

# TEXIM BANK

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## **Tariff of Interest, Fees and Commissions of Texim Bank for Individuals**

**Effective as of 10.01.2023**



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MOBILE BANKING



ONLINE BANKING

## SECTION I. ACCOUNTS

### ➤ GENERAL PROVISIONS

1. This tariff regulates the standard terms and conditions for interests, commissions, fees and other charges applied by Texim Bank AD in case that no other terms and conditions have been agreed upon between the bank and its clients or correspondents under particular transactions.
2. Banking commissions, fees, interests and other charges are collected in Bulgarian leva and euro/US dollars depending on transaction currency. If the transaction currency is different from euro/US dollars and the commissions, fees, interests and other charges are determined in euro then they are calculated in euro based on the central exchange rate quoted by the Bulgarian National Bank for the respective day.
3. The BGN equivalent of fees and commissions under BGN transactions determined in foreign currency is calculated based on the central exchange rate quoted by the Bulgarian National Bank for the respective day.
4. The appendices on the minimum opening and operating balances on bank accounts as well as for the interests charged by Texim Bank AD on bank accounts in domestic and foreign currency are an integral part of this tariff.
5. Within the meaning of this tariff the Individuals are Bulgarian and foreign citizens who have a current or a deposit account with the bank.

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article 1. Fees for opening bank accounts</b>		
item 1. Current accounts	BGN 3.00	EUR 1.60
item 2. Escrow account (special-purpose accounts)	As agreed	As agreed
item 3. Deposit accounts		
item 3.1. Deposit accounts with maturity up to 24 months	Free of charge	Free of charge
item 3.2. Deposit accounts with maturity up to 36 months		
item 3.2.1. for amounts up to BGN 200,000 or equivalent in EUR	BGN 20.00	BGN 20.00
item 3.2.2. for amounts over BGN 200,000 or equivalent in EUR	Upon agreement	Upon agreement
Item 4. Savings accounts	BGN 2.00	EUR 1.00
Item 5. Fee for verification of power of attorney for initial deposit with the Bank (including VAT)	BGN 5.00	
item 6. Accounts for investment services and activities	Free of charge	Free of charge
<b>Article 2. Monthly fees for maintenance of bank accounts and statements of the movements therein</b>		
item 1. Current accounts		
item 1.1. Current accounts	BGN 4.00	EUR 2.00
item 1.2. Accounts with debit card	BGN 2.50	EUR 1.25
item 1.3. Accounts with credit card	Free of charge	Free of charge
item.1.4. Accounts on which no payment transactions have been effected for a period of 12 (twelve) months and balances have been maintained below the minimum amount that earns interest as determined by the Bank	BGN 10.00	EUR 5.00
1.1.5. current account with attachment *the fee is due for the period from the month in which the attachment is imposed until the month in which it is raised. During the time of the attachment the fees on item 1.5., 1.1. and 1.2. are not applicable.	BGN 2.20	EUR 1.10
item 2. Conditional accounts, including Escrow accounts	As agreed	As agreed
item 3. Deposit accounts (including savings accounts of Individuals):		
Item 3.1. Accounts on which no payment transactions have been effected for a period of 12 (twelve) months and balances have been maintained below the minimum amount that earns interest as determined by the Bank	BGN 10.00	EUR 5.00
item 3.2. For the remaining accounts	Free of charge	Free of charge
Item 3.3. Savings accounts	BGN 2.50	EUR 1.30
item 4. Accounts for investment services and activities	Free of charge	Free of charge
<b>Article 3. Fees for closing accounts</b>		
Item 1. Current, L/C and special-purpose accounts	BGN 2.50	EUR/USD 1.30
Item 2. Deposit accounts	Free of charge	Free of charge
item 3. Accounts for investment services and activities	Free of charge	Free of charge
➤ <b>Notes:</b>		
1. Accounts for raising funds for medical treatment are exempt from the fee under article 1.		
2. When no funds have been provided to client's account so that the fee due can be withheld to the amount determined in the Tariff the fee is withheld up to the amount available in the account. The ex officio transactions effected by the Bank to charge the accounts are not deemed "payment transactions."		
3. Current accounts servicing a credit product concluded before 31.10.2017 are not subject to charging.		
4. Accounts in foreign currency for which no minimum interest-earning amount has been determined are charged at balances below 10 units subject to the observance of the other conditions.		

5. Monthly service fees for current and deposit/savings accounts are deducted on the last business day of the respective calendar month as the 12 (twelve) months period is being defined up to the date preceding the date when charged.		
6. Interests on bank accounts – Texim Bank AD applies interest rates on attracted funds in local and foreign currency as per the appendix on the interests on bank accounts unless otherwise provided for in the particular contract.		
7. Monthly fees for L/C accounts are deducted from holder's current account. For special-purpose accounts: as per the terms and conditions of the contract for opening and operating the accounts.		

## SECTION II. CASH TRANSACTIONS

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article.1. Cash deposits</b>		
Item 1.1. To accounts:		
-Up to BGN 3 000 / EUR 1500	BGN 2.00	EUR 1.00
-Over BGN 3 000 / EUR 1500	0.20%, min. BGN 2.00 - max. BGN 200	0.20%, min. EUR 1.00 - max. EUR 100
Item 1.1.1. To accounts, servicing credit products	Free of charge	Free of charge
Item 1.2. To term deposit accounts:	Free of charge	Free of charge
<b>Article.2. Cash withdrawal</b>		
Item 1. Cash withdrawals with prior notice:		
Item 1.1. From current account:		
-Up to BGN 3 000 / EUR 1500	BGN 3.00	EUR 1.50
-Over BGN 3 000 / EUR 1500	0.40%, min. BGN 5.00 max. BGN 200	0.40%, min. BGN 5.00 - max. BGN 200
Item 1.2. From saving accounts:		
-Up to BGN 3 000 / EUR 1500	BGN 2.00	EUR 1.00
-Over BGN 3 000 / EUR 1500	0.40%, min. BGN 5.00 - max. BGN 200	0.40%, min. BGN 5.00 - max. BGN 200
Item 1.3. From term deposit on maturity date	Free of charge	Free of charge
Item 1.4. From term deposit – early withdrawal		
- Up to BGN 3 000/EUR 1 500	BGN 2.00	EUR 1.00
- Over BGN 3 000 / EUR 1500	0.40%, min. BGN 5.00 - max. BGN 200	0.40%, min. BGN 5.00 - max. BGN 200
Item 2. Cash withdrawals without prior notice:		
Item 2.1. From current account:		
-Up to BGN 3 000 / EUR 1 500	BGN 5.00	EUR 3.00
-From BGN 3 000/ EUR 1 500 to BGN 10 000 /EUR 5 000	BGN 5.00 + 0.60%	EUR 3.00 + 0.60%
-Over BGN 10 000/ EUR 5 000	BGN 5.00 + 0.80%	EUR 3.00 + 0.80%
Item 2.2. From saving accounts:		
-Up to BGN 3 000 / EUR 1 500	BGN 5.00	EUR 3.00
-From BGN 3 000/ EUR 1 500 to BGN 10 000 /EUR 5 000	BGN 5.00 + 0.60%	EUR 3.00 + 0.60%
-Over BGN 10 000/ EUR 5 000	BGN 5.00 + 0.80%	EUR 3.00 + 0.80%
Item 2.3. From term deposit	Free of charge	Free of charge
Item 2.4. From term deposit – early withdrawal		
-Up to BGN 3 000 / EUR 1 500	BGN 5.00	EUR 3.00
-From BGN 3 000/ EUR 1 500 to BGN 10 000 /EUR 5 000	BGN 5.00 + 0.60%	EUR 3.00 + 0.60%
-Over BGN 10 000/ EUR 5 000	BGN 5.00 + 0.80%	EUR 3.00 + 0.80%
<b>Article.3. Other cash transactions</b>		
Item 1. If prior notice is given and then withdrawal is canceled or if the withdrawal amount is reduced on the day of withdrawal the bank collects a commission amounting to:	0.65%, on the entire amount	0.65%, on the entire amount
Item 2. Cash transactions for amounts over BGN 100 000 / EUR 100 000	As agreed	As agreed
Item 3. Acceptance of coins at the cash desk		
Item 3.1. by depositing them to account		
-for amounts up to BGN 50.00	Free of charge	
-for amounts over BGN 50.00	2.50%, min. BGN 5.00	
item 3.2. without depositing them to account (exchange for banknotes)	5.00%, min. BGN 5.00	
item 4. For verification of banknotes without depositing them to account for persons who are not clients of Texim Bank AD	0.50%	1.00%
item 5. For replacement and exchange of banknotes(excluding those under Regulation 18 of BNB – free of charge) for persons who are not clients of Texim Bank AD	1.00%	2.00%

<b>Notes:</b>	
1.	Article 3. "Other cash transactions", item 5 "For replacement and exchange of banknotes, without depositing them to account for persons who are not clients of Texim Bank AD":
1.1.	For withdrawals over BGN 3000 or EUR 1500 (equivalent in USD) the customer should make a to 14.00 on the previous working day
1.2.	For withdrawals in currencies other than BGN, EUR and USD are required in advance
1.3.	Amounts over BGN 10 000, EUR 5,000 (or equivalent in other foreign currency) should be announced 2 working days in advance.
1.4.	For withdrawals over BGN 20,000 (or their equivalent in foreign currency) on working days after 17.30 hours and on Saturdays and holidays is not allowed without prior notice.
1.5.	Withdrawing cash without prior request is done in case the bank office has the exceedance over cash surplus.
1.6.	Fees under Art. 1 and Art. 2 shall not be applied to deposit accounts at maturity.

### SECTION III. PAYMENTS

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article 1. Intra-bank payments on bank accounts between clients of Texim Bank AD</b>		
Item 1. For payments initiated at bank's counters, including automatic fixed payments, including automatic transfers Push/Pull, payment with 10 digit code:		
-At the bank's counters	BGN 2.50	EUR 1.25
-Via Internet Banking / Mobile Banking	BGN 0.50	EUR 0.25
Item 2. For utility payments	BGN 0.40	
Item 3. For initiating payment order for direct debit		
-At the bank's counters	BGN 0.60	
-Via Internet Banking / Mobile Banking	BGN 0.50	
Item 4. For payments under initiated payment orders for direct debit:		
Item 4. 1. By a single line transfer order:		
-At the bank's counters	BGN 0.90	
-Via Internet Banking / Mobile Banking	BGN 0.80	
Item 4.2. by a multi line transfer order:		
-At the bank's counters	BGN 2.00	
-Via Internet Banking / Mobile Banking	BGN 1.60	
Item 5. For acceptance and processing of orders for mass payments		
Item 5.1. For transfers from accounts of legal persons to accounts of Individuals for transferring remuneration under employment contracts or part thereof as well as for transferring amounts under social aid and employment programs:		
-At the bank's counters	Free of charge	
-Via Internet Banking / Mobile Banking	Free of charge	
Item 5.2. For other payments:		
-At the bank's counters	BGN 0.60	
-Via Internet Banking / Mobile Banking	BGN 0.40	
<b>Article 2. Intra-bank payments of the same client, including automatic fixed payments, including automatic transfers Push/Pull</b>		
-At the bank's counters	BGN 2.00	EUR 1.00
-Via Internet Banking / Mobile Banking	Free of charge	
<b>Article 3. Interbank non-cash payments in domestic currency initiated by a client of Texim Bank AD</b>		
Item 1. Interbank non-cash payments in BGN		
-At the bank's counters	BGN 5.00	
-Via Internet Banking / Mobile Banking	BGN 1.00	
Item 2. For initiating a payment order for direct debit		
-At the bank's counters	BGN 4.00	
-Via Internet Banking / Mobile Banking	BGN 1.00	
Item 3. For payments to administrators of public receivables initiated at Bank's counters:		
Item 3.1. By a single-line transfer order:		
-At the bank's counters	BGN 1.70	
-Via Internet Banking / Mobile Banking	BGN 0.90	
Item 3.2. By a multi-line transfer order		
- At the bank's counters	BGN 7.00	
-Via Internet Banking / Mobile Banking	BGN 3.00	
Item 4. For acceptance and processing of orders for mass payments:		
-At the bank's counters	BGN 2.00	
-Via Internet Banking / Mobile Banking	BGN 1.00	
Item 5. For payments initiated from attached accounts:		
Item 5.1. By transfer via BISERA	BGN 18.00	
Item 5.2. By transfer via RINGS	BGN 25.00	

<b>Article 4. Interbank payments in domestic currency with cash depositing</b>		
Item 1. Transfer through BISERA	Up to BGN 500 - BGN 7.00 over BGN 500 - BGN 7.00 + 0.5% for the amount exceeding BGN 500	
Item 2 Transfer through RINGS	1.00%, min. BGN 30.00	
<b>Article 5. Upon transfer cancellation and/or charge-back upon ordering party's / depositor's request because of an error made by him/her</b>		
<b>Article 6. Intra-bank and interbank non-cash transfers received by clients of the Bank</b>		
<b>Article 7. Payments via RINGS</b>		
-At the bank's counters	BGN 20.00	
-Via Internet Banking / Mobile Banking	BGN 12.00	
<b>Article 8. Transfers received from other banks</b>		
<b>Article 9. Ordered interbank transfers in EUR in the European Economic Area</b>		
Item 1. For amount up to EUR 50 000,00		
- At the bank's counters		EUR 2.56
- Via Internet Banking / Mobile Banking		EUR 0.51
Item 1. 2. For amount over EUR 50 000,00		
- At the bank's counters		EUR 10.23
- Via Internet Banking / Mobile Banking		EUR 6.14
Item.3. For ordered interbank transfers to banks in the European Economic Area, for which no specific IBAN of the beneficiary is specified, the bank collects from the ordering party an additional commission		EUR 10.00
<b>Article 10. ordered interbank transfers in a non-EEA currency and in a currency other than the euro in the EEA</b>		
Item.1. From an account with „Texim Bank“ AD		
Item 1.1. SPOT value date (2 business days)		
-At the bank's counters		EUR 9.00
-Via Internet Banking / Mobile Banking		EUR 9.00
Item 1.2. TOM value date (1 business day):		
-At the bank's counters		Up to 7 500 EUR – 15.00 EUR; Over EUR 7 500.01 – EUR 18.00
-Via Internet Banking / Mobile Banking		Up to 7 500 EUR – 12.00 EUR; Over EUR 7 500.01 – EUR 15.00
Item 1.3. Value dated on the same business day:		
-At the bank's counters		0.22% (min. EUR 17.00 - max. EUR 300)
-Via Internet Banking / Mobile Banking		0.20% (min. EUR 15.00 - max. EUR 300)
Item 2. Additional fees		
Item 2. 1. For ordered interbank transfers in foreign currency with a clause: "the expenses of the other banks - at the expense of the ordering party":		
Item 2. 1. 1. Transfers in USD		USD 15.00
Item 2. 1. 2. For transfers in EUR:		
- Transfers up to EUR 2,500.00 /including/		EUR 12.50
- Transfers from EUR 2,500.01 to EUR 12,500.00 /including/		EUR 20.00
- Transfers from EUR 12,500.01 to EUR 50,000.00 /including/		EUR 30.00
- Transfers over EUR 50,000.00		EUR 50.00
Item 2.1.3. Transfers in other currency		
- Transfers up to EUR 2,500.00 /including/		EUR 15.00
- Transfers from EUR 2,500.01 to EUR 12,500.00 /including/		EUR 25.00
- Transfers from EUR 12,500.01 to EUR 50,000.00 /including/		EUR 35.00
- Transfers over EUR 50,000.00		EUR 55.00
Item 2.2. Cancellation or change of transfer of Texim Bank AD at the request of the ordering party, except for the actual costs		EUR 40.00
Item 2.3. Request for ordered transfers for other banks, at the request of the client, in addition to the actual costs		EUR 30.00
Item 2.4. Request for transfers received from other banks in addition to the actual costs		EUR 10.00
Item 2.5. To cancel or change the conditions of a posted but not broadcast transfer at the request of the ordering party		EUR 15.00
<b>➤ Notes:</b> 1. Conditional transfers are treated as documentary letters of credit. 2. Return of received transfer at beneficiary's order is treated as ordered transfer.		



3.	No SWIFT fee is paid for transfers ordered from an account with TEXIM BANK AD.	
4.	The equivalent in euros is calculated according to the BNB fixing rate.	
5.	EEA transfers in the EEA are carried out only with shared costs.	
6.	European Economic Area (EEA)	

## SECTION IV. BANK CARD TRANSACTIONS

<b>A. DEBIT CARDS</b>		
<b>INTERNATIONAL ELECTRONIC DEBIT CARDS DEBIT MASTERCARD</b>		
<b>Article 1. General terms and conditions for issuance</b>		
Item 1. Issuing a main card and additional card		Free of charge
Item 2. Immediate issuance of a debit card in an office of the Bank		BGN 1.50
Item 3. Issuing or renewing of more than one card to the same Cardholder		BGN 5.00
Item 4. Express card issuance		BGN 10.00
Item 5. Renewal due to expired validity		Free of charge
Item 6. Renewal due to loss, theft, damage and others over card's validity period		BGN 7.00
Item 7. Minimum non-reducible balance at account for each debit card issued		BGN 3.00 / EUR 1.50 / USD 1.50
<b>Article 2. Transactions with Debit MasterCard in Bulgaria</b>		
Item 1. Cash withdrawal		
- From own ATM		0.1%, мин. BGN 0.30
- From another bank's ATM		0.15%, мин. BGN 1.35
- Via POS terminal at bank's office		BGN 3 + 0.50%
- Via POS terminal at another bank's office		BGN 5 + 1%
Item 2. Payment for goods and services via POS terminal in Bulgaria		Free of charge
Item 3. Payment of bills via the Internet/ePay		Free of charge
Item 4. Cash transfers from the card via ATM and in the Internet		BGN 0.50
Item 5. Receiving cash upon purchase at a point of sale		BGN 0.30
Item 6. Transactions related to gambling and lottery games, betting and purchase of chips		0.5%
Item 7. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or virtual account/wallet top-up		0.15%
<b>Article 3. Transactions with Debit MasterCard abroad</b>		
Item 1. Cash withdrawal		
- Cash withdrawal from ATM within EEA		0.15%, мин. BGN 1.35
- Cash withdrawal from ATM outside EEA		BGN 5 + 1%
- Cash withdrawal from POS terminal within EEA		BGN 5 + 1%
- Cash withdrawal from POS terminal outside EEA		BGN 6 + 1%
Item 2. Payment for goods and services via POS terminal abroad		Free of charge
Item 3. Refunding / receiving funds to a card account through a card transactions		1.20%
Item 4. Transactions related to gambling and lottery games, betting and purchase of chips		0.5%
Item 5. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or virtual account/wallet top-up		0.15%
<b>Article 4. Additional transactions with Debit MasterCard cards</b>		
Item 1. Card blocking / unblocking fee		
- At Bank's office		BGN 3.00
- Via Internet Banking / Mobile banking		Free of charge
Item 2. Change of amount blocked in card account to be used only via bank card		
- At Bank's office		BGN 5
- Via Internet Banking		BGN 2
Item 3. Checking balances and the last 5 transactions from ATM in Bulgaria		BGN 0.40
Item 4. Checking balances from ATM abroad		BGN 1.00
Item 5. Checking balances through the system of ePay.bg		Free of charge
Item 6. Movements on card account/bank statements for a card account:		
- At Bank's office		Free of charge
- Via Internet Banking / Mobile banking		Free of charge
Item 7. Change of the daily and weekly card limits		
- At Bank's office		BGN 5.00
- Via Internet Banking / Mobile banking		BGN 1.00
Item 8. Change of PIN code from ATM by a Cardholder		Free of charge
Item 9. Reissuing of PIN code		
- At Bank's office		BGN 5.00
- Via Internet Banking / Mobile banking		BGN 2.00
Item 10. Fee for card unblocking due to 3 subsequently entered wrong PIN codes		
- At Bank's office		BGN 3
- Via Internet Banking / Mobile banking		BGN 1
Item 11. Fee for manual release of blocked amount on card current account for cards,		BGN 8.00

issued before 27.01.2020				
Item 12. Unjustified challenging of transaction		BGN 15.00		
Item 13. Refused authorization of transaction		BGN 0.15		
Item 14. Fee for re-generating an initial static password for 3DS payments on the Internet		BGN 5.00		
B. CREDIT CARDS				
CREDIT CARDS	TEXIM BANK – HOMEMAX / TEMPO	MASTERCARD STANDARD	VISA GOLD	VISA PLATINUM
Article 1. General terms and conditions for issuance				
Item 1. Issuing a card	Free of charge	Free of charge	Free of charge	Free of charge
Item 2. Express card issuance	BGN 100	BGN 100	BGN 100	Free of charge
Item 3. Renewal due to expired validity	Free of charge	Free of charge	Free of charge	Free of charge
Item 4. Renewal due to loss, theft, damage and others over card’s validity period	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00
Item 5. Annual fee for credit card maintenance	Free of charge	BGN 40.00 / collected after the end of the first year /	BGN 90.00 / collected after the end of the first year /	BGN 200.00 / collected after the end of the first year /
Item 6. Delivery of a card to a specified address in Bulgaria	Free of charge	BGN 10.00	BGN 10.00	BGN 10.00
Item 7. Express delivery of a card to a specified address in Bulgaria	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
Article 2. Transactions with credit cards in Bulgaria	TEXIM BANK – HOMEMAX / TEMPO	MASTERCARD STANDARD	VISA GOLD	VISA PLATINUM
Item 1. Cash withdrawal:				
-from own ATM	BGN 3 + 2%	BGN 3 + 2%	BGN 3 + 2%	BGN 3 + 2%
-from another bank’s ATM	BGN 5 + 2%, min. BGN 10	BGN 5 + 2%, min. BGN 10	BGN 5 + 2%, min. BGN 10	BGN 5 + 2%, min. BGN 10
-via POS terminal at bank’s office	BGN 5 + 1.5%	BGN 5 + 1.5%	BGN 5 + 1.5%	BGN 5 + 1.5%
-via POS terminal at another bank’s office	BGN 8 + 1.5%, min. BGN 15	BGN 8 + 1.5%, min. BGN 15	BGN 8 + 1.5%, min. BGN 15	BGN 8 + 1.5%, min. BGN 15
Item 2. Payment for goods and services via POS terminal in Bulgaria	Free of charge	Free of charge	Free of charge	Free of charge
Item 3. Payment of regular bills via ATM, by phone and in Internet/Bpay	Free of charge	Free of charge	Free of charge	Free of charge
Item 4. Cash transactions by card from ATM	BGN 2 + 1%	BGN 2 + 1%	BGN 2 + 1%	BGN 2 + 1%
Item 5. Receiving cash upon purchase at a point of sale /for Visa cards only/	---	---	BGN 1.50	BGN 1.50
Item 6. Transactions related to gambling and lottery games, betting and purchase of chips	0.5%	0.5%	0.5%	0.5%
Item 7. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or virtual account/wallet top-up	1%, мин. BGN 1	1%, мин. BGN 1	1%, мин. BGN 1	1%, мин. BGN 1
Article 3. Transactions with credit cards abroad	TEXIM BANK – HOMEMAX / TEMPO	MASTERCARD STANDARD	VISA GOLD	VISA PLATINUM
Item 1. Cash withdrawal:				
-Cash withdrawal from ATM within EEA	BGN 5 + 2%, min. BGN 10	BGN 5 + 2%, min. BGN 10	BGN 5 + 2%, min. BGN 10	BGN 5 + 2%, min. BGN 10
-Cash withdrawal from ATM outside EEA	BGN 7 + 3%, min. BGN 12	BGN 7 + 3%, min. BGN 12	BGN 7 + 3%, min. BGN 12	BGN 7 + 3%, min. BGN 12
-Cash withdrawal from POS terminal within EEA	BGN 8+ 1.5%, min. BGN 15	BGN 8 + 1.5%, min. BGN 15	BGN 8 + 1.5%, min. BGN 15	BGN 8 + 1.5%, min. BGN 15
-Cash withdrawal from POS terminal outside EEA	BGN 8 + 3%, min. BGN 15	BGN 8 + 3%, min. BGN 15	BGN 8 + 3%, min. BGN 15	BGN 8 + 3%, min. BGN 15
Item 2. Payment for goods and services via POS terminal in Bulgaria	Free of charge	Free of charge	Free of charge	Free of charge
Item 3. Refund/receiving funds to a card account through a card transactions /Refund/	1.50%	1.50%	1.50%	1.50%
Item 4. Transactions related to gambling and lottery games, betting and purchase of chips	0.5%	0.5%	0.5%	0.5%
Item 5. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or virtual account/wallet top-up	1%, мин. BGN 1	1%, мин. BGN 1	1%, мин. BGN 1	1%, мин. BGN 1
Article 4. Additional transactions with credit cards	TEXIM BANK – HOMEMAX / TEMPO	MASTERCARD STANDARD	VISA GOLD	VISA PLATINUM
Item 1. Credit card blocking / unblocking fee				
-At Bank’s office	BGN 10	BGN 10	BGN 10	BGN 10
-Via Internet Banking / Mobile banking	BGN 4	BGN 4	BGN 4	BGN 4
Item 2. Change of local and/or international limits				
-At Bank’s office	BGN 15	BGN 15	BGN 15	BGN 15
-Via Internet Banking / Mobile banking	BGN 5	BGN 5	BGN 5	BGN 5



Item 3. Unblocking due to 3 subsequently entered wrong PIN codes				
-At Bank's office	BGN 7	BGN 7	BGN 7	BGN 7
-Via Internet Banking / Mobile banking	BGN 3	BGN 3	BGN 3	BGN 3
Item 4. Change of PIN code from ATM by a Cardholder	Free of charge	Free of charge	Free of charge	Free of charge
Item 5. Checking balances and the last 5 transactions from ATM in Bulgaria	BGN 0.50	BGN 0.50	BGN 0.50	BGN 0.50
Item 6. Checking balances on card from ATM abroad	BGN 1.50	BGN 1.50	BGN 1.50	BGN 1.50
Item 7. Checking balances through the system of ePay.bg	Free of charge	Free of charge	Free of charge	Free of charge
Item 8. Cardholder's confirmation via ATM that (s)he is willing to pay by bank card via the Internet	The relevant fee for payment through a POS terminal in Bulgaria applies	The relevant fee for payment through a POS terminal in Bulgaria applies	---	---
Item 9. Bank statements for credit cards				
-At Bank's office	Free of charge	Free of charge	Free of charge	Free of charge
-Via Internet Banking / Mobile banking	Free of charge	Free of charge	Free of charge	Free of charge
Item 10. Generating a new PIN code				
-At Bank's office	BGN 10	BGN 10	BGN 10	BGN 10
-Via Internet Banking / Mobile banking	BGN 3	BGN 3	BGN 3	BGN 3
Item 11. Unjustified challenging of transaction	BGN 30	BGN 30	BGN 30	BGN 30
Item 12. Refused authorization of transaction	BGN 0.40	BGN 0.40	BGN 0.40	BGN 0.40
Item 13. Fee for exceeded credit limit	BGN 20.00	BGN 20.00	BGN 20.00	Free of charge
Item 14. Card insurance package	Not applicable	Free of charge	Free of charge	Free of charge
Item 15. Fee for visiting an airport VIP lounge under the LoungeKey Associate+ program for holders of Visa Platinum cards and accompanying party	---	---	---	The relevant fee of the service operator applies – 28 EUR per person, per visit
Item 16. Fee for re-generating an initial static password for 3DS payments on the Internet	BGN 5.00			
C. OTHER SERVICES RELATED TO DEBIT AND CREDIT CARDS OF TEXIM BANK				
Item 1. Cash withdrawal at POS terminal in the bank office with a card issued by another bank	3.50%, min. BGN 5.00			
Item 2. Payment of goods and services through ATM menu bPay	The relevant fee payment via POS terminal in Bulgaria			
Item 3. Confirmation for pay with bank card on Internet through ATM	The relevant fee payment via POS terminal in Bulgaria			
Item 4. SMS for transactions with the card / incl. VAT /				
-Annual fee for using the service - for MasterCard cards with the seventh digit 1 of the card number and for Visa cards	BGN 2.40			
-Fee for 1 SMS message - for MasterCard cards with the seventh digit 1 of the card number and for Visa cards	BGN 0.15			
- Subscription "10 SMS notifications" - for MasterCard cards with the seventh digit 5 of the card number * The fee is collected at the time of registration.	BGN 1.80			
- Subscription "30 SMS notifications" - for MasterCard cards with the seventh digit 5 of the card number * The fee is collected at the time of registration.	BGN 5.40			
Item 5. SMS checking balances on card - Fee for 1 SMS message / incl. VAT / - the service is available for MasterCard cards with the seventh digit 1 of the card number and for Visa cards.	According to the tariff plan of the customer to the respective mobile operator			
Item 6. Automatic payment of utility bills				
-Annual fee for using the service	BGN 3.00			
-Fee for 1 SMS message / incl. VAT /	BGN 0.10 for one message			
-Fee for 1 e-mail	Free of charge			

## SECTION V. LENDING

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
<b>A. Consumer lending - fees and commissions for contracts concluded before 23 July 2014</b>		
<b>Article 1. Overdrafts</b>		
Item 1. Overdraft on card and current accounts of Individuals:		
Item 1.1. Commitment fee	1.00% upon granting and for each subsequent year	
Item 1.2. Annual servicing commission for the overdraft (not collected on overdrafts with financial security)	2.00% per annum, on the allowed limit - charged every month	
Item 2. Credit – Overdraft (provided by credit intermediary)		
Item 2.1. Application and processing fee for request to change	8.00 BGN	

Item 2.2. Monthly commitment fee for credit – overdraft/credit – overdraft for utility bills	1.00% over the allowed limit - collected monthly
Item 2.3. Fee for depositing amounts at Bank's office	Free of charge
Item 2.4. Administration fee of delinquent credit - overdraft	1.00% (min. BGN 10.00) over the approved limit
<b>Article 2. Consumer loans</b>	
Item 1. Fee for changing the repayment date and / or servicing account	BGN 15.00
Item 2. Renegotiation fee of the terms and conditions (except for changes in the date of payment and/or change in servicing accounts)	1% (min. BGN 30.00) on the outstanding amount
<b>B. Consumer lending: fees and commissions on loans with contracts concluded after 22.07.2014</b>	
<b>Article 1. Overdrafts</b>	
Item 1. Overdraft on card and current accounts of Individuals:	
Item 1.1. Credit risk assessment fee	1% of the approved loan amount
Item 1.2. Renegotiation fee	1% of the approved loan amount
Item 1.3. Prepayment fee - full or partial	Free of charge
Item 2. Credit – Overdraft (provided by credit intermediary):	
Item 2.1. Fee for reviewing and processing of the consumer-overdraft application:	
-submitted at Bank's office/ credit intermediary	BGN 8.00
-submitted through the Call Centre Customer Service or Online	BGN 6.00 /incl. VAT/
Item 2.2. Fee for reviewing and processing to change the terms	BGN 8.00
Item 2.3. Fee for repayment of loan amounts - overdraft in cash at Bank's office	Free of charge
<b>Article 2. Consumer loans</b>	
Item 1. Credit risk assessment fee:	
-submitted at Bank's office	1.25% (мин. BGN 50/EUR 25) – for credit product without cross sales; 1.00% (мин. BGN 30/EUR 15) – – for credit product with cross sales;
Item 1.1. Credit risk assessment fee with a cash collateral	
- submitted at Bank's office	0.50% of the approved loan amount
Item 2. Fee for review and processing of loan application:	
-submitted through the Call Centre Customer Service or online	BGN 6.00 с ДДС
-for loans for purchase of goods	Free of charge
Item 3. Fee for the renegotiation of the terms and conditions of the consumer credit initiated by the consumer:	
Item 3.1. . Fee for changing the repayment date	BGN 20.00
Item 3.2. Renegotiation fee (except item 3.1. and 3.3.)	1.00% (min. 30.00 BGN/ EUR 15) from the remaining principal amount
Item 3.3. Credit risk assessment fee for increase of the amount of the loan	1.00% (min. BGN 30 / EUR 15) payable over the increased amount
Item 3.3.1 Credit risk assessment fee for increase of the amount of the loan for loans with cash collateral	0.50% of the increased amount
Item 4. Repayment fee – over the repaid amount	
-for loans with fixed interest rate	According to Law on Consumer Loans: 1% if the remaining period of the loan agreement is - greater than 1 year. 0.5% if the remaining period is - less than 1year
-for loans with variable interest rates	Free of charge
<b>Article 3. Notifications</b>	
Item 1. SMS/E-mail for utilized amount of overdraft credit (for household utility bills)	Free of charge
Item 2. SMS/E-mail for forthcoming payment under a credit	Free of charge
Item 3. SMS/E-mail for missed payment under a credit	Free of charge
Item 4. SMS/E-mail for approved/rejected credit request	Free of charge
<p>➤ <b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. Texim Bank AD charges and collects interests on consumer credits of Individuals on a 360/360 basis on the assumption of a 30-day month and 360-day year.</li> <li>2. Interest on unauthorized overdraft on accounts of individuals in national and foreign currency - 25.00%.</li> <li>3. Fees under Art. 1 pt. 1.2 and art. 2, 3 and 4 of Section "consumer loans - fees and loan contracts concluded after 22.07.2014 year" And art. 2, Section 2 of "consumer loans - fees and commissions on credit contracts concluded before 23.07.2014 year" Are not due in the event of partial early repayment of the loan and the related changes to the conditions.</li> <li>4. The fee under art. 2, item 1. and item 3.3. in the section "CONSUMER LENDING - fees and commissions on loans with contracts concluded after 22.07.2014" is payable upon conclusion of a consumer loan agreement and is non-refundable in case of subject to refund upon withdrawal from the concluded loan agreement.</li> </ol>	
<b>C. MORTGAGE LENDING</b>	
<b>Article 1. Fees and commissions</b>	
Item 1. Credit risk assessment fee	0.3% of the approved loan amount
Item 2. Fee for legal services and preparation of mortgage	BGN 100.00
Item 3. Renegotiation fee of the terms and conditions of the mortgage loan for changes in the repayment date or repayment installment (once collected)	BGN 20.00
Item 4. Renegotiation fee of the terms and conditions of the mortgage loan for securities, interest rate, currency conversion and more - once collected (except for changes in the repayment date and for increase of the amount of the loan)	1.00% on the remainder of the principal amount (min. BGN 100.00 / 50.00 EUR – max. BGN 500.00 / BGN 250)

Item 4. 1. Renegotiation fee for increase of the amount of the loan	1.00% on the increased amount (min. BGN 100.00 / 50.00 EUR – max. BGN 500.00 / BGN 250)
Item 5. Repayment fee	Free of charge - for loans with repaid more than 1-year repayment installments 1% of the per term repaid amount (partial or full repayment) - for loans with repaid up to 1-year repayment installments
Item 6. Fee for the Mortgage release	BGN 50.00
Item 7. Property evaluation fee	according to the tariff of a certified evaluator determined by the Bank. It is due in the evaluation
Item 8. Fee for periodic update of the evaluation / each 12 months/	according to the tariff of a certified evaluator determined by the Bank. It is due in the evaluation
<b>Notes:</b> <ol style="list-style-type: none"> <li>Texim Bank AD charges and collects interests on mortgage loans of Individuals on a 360/360 basis on the assumption of a 30-day month and 360-day year.</li> <li>The annual interest rate on mortgage loans is formed by the base rate of the Bank (BIR) for loans to individuals in the relevant currency, plus a fixed margin.</li> <li>Default rates on all types of mortgage loans are calculated at the statutory rate above the marginal lending rate.</li> <li>Interest on unauthorized overdraft on accounts of individuals in national and foreign currency - 25.00%.</li> <li>Fees under Art. 1 pt. 3 and pt. 4 of Section "mortgage loans" - Are not due in the case of partial early repayment of the loan and the related changes to the conditions. Fees under Art. 1 pt. 1 payable at the time of loan application and non-refundable.</li> </ol>	

## SECTION VI. PURCHASE AND SALE OF FOREIGN CURRENCY

CURRENCY	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article 1. Purchase and sale of foreign currency</b>		
Item 1. Purchase and sale of foreign currency under bank accounts with TEXIM BANK AD	---	Free of charge
Item 2. Cash purchases and sales of foreign currency are made at especially-determined exchange rates for cash deals	---	Free of charge
<b>Article 2. Exchange of one type of foreign currency into another (fee for arbitrage)</b>		
Item 1. For arbitrage on bank accounts with TEXIM BANK AD	---	Free of charge
Item 2. For cash arbitrage operations specially-determined exchange rates for cash deals apply	---	Free of charge

## SECTION VII. OTHER TRANSACTIONS

CURRENCY	LOCAL CURRENCY		FOREIGN CURRENCY	
<b>Article 1. Written inquiries of bank transactions (inclusive of VAT):</b>				
Item 1. For the current year, for each transaction:	BGN 10.00			
Item 2. for past years, for each transaction:	BGN 30.00			
<b>Article 2. Transcripts and photocopies of bank documents and bank statements (inclusive of VAT)</b>				
	BGN 2.00			
<b>Article 3. Issuance of a certificate (inclusive of VAT)</b>	BGN 30.00 in Bulgarian		EUR 30.00 in foreign language	
<b>Article 4. Issuance of a bank reference (inclusive of VAT)</b>	BGN 54.00 in Bulgarian		EUR 48.00 in foreign language	
<b>Article 5. SWIFT messages (standard, up to 325 characters) (inclusive of VAT)</b>			EUR 15.00	
<b>Article 6. Telex expenses: by actual amount but not less than (inclusive of VAT)</b>	BGN 5.00		EUR 5.00	
<b>Article 7. Internet Banking/Mobile Banking system maintenance (inclusive of VAT)</b>				
Item. 1. Registration for using the service	Free of charge			
Item 2. Monthly fee for using the service	Free of charge			
<b>Article 8. Fees for service "SMS / e-mail Notification" (inclusive of VAT)</b>				
Item 1. One-time fee for registration:				
Item 1.1. At the bank's cash desks	Free of charge			
Item 1.2. Via internet banking	Free of charge			
Item 2. Subscription for "10 SMS notifications". The fee is collected at the time of registration	BGN 1.80			
Item 3. Subscription for "30 SMS notifications". The fee is collected at the time of registration	BGN 5.40			
Item 4. Sending of unlimited SMS / email notifications:				
Item 4.1. Fee for 1 SMS message	BGN 0.18			
Item 4.2. Fee for 1 e-mail	Free of charge			
<b>Article 9. Safe boxes</b>				
Item 1. Prices for renting safe boxes				
Term	1 month	3 months	6 months	12 months
-Size 10/27/40	BGN 70	BGN 130	BGN 180	BGN 330
-Size 20/27/40	BGN 100	BGN 170	BGN 220	BGN 380
-Size 30/27/40	BGN 110	BGN 200	BGN 280	BGN 390
-Size 40/27/40	BGN 150	BGN 260	BGN 350	BGN 500
Item 2. Price for a visit (the first visit after signing the contract is free of charge)	BGN 3.00			

Article 10. Gold, silver, coins	As per price list	
Article.11. Monthly fee for clients of Private Banking	BGN 20.00	

#### ➤ ADDITIONAL PROVISIONS

1. Texim Bank AD executes only written orders that are perfect in form and content.
2. Orders deposited with the bank by 4:00 pm are recorded as dated on the same date and after that time are recorded as dated on the next business day.
3. In the cases where the order specifies that all fees, commissions and other expenses are at beneficiary's (recipient's) expense but the latter refuses to pay them Texim Bank AD reserves its right to collect them from the ordering party.
4. In addition to the commissions and fees specified in the Tariff the ordering party also pays all actual expenses such as post office, telephone, telegraph, telex/SWIFT, facsimile, courier and other expenses as well as possible commission fees and expenses of the correspondent banks.
5. All commissions, fees, interests and other expenses are collected at the time of execution of bank service unless there is another special agreement with Texim Bank AD.
6. All commissions, fees and expenses under credits granted by Texim Bank AD are paid by the client with his/her own funds at the time of execution of transaction.
7. Texim Bank AD processes documentary letters of credit and collections based on the most recent revision of the relevant Uniform Rules published by the International Chamber of Commerce, Paris.
8. Texim Bank AD determines individual fees for safekeeping of valuables in public vaults and for using a vault for each branch office or office with separate order of the executive directors after proposal made by the heads of branch offices or offices. The fees are subject to VAT taxation.
9. Texim Bank AD may agree special terms and conditions for individual clients that differ from the ones specified in this Tariff by separate order of the executive directors.
10. The Bank reserves its right to collect fees, commissions and expenses for the performance of complex services, specific operations and other additional services by agreement.
11. Fees, commissions and expenses for all bank operations not envisaged in this Tariff are determined by agreement.
12. For fees, commissions and expenses for which "plus VAT" is stated the lawful VAT under the VAT Act is additionally charged.

#### ➤ FINAL PROVISIONS

1. This Tariff was adopted by Minutes № 61/13th October 2016 of the Management Board and it replaces and repeals the Bank's Tariff adopted by Minutes No. 14 of 16th February 2012. It may be changed as changes will be timely communicated.
2. This Tariff was amended by Resolution of the Management Board № 67/10<sup>th</sup> November 2016, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 25 November 2016.
3. This Tariff was amended by Resolution of the Management Board № 69/24<sup>th</sup> December 2016, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 15 December 2016.
4. This Tariff was amended by Resolution of the Management Board № 3/19<sup>th</sup> January 2017, concerning SECTION V LENDING TRANSACTIONS, effective as of 30 January 2017.
5. This Tariff was amended by Resolution of the Management Board № 17/6<sup>th</sup> April 2017, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 07 April 2017.
6. This Tariff was amended by Resolution of the Management Board № 33/15<sup>th</sup> June 2017, concerning SECTION I ACCOUNTS, effective as of 22 June 2017.
7. This Tariff was amended by Resolution of the Management Board № 34/22<sup>th</sup> June 2017, concerning SECTION I ACCOUNTS, effective as of 01 July 2017.
8. This Tariff was amended by Resolution of the Management Board № 41/2<sup>nd</sup> August 2017, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 01 August 2017.
9. The Tariff was amended by Resolution of the Management Board № 43/17<sup>th</sup> August 2017, concerning SECTION I ACCOUNTS, effective as of 18 August 2017.
10. The Tariff was amended by Resolution of the Management Board № 45/31<sup>st</sup> August 2017, concerning SECTION I ACCOUNTS, SECTION III PAYMENTS and SECTION IV BANK CARD TRANSACTIONS, effective as of 31 August 2017.
11. The Tariff was amended by Resolution of the Management Board № 42/10<sup>th</sup> August 2017, concerning SECTION III PAYMENTS, effective as of 10 October 2017.
12. The Tariff was amended by Resolution of the Management Board № 63/23<sup>th</sup> November 2017, concerning SECTION I ACCOUNTS, SECTION III PAYMENTS, SECTION IX GOVERNMENT SECURITIES TRANSACTIONS and SECTION XIV OTHER TRANSACTIONS.
13. The Tariff was amended by Resolution of the Management Board № 15/22<sup>nd</sup> March 2018, concerning SECTION V LENDING TRANSACTIONS.
14. The Tariff was amended by Resolution of the Management Board № 23/03<sup>rd</sup> May 2018, concerning SECTION III PAYMENTS.
15. The Tariff was amended by Resolution of the Management Board № 40/16<sup>th</sup> August 2018, concerning SECTION I ACCOUNTS, SECTION III PAYMENTS, and SECTION IV BANK CARD TRANSACTIONS.
16. The Tariff was amended by Resolution of the Management Board № 43/31<sup>st</sup> August 2018, concerning SECTION I ACCOUNTS.
17. The Tariff was amended by Resolution of the Management Board № 57/29<sup>nd</sup> November 2018, concerning SECTION XIV OTHER TRANSACTIONS.
18. The Tariff was amended by Resolution of the Management Board № 48/04.10.2018 concerning SECTION I ACCOUNTS.
19. The Tariff was amended by Resolution of the Management Board 6/31.01.2019 concerning SECTION I ACCOUNTS, SECTION III PAYMENTS, and SECTION IV BANK CARD TRANSACTIONS, SECTION V. LENDING and SECTION XIV OTHER TRANSACTIONS.
20. The Tariff was amended by Resolution of the Management Board № 7/07.02.2019 concerning SECTION II. CASH TRANSACTIONS.
21. The Tariff was amended by Resolution of the Management Board № 38/25.07.2019 concerning SECTION IV. BANK CARD TRANSACTIONS.
22. The Tariff was amended by Resolution of the Management Board № 40/08.08.2019 concerning SECTION IV. BANK CARD TRANSACTIONS.
23. The Tariff was amended by Resolution of the Management Board № 56/21.11.2019 concerning SECTION III PAYMENTS.
24. The Tariff was amended by Resolution of the Management Board № 59/12.12.2019 concerning SECTION IV. BANK CARD TRANSACTIONS.
25. The Tariff was amended by Resolution of the Management Board № 56/21.11.2019, effective as of 26.01.2020, concerning SECTION III PAYMENTS.
26. The Tariff was amended by Resolution of the Management Board № 6/04.02.2020, effective as of 11.02.2020, concerning SECTION I ACCOUNTS.

27. The Tariff was amended by Resolution of the Management Board № 59/12.12.2019, effective as of 15.02.2020, concerning SECTION I ACCOUNTS, SECTION IV. BANK CARD TRANSACTIONS.
28. The Tariff was amended by Resolution of the Management Board № 6/04.02.2020, effective as of 10.04.2020, concerning SECTION I ACCOUNTS.
29. The Tariff was amended by Resolution of the Management Board № 28/07.05.2020, effective as of 12.05.2020, concerning SECTION III PAYMENTS.
30. The Tariff was amended by Resolution of the Management Board № 21/09.04.2020, effective as of 10.06.2020.
31. The Tariff was amended by Resolution of the Management Board № 36/18.06.2020, effective as of 23.06.2020.
32. The Tariff was amended by Resolutions of the Management Board № 28/07.05.2020r and № 36/18.06.2020, effective as of 07.08.2020.
33. The Tariff was amended by Resolution of the Management Board № 36/18.06.2020, effective as of 22.08.2020.
34. The Tariff was amended by Resolution of the Management Board № 56/01.10.2020 r. effective as of 05.10.2020.
35. The Tariff was amended by Resolution of the Management Board № 69/10.12.2020 r. effective as of 11.12.2020.
36. The Tariff was amended by Resolution of the Management Board № 62/05.11.2020 r. effective as of 06.01.2021.
37. The Tariff was amended by Resolution of the Management Board № 5/28.01.2021 r. effective as of 01.02.2021.
38. The Tariff was amended by Resolution of the Management Board № 68/03.12.2020 r. effective as of 04.02.2021.
39. The Tariff was amended by Resolution of the Management Board № 14/01.03.2021 r. effective as of 15.03.2021.
40. The Tariff was amended by Resolution of the Management Board № 17/11.03.2021 r. effective as of 15.04.2021.
41. The Tariff was amended by Resolution of the Management Board № 14/01.03.2021 r. effective as of 02.05.2021.
42. The Tariff was amended by Resolution of the Management Board № 42/24.06.2021 r. effective as of 28.07.2021.
43. The Tariff was amended by Resolution of the Management Board № 69/09.12.2021 r. effective as of 09.12.2021.
44. The Tariff was amended by Resolution of the Management Board № 66/18.11.2021 r. effective as of 18.01.2022.
45. The Tariff was amended by Resolution of the Management Board № 3/20.01.2022 r. effective as of 25.01.2022.
46. The Tariff was amended by Resolution of the Management Board № 12/17.03.2022 r. effective as of 18.03.2022.
47. The Tariff was amended by Resolution of the Management Board № 17/14.04.2022 r. effective as of 15.04.2022.
48. The Tariff was amended by Resolution of the Management Board № 16/07.04.2022 r. effective as of 08.06.2022.
49. The Tariff was amended by Resolution of the Management Board № 17/14.04.2022 r. effective as of 15.06.2022.
50. The Tariff was amended by Resolution of the Management Board № 36/28.07.2022 r. effective as of 01.08.2022.
51. The Tariff was amended by Resolution of the Management Board № 47/28.09.2022 r. effective as of 29.11.2022.
52. The Tariff was amended by Resolution of the Management Board № 53/09.11.2022 r. effective as of 10.01.2023.