each message, as follows:	SMS	e-mail
12.9.1.	balance on account (daily or weekly)	0.20 BGN	0.04 BGN
12.9.2.	accounting transaction	0.20 BGN	0.04 BGN
12.9.3.	transfer to the account (incoming and/ or outcoming)	0.20 BGN	0.04 BGN
12.9.4.	upcoming maturity of deposit	0.20 BGN	0.04 BGN
12.9.5.	renewal automatically of deposit	0.20 BGN	0.04 BGN
12.9.6.	entrance in the system for Internet banking	0.06 BGN	0.00 BGN
12.9.7.	upcoming overdraft loans maturity	0.20 BGN	0.04 BGN
12.9.8.	3 days before instalment of loan	no fee	no fee
12.9.9.	1 days after credit instalment delay	no fee	no fee
12.9.10.	decreasing overdraft limit	0.20 BGN	0.04 BGN
12.9.11.	30 days before the deadline for overdraft complete utilization	0.20 BGN	0.04 BGN
12.9.12.	3 days before credit card instalment due	no fee	no fee
12.9.13.	1 day after credit card instalment delay	no fee	no fee
12.9.14.	sending TAN code via SMS	0.10 BGN	
CHAPTER VI - ADDITIONAL PROVISIONS			
<u>SECTION 13 - ADDITIONAL PROVISIONS</u>			
13.1.	Under a special arrangement or for performance of extra work and assumption of atypical responsibilities to certain clients of the Bank the latter reserves the right to collect fees and commissions other than those specified in this Tariff.		
13.2.	The Bank reserves the right to require extra commission when execution of a client order entails extra work or atypical responsibility.		
13.3.	For services not included in the Tariff the Bank collects fees and commissions by arrangement.		
13.4.	Besides the specified fees and commissions, the ordering client pays also expenses in the country and abroad, incl. postage, telegraphic, telex for SWIFT messages relating to execution of a client's order, incl. those of foreign banks, unless the ordering customer lays down expressly another condition and the Bank is able to fulfill it.		
13.5.	When the payments are ordered in not EU currency and the user is not a consumer according to the definition of the LPSPS the parties can agree the payment of the due fees or commissions to be performed in a way different from the usual one in which the beneficiary pays the fees collected by the beneficiary's bank. This is not applicable in case the transaction includes currency exchange.		
13.6.	The Bank collects the fees and commissions set out in this Tariff, from client's account in the currency that is stated by the client, as follows:		
13.6.1.	For an executed BGN operation the lev account of the client is debited with the amount of the fee and/or commission specified in the Tariff. In case of shortage on the lev account the FCY account of the client is debited and the necessary amount of the currency is purchased at the Bank's buy rate to cover the shortage.		
13.6.2.	For executed FCY transaction the FCY account of the client is debited with the amount of the fee and/or commission specified in the Tariff. In case of shortage on the FCY account the BGN or other currency account of the client is debited with the difference, calculated at the following rates of the Bank for the date of accounting of the operation: - the sell rate of the Bank for the due currency when the Bank charged the client account in BGN; - the sell rate of the Bank for the due currency and the buy rate for currency of charged client's account.		

13.6.3.	Fees and commissions of foreign banks collected from a correspondent account of the Bank in FCY are carried at the expense of the client in the respective currency. In case of shortage on a client's FCY account the respective BGN account of the client is debited with the lev equivalent of the difference calculated at the Bank's sell rate on the date of operation accounting.
13.6.4.	If there not sufficient funds on a clien's account for payment of due interest, fees and commissions, the Bank may debit any other account of the client kept with it with the due amount. When the account is kept in FCY the exchange rate of MKB Unionbank AD for the respective currency for the date of execution of the operation is applied.
13.6.5.	All commissions, fees and other expenses are collected at the time of providing the bank service unless otherwise agreed expressly. They are not subject to refund even in case of non-execution of the transaction.
13.10.	The financial fees and commissions in this Tariff, according to Art. 46 of the VAT Regulation don't put on tax VAT. The all other fees and commisions, which out of Art. 46 of the VAT Regulation lay a tax VAT. The Bank charges separately VAT due thereon.
13.11.	The Bank services licensed financial institutions by mutual agreement.
13.12.	For specific or standard products the Bank may apply conditions, fees and commissions other than those specified in the Tariff.
CHAPTER VII - FINAL	
<u>SECTION 14 - CONCLUDING PROVISIONS</u>	
14.1.	This Tariff is approved by the Management Board of MKB Unionbank AD with Protocol No 30 / 01.07.2010
14.2.	The MB of MKB Unionbank AD reserves the right to amend this Tariff by a decision and amendments enter into force after their adoption.
14.3.	The Bank's clients are notified promptly and duly of any changes in the Tariff.