



**Investment services Tariff  
for private individuals  
and legal entities**

**In effect as of 01.02.2023**

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➤ **GENERAL TERMS AND CONDITIONS**

1. The present tariff chart postulates the commissions, fees and other expenses regulated by "Texim Bank" AD, provided there aren't any explicitly agreed upon between the Bank and its clients or counterparties in relation to particular transactions.
2. The commissions, fees and other expenses, specified by the Bank, shall be in BGN and EUR. When such commissions, fees and other expenses are in another currency, they shall be calculated in the currency of the transaction and the value recalculated on the basis of Bulgarian Central Bank fixing rate of the day.

**Section I: DEALS AND TRANSACTIONS WITH FINANCIAL INSTRUMENTS TRADED IN BULGARIA**

	PRIVATE INDIVIDUALS		LEGAL ENTITIES	
	BGN	FOREIGN CURRENCY	BGN	FOREIGN CURRENCY
<b>Art. 1. GOVERNMENT BONDS REGISTERED IN BULGARIA</b>				
<b>p.1. Opening a government bonds account in the sub-register at Texim Bank AD</b>	tax-free		tax-free	
<b>p.2. Fee on processing a deal order with government bonds registered in Bulgaria*</b>	BGN 5		BGN 10	
<b>p.3. Commission* on deals with government bonds registered in Bulgaria - on the value of the deal</b>				
p.3.1. up to BGN 500 000 /EUR 250,000/ inclusive	0.1%, min. BGN 20	0.1 %, min. EUR 10	0.1 %, min. BGN 30	0.1 %, min. EUR 15
p.3.2. more than BGN 500 000 /EUR 250 000/	0.05%	0.05%	0.05%	0.05%
<b>p.4. Deal order cancellation</b>	tax-free		tax-free	
<b>p.5. Transfer of government bonds registered in Bulgaria</b>				
p.5.1. from the sub-register at Texim Bank AD to the sub-register at another depository	BGN 10	EUR 5	BGN 15	EUR 8
p.5.2. from the sub-register at another depository to the sub-register at Texim Bank AD	BGN 10	EUR 5	BGN 15	EUR 8
<b>p.6. Certificate issuance for ownership of government bonds</b>	tax-free	tax-free		
<b>p.7. Duplicate issuance of a certificate for ownership of government bonds (VAT included)</b>	BGN 12	EUR 6		
<b>p.8. Corporate event notification* (VAT included)</b>	tax-free		tax-free	
<b>p.9. Execution of instructions on corporate events (VAT included)</b>	negotiable		negotiable	
<b>p.10. Payment of government bonds with maturity date occurred – at nominal value</b>	0.025%	0.025%	0.025%	0.025%
<b>p.11. Statement on the government bonds held at the Bank, beyond the regular reports under the FIMA (VAT included)</b>	BGN 36		BGN 48	
<b>p.12. Government bonds custody fee (VAT included), calculated under methodology*</b>	0.05%, min. BGN 5		0.05%, min. BGN 10	
<b>p.13. Investor Compensation Fund fee, calculated under methodology*</b>				
p.13.1. Professional individuals and institutional clients	tax-free		tax-free	
p.13.2. Non-professional clients	0.06%, min. BGN 2		0.06%, min. BGN 4	

**\* Remarks on Art. 1, Section I:**

1. The fee under point 2 shall be collected for each submitted order and before execution of the deal.
2. The commission under point 3 shall be applied to the total value of the executed deals within the same day for one submitted order. No commission shall be applied for deals with government bonds from/for the Bank's own portfolio.
3. The Bank does not apply notification fees throughout the process of a corporate event, regardless of their number.
4. The custody fee under point 12 shall be calculated by applying the annual basis rate (in %) under Convention 30/360 to the average daily amount of the nominal value of the financial instruments for the maintenance period. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the reporting month. The custody fee shall be deducted monthly, by the end of the month following the reporting month.
5. The Investor Compensation Fund fee under point 13 shall be calculated by applying the annual basis rate (in %) under Convention 30/360 to the nominal value of the financial instruments, available at the end of the reporting calendar month, revalued under the Bank's Client Assets' Evaluation Policy. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the month. The due fee shall be deducted monthly, by the end of the month following the reporting month.
6. In case of specific and extraordinary additional costs related to the client's financial instruments, the same are transferred and owed by the client proportionally and in actual amount.

	PRIVATE INDIVIDUALS		LEGAL ENTITIES	
	BGN	FOREIGN CURRENCY	BGN	FOREIGN CURRENCY
<b>Art. 2. CORPORATE SECURITIES AND OTHER FINANCIAL INSTRUMENTS (FI) REGISTERED IN BULGARIA</b>				
<b>p.1. Opening a corporate securities account in the sub-register at Texim Bank AD</b>	tax-free		tax-free	
<b>p.2. Fee on processing a deal order with corporate securities registered in Bulgaria*</b>	BGN 5		BGN 10	
<b>p.3. Commission* on deals with stocks, rights on stocks, depository receipts on stocks, compensatory means of payment and units of mutual investment funds - on the value of the deal</b>				
p.3.1. up to BGN 1 000 inclusive	1.20%, min. BGN 6		1.20%, min. BGN 8	
p.3.2. from BGN 1 000 to BGN 10 000 inclusive	1.00%		1.00%	
p.3.3. from BGN 10 000 to BGN 50 000 inclusive	0.80%		0.80%	
p.3.4. from BGN 50 000 to BGN 100 000 inclusive	0.60%		0.60%	
p.3.5. from BGN 100 000 to BGN 500 000 inclusive	0.40%		0.40%	
p.3.6. more that BGN 500 000	negotiable		negotiable	
<b>p.4. Commission* on the value of repo transactions</b>	0.03%, min. BGN 40		0.03%, min. BGN 40	
<b>p.5. Commission* on deals with corporate and municipal bonds - on the value of the deal</b>				
p.5.1. up to BGN 100 000 /EUR 50000/ inclusive	0.25%, min. BGN 20	0.25%, min. EUR 10	0.25%, min. BGN 30	0.25%, min. EUR15
p.5.2. more than BGN 100 000 /EUR 50 000/	0.15%	0.15%	0.15%	0.15%
<b>p.6. Commission* on deals with other securities - on the value of the deal</b>	negotiable	negotiable	negotiable	negotiable
<b>p.7. Deal order cancellation</b>	tax-free		tax-free	
<b>p.8. Transfer of securities without ownership change*</b>				
p.8.1. from the sub-register at Texim Bank AD to the sub-register at another depository	BGN 10		BGN 15	
p.8.2. from the sub-register at another depository to the sub-register at Texim Bank AD	tax-free		tax-free	
<b>p.9. Depository receipt issuance by the Central Depository AD (VAT included)</b>	BGN 12		BGN 18	
<b>p.10. Corporate event notification* (VAT included)</b>	tax-free		tax-free	
<b>p.11. Execution of instructions on corporate events (VAT included)</b>	negotiable		negotiable	
<b>p.12. Payment of dividends, interest and other relevant expenditures</b>	tax-free	tax-free	tax-free	tax-free
<b>p.13. Statement on the FIs held at the Bank, beyond the regular reports submitted under the FIMA (VAT included)</b>	BGN 36		BGN 48	
<b>p.14. FI custody fee (VAT included), calculated under methodology*</b>	0.05%, min. BGN 2		0.05%, min. BGN 4	
<b>p.15. Investor Compensation Fund fee, calculated under methodology*</b>				
p.15.1. Professional individuals and institutional clients	tax-free		tax-free	
p.15.2. Non-professional clients	0.06%, min. BGN 2		0.06%, min. BGN 4	

**\* Remarks on Art. 2, Section I:**

- The fee under point 2 shall be collected for each submitted order and before execution of the deal.
- The commission under p.3-p.6 shall be applied to the total value of the executed deals within the same day for one submitted order. No commission shall be applied for deals with FI from/for the Bank's own portfolio.
- The commission under point 4 shall not be applied when the Bank is a counterpart to the transaction.
- The Bank does not apply notification fees throughout the process of a corporate event, regardless of their number.
- The custody fee under point 14 shall be calculated by applying the annual basis rate (in %) under Convention 30/360 to the average daily amount of the financial instruments for the maintenance period, revalued under to the Bank's Client Assets' Evaluation Policy. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the reporting month. The custody fee shall be deducted monthly, by the end of the month following the reporting month.
- The Investor Compensation Fund fee under point 15 shall be calculated by applying the annual basis rate (in%) under Convention 30/360 to the balance of the FI available at the end of the reporting calendar month, revalued in accordance with the Bank's Client Assets' Evaluation Policy. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the month. The due fee shall be deducted monthly, by the end of the month following the reporting month.
- In case of purchase or sale deals, as well as other transactions with FI between different counterparties, the Bank does not apply a transfer fee under the terms of Art. 2, Section I of this Tariff.
- In case of specific and extraordinary additional costs related to the client's financial instruments, the same are transferred and owed by the client proportionally and in actual amount.

**Section II: DEALS AND TRANSACTIONS WITH FINANCIAL INSTRUMENTS TRADED ON THE INTERNATIONAL MARKETS**

	PRIVATE INDIVIDUALS		LEGAL ENTITIES	
	BGN	FOREIGN CURRENCY	BGN	FOREIGN CURRENCY
<b>Art. 1. GOVERNMENT BONDS REGISTERED OUTSIDE BULGARIA</b>				
<b>p.1. Opening a government bonds account in the sub-register at Texim Bank AD</b>	tax-free		tax-free	
<b>p.2. Fee on processing a deal order with government bonds registered outside Bulgaria*</b>	BGN 5		BGN 10	
<b>p.3. Commission* on deals with government bonds registered outside Bulgaria - on the value of the deal</b>				
p.3.1. equivalent - up to EUR 500 000 inclusive		0.50%, min. EUR 60		0.50%, min. EUR 60
p.3.2. equivalent – more than EUR 500 000		negotiable		negotiable
<b>p.4. Deal order cancellation</b>	tax-free		tax-free	
<b>p.5. Transfer of government bonds registered outside Bulgaria</b>	BGN 40	EUR 20	BGN 40	EUR 20
<b>p.6. Corporate event notification* (VAT included)</b>	tax-free		tax-free	
<b>p.7. Execution of instructions on corporate events (VAT included)</b>	negotiable		negotiable	
<b>p.8. Payment of interest, principal and other relevant expenditures</b>	BGN 60	EUR 30	BGN 60	EUR 30
<b>p.9. Statement on the government bonds held at the Bank, beyond the regular reports under the FIMA (VAT included)</b>	BGN 36		BGN 48	
<b>p.10. Government bonds custody fee (VAT included), calculated under methodology*</b>	0.05%, min. BGN 5		0.05%, min. BGN 10	
<b>p.11. Investor Compensation Fund fee, calculated under methodology*</b>				
p.11.1. Professional individuals and institutional clients	tax-free		tax-free	
p.11.2. Non-professional clients	0.06%, min. BGN 2		0.06%, min. BGN 4	

**\* Remarks on Art. 1, Section II:**

- The fee under point 2 shall be collected for each submitted order and before execution of the deal.
- The commission under point 3 shall be applied to the total value of the executed deals within the same day for one submitted order. No commission shall be applied for deals with government bonds from/for the Bank's own portfolio.
- On the very day of deal settlement, the customer shall pay all additional expenses on the deal (extraordinary and additional expenses on the settlement, state taxes and other charges) at their real value.
- The Bank does not apply notification fees throughout the process of a corporate event, regardless of their number.
- The custody fee under point 10 shall be calculated by applying the annual basis rate (in %) under Convention 30/360 to the average daily amount of the nominal value of the financial instruments for the maintenance period. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the reporting month. The custody fee shall be deducted monthly, by the end of the month following the reporting month.
- The Investor Compensation Fund fee under point 13 shall be calculated by applying the annual basis rate (in %) under Convention 30/360 to the nominal value of the financial instruments, available at the end of the reporting calendar month, revalued under the Bank's Client Assets' Evaluation Policy. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the month. The due fee shall be deducted monthly, by the end of the month following the reporting month.
- In case of specific and extraordinary additional costs related to the client's financial instruments, the same are transferred and owed by the client proportionally and in actual amount.

	PRIVATE INDIVIDUALS		LEGAL ENTITIES	
	BGN	FOREIGN CURRENCY	BGN	FOREIGN CURRENCY
<b>Art. 2. CORPORATE SECURITIES AND OTHER FINANCIAL INSTRUMENTS (FI) REGISTERED OUTSIDE BULGARIA</b>				
<b>p.1. Opening a corporate securities account in the sub-register at Texim Bank AD</b>	tax-free		tax-free	
<b>p.2. Fee on processing a deal order with corporate securities registered outside Bulgaria*</b>	BGN 5		BGN 10	
<b>p.3. Commission* on stock deals, according to the market place - on the value of the deal</b>				
p.3.1. world markets /Canada, Germany, Great Britain, Switzerland, USA/		0.45%, min. EUR 35		0.45%, min. EUR 35
p.3.2. other main markets /Australia, Austria, Belgium, Denmark, Finland, France, Ireland, Italy, Netherlands, Portugal, Spain, Sweden/		0.50%, min. EUR 35		0.50%, min. EUR 35
p.3.3. other markets /Cyprus, Greece, Hong Kong, Japan, New Zealand, Singapore, South Africa and other/		negotiable		negotiable
<b>p.4. Commission* on bond deals, according to the market place - on the value of the deal</b>				
p.4.1. world markets /Canada, Germany, Great Britain, Switzerland, USA/		0.45%, min. EUR 35		0.45%, min. EUR 35
p.4.2. other main markets /Australia, Austria, Belgium, Denmark, Finland, France, Ireland, Italy, Netherlands, Portugal, Spain, Sweden/		0.50%, min. EUR 35		0.50%, min. EUR 35
p.4.3. other markets /Cyprus, Greece, Hong Kong, Japan, New Zealand, Singapore, South Africa and other/		negotiable		negotiable

<b>p.5. Commission* on deals with term financial instruments (futures and options)</b>		negotiable		negotiable
<b>p.6. Deal order cancellation</b>	tax-free		tax-free	
<b>p.7. Transfer of stocks, according to the market place</b>				
p.7.1. world markets /Canada, Germany, Great Britain, Switzerland, USA/	BGN 70	EUR 35	BGN 70	EUR 35
p.7.2. other main markets /Australia, Austria, Belgium, Denmark, Finland, France, Ireland, Italy, Netherlands, Portugal, Spain, Sweden/	BGN 100	EUR 50	BGN 100	EUR 50
p.7.3. other markets /Cyprus, Greece, Hong Kong, Japan, New Zealand, Singapore, South Africa and other/	negotiable	negotiable	negotiable	negotiable
<b>p.8. Transfer of bonds, according to the market place</b>				
p.8.1. world markets /Canada, Germany, Great Britain, Switzerland, USA/	BGN 70	EUR 35	BGN 70	EUR 35
p.8.2. other main markets /Australia, Austria, Belgium, Denmark, Finland, France, Ireland, Italy, Netherlands, Portugal, Spain, Sweden/	BGN 100	EUR 50	BGN 100	EUR 50
p.8.3. other markets /Cyprus, Greece, Hong Kong, Japan, New Zealand, Singapore, South Africa and other/	negotiable	negotiable	negotiable	negotiable
<b>p.9. Corporate event notification* (VAT included)</b>	tax-free		tax-free	
<b>p.10. Execution of instructions on corporate events (VAT included)</b>	negotiable		negotiable	
<b>p.11. Payment of dividends, interest and other relevant expenditures</b>	tax-free	tax-free	tax-free	tax-free
<b>p.12. Statement on the FIs held at the Bank, beyond the regular reports submitted under the FIMA (VAT included)</b>	BGN 36		BGN 48	
<b>p.13. FI custody fee (VAT included), according to the market place calculated under methodology*</b>				
p.13.1. world markets /Canada, Germany, Great Britain, Switzerland, USA/	0.12%, min. BGN 5		0.12%, min. BGN 10	
p.13.2. other main markets /Australia, Austria, Belgium, Denmark, Finland, France, Ireland, Italy, Netherlands, Portugal, Spain, Sweden/	0.14%, min. BGN 5		0.14%, min. BGN 10	
p.13.3. other markets /Cyprus, Greece, Hong Kong, Japan, New Zealand, Singapore, South Africa and other/	% negotiable, min. BGN 5		% negotiable, min. BGN 10	
<b>p.14. Investor Compensation Fund fee, calculated under methodology*</b>				
p.14.1. Professional individuals and institutional clients	tax-free		tax-free	
p.14.2. Non-professional clients	0.06%, min. BGN 2		0.06%, min. BGN 4	

**\* Remarks on Art. 2, Section II:**

1. The fee under point 2 shall be collected for each submitted order and before execution of the deal.
2. The commission under p.3-p.5 shall be applied to the total value of the executed deals within the same day for one submitted order. No commission shall be applied for deals with FI from/for the Bank's own portfolio.
3. On the very day of deal settlement, the customer shall pay all additional expenses on the deal (extraordinary and additional expenses on the settlement, state taxes and other charges) at their real value.
4. The Bank does not apply notification fees throughout the process of a corporate event, regardless of their number.
5. The custody fee under point 13 shall be calculated by applying the annual basis rate (in %) under Convention 30/360 to the average daily amount of the financial instruments for the maintenance period, revalued under to the Bank's Client Assets' Evaluation Policy. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the reporting month. The custody fee shall be deducted monthly, by the end of the month following the reporting month.
6. The Investor Compensation Fund fee under point 14 shall be calculated by applying the annual basis rate (in%) under Convention 30/360 to the balance of the FI available at the end of the reporting calendar month, revalued in accordance with the Bank's Client Assets' Evaluation Policy. The equivalent in BGN shall be calculated according to the Bulgarian Central Bank fixing rate for the last day of the month. The due fee shall be deducted monthly, by the end of the month following the reporting month.
7. In case of specific and extraordinary additional costs related to the client's financial instruments, the same are transferred and owed by the client proportionally and in actual amount.

### Section III: REGISTRATION AGENCY

	PRIVATE INDIVIDUALS		LEGAL ENTITIES	
	BGN	FOREIGN CURRENCY	BGN	FOREIGN CURRENCY
<b>Art. 1. Registration of pre-agreed contracts and transactions with financial instruments - commission on the value, for each party to the transaction</b>				
p.1 up to BGN 500 000 inclusive	0.50%, min. BGN 25		0.50%, min. BGN 25	
p.2 more than BGN 500 000	negotiable		negotiable	
<b>Art. 2. Donations registration*</b>	BGN 70		BGN 70	
<b>Art. 3. Inheritance registration (VAT included)*</b>	BGN 80			
<b>Art. 4. Cancellation of inheritance procedure (VAT included)</b>	BGN 24			
<b>Art. 5. Personal data amendment</b>	BGN 20		BGN 20	
<b>Art. 6. Duplicate issuance of a depository receipt (VAT included)</b>	BGN 12		BGN 12	
<b>Art. 7. Portfolio statement on financial instruments (VAT included)</b>	BGN 36		BGN 132	

**\* Remarks on Section III:**

1. The fee under Art. 2 shall be paid by the donor before the start of the donation procedure.
2. The fee under Art. 3 shall be paid before the start of the inheritance procedure and shall relate to the entire procedure, regardless of the number of heirs.

➤ **ADDITIONAL CONDITIONS**

1. Regarding fees, commissions and expenses with "VAT included", the fee shall include the due VAT, according to the VAT Act.
2. In addition to the fees and commissions specified in the Tariff, the client shall pay all actual costs such as post, telephone, telegraph, telex/SWIFT, fax, courier and any other expenses related to the execution of his orders, deals and transactions.
3. Any fees, commissions and costs in relation to investment services and activities not mentioned in this Tariff shall be specified by agreement between the customer and Texim Bank AD.

➤ **FINAL CONDITIONS**

1. This Tariff has been approved with a protocol of the Management Board №17/11.03.2021 and shall enter into force on 15.04.2021.
2. This Tariff has been amended with a protocol of the Management Board №42/24.06.2021 and shall enter into force on 28.07.2021.
3. This Tariff has been amended with a protocol of the Management Board №66/18.11.2021 and shall enter into force on 01.01.2022.
4. This Tariff has been amended with a protocol of the Management Board №67/25.11.2021 and shall enter into force on 01.01.2022.
5. This Tariff has been amended with a protocol of the Management Board №17/14.04.2022 and shall enter into force on 16.05.2022.
6. This Tariff has been amended with a protocol of the Management Board №61/22.12.2022 and shall enter into force on 01.02.2023.