

# **T**EXIM BANK

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

**Effective as of 14.12.2024**



## CONTENTS:

SECTION I. ACCOUNTS .....	2
SECTION II. CASH TRANSACTIONS.....	3
SECTION III. PAYMENTS .....	4
SECTION IV. BANK CARD TRANSACTIONS.....	7
SECTION V. COMMERCIAL LENDING .....	9
SECTION VI. DOCUMENTARY/STANDBY LETTERS OF CREDIT .....	11
SECTION VII. DOCUMENTARY COLLECTION AND NEGOTIABLE INSTRUMENTS.....	12
SECTION VIII. PURCHASE AND SALE OF FOREIGN CURRENCY .....	12
SECTION IX. OTHER TRANSACTIONS .....	13



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## 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 as well as the charges applied for basic bank accounts.
5. Within the meaning of this tariff the legal entities are:
  - Companies within the meaning of the Commerce Act;
  - Legal entities within the meaning of the Non-profit Legal Entities Act;
  - Non-personified companies /incl. the companies under the Act/;
  - Legal entities, by virtue of special laws (including but not limited to law firms under the Bar Act, owners associations under the Condominium Management Act, etc.)
  - The persons under Art.2 of the Commercial Law.

ACCOUNTS	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article 1. Fees for opening of bank accounts</b>		
item 1. Current accounts	BGN 19.56	EUR 10.00
item 2. Escrow account (special-purpose accounts)	As agreed	As agreed
item 3. Capital-raising, liquidation, bankruptcy, L/C and other accounts in domestic and foreign currency	BGN 20.00	EUR 10.00
item 4. Deposit accounts		
Item 4.1. Deposit accounts with maturity up to 24 months	Free of charge	Free of charge
item .4.1.1. with balance up to 200 000 BGN or equivalent in EUR	BGN 50	BGN 50
item .4.1.2. with balance exceeding 200 000 BGN or equivalent in EUR	Upon agreement	Upon agreement
item 5. Budgetary, extra-budgetary and capital-raising accounts of budget organizations		
item 5.1 of administrators of public receivables	Free of charge	Free of charge
item 5.2. of budgetary funds spending units	Free of charge	Free of charge
Item 6. Fees for initial examination and consideration of documents concerning acceptance/rejection of establishment of business relations with legal persons or any other legal entities and their branches which are: * The fee is not refundable if the Bank refuses to establish a business relationship; * The Bank carries out initial examination and consideration within 3 working days of submission of all required documents.		
Item 6.1. Foreign legal persons or other legal divisions or their branches registered in the EEA, as well as local legal persons or other legal entities which have foreign individual(s) and/or legal entity(ies) in their structure	BGN 400.00	EUR 204.52
Item 6.2. Foreign legal entities or other legal divisions or branches thereof registered outside the EEA	BGN 500.00	EUR 255.65
Item 7. Fee for verification of power of attorney for initial deposit with the Bank (including VAT)	BGN 5.00	
Item 8. Accounts for investment services and activities	Free of charge	Free of charge
Item 9. DVP - account of investment intermediaries	BGN 9.78	EUR 5.00
<b>Article 2. Monthly fees for servicing of bank accounts and statements of the movements therein</b>		
item 1. Payment, capital-raising, L/C, liquidation, bankruptcy and other accounts of other clients:		
item 1.1. For account servicing, including submission of daily statement of movements effected to/from the account	BGN 19.56	EUR 10.00
item 1.2. For submission of monthly statement of movements effected to/from the account, on holder's express request	BGN 1.00 per page additionally charged	EUR 0.50 per page additionally charged
item 1.3. Servicing of account with credit card	Free of charge	Free of charge
Item 1.4. current account with distraint	BGN 18.00	EUR 9.00

<p>*the fee is due for the time the distraint is made until the month the distraint is cancelled. During the time of the distraint and in case of the applicable fees on Article 2, item 1.4., the fees under Article 2, item 2.1 are not charged.  ** The fee is payable for accounts with a temporary authorization for immediate payments.</p>		
item 2. Deposit accounts	Free of charge	Free of charge
item 2.1. 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 2.2. For the remaining accounts	Free of charge	Free of charge
item 3. Budgetary, extra-budgetary and capital-raising accounts of budget organizations:		
item 3.1. Of administrators of public receivables	Free of charge	Free of charge
item 3.2. Of budgetary funds spending units	Free of charge	Free of charge
item 4. Conditional accounts, including Escrow accounts	Upon agreement	Upon agreement
Item 5. Annual fee for monitoring the documents in connection with establishing the current status of foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation, when the foreign persons are registered or are citizens of / countries outside the EEA (inc. VAT)	BGN 80.00	EUR 40.00
item 6. Accounts for investment services and activities	Free of charge	Free of charge
Item 7. DVP - account of investment intermediaries	BGN 48.90	EUR 25.00
<b>Article 3. Fees for closing of accounts</b>		
item 1. Payment, L/C, special, liquidation, escrow and bankruptcy accounts of other clients	BGN 30.00 per account	EUR 15.00 per account
item 2. Capital-raising accounts	BGN 30.00	
item 3. Upon closing a capital-raising account and opening a payment account of the same holder as well as upon closing a payment account in order to open a liquidation account of the same holder, respectively, upon closing a liquidation account in order to open a bankruptcy account of the same holder	BGN 15.00	EUR 8.00
item 4. Deposit accounts of Individuals and other clients	Free of charge	Free of charge
item 5. Budgetary, extra-budgetary and capital-raising accounts of budget organizations	Free of charge	Free of charge
item 6. Accounts for investment services and activities	Free of charge	Free of charge
Item 7. DVP - account of investment intermediaries	BGN 29.34	EUR 15.00
<p>➤ <b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. A deposit account may be opened only after opening a current account.</li> <li>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 under Section I, Art. 2, item 2.1, the fee is withheld up to the amount available in the account.</li> <li>3. Current accounts servicing credit cards are not subject to charging.</li> <li>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.</li> <li>5. Fees under Section I, article 2, item 2.1. are withheld on the last business day of the relevant calendar month as the 12 (twelve) months period is determined until the date preceding the date when charged.</li> <li>6. Interests on bank accounts – Texim Bank AD applies interest rates on attracted funds in domestic and foreign currency as per the appendix on the interests on bank accounts unless otherwise provided for in the particular contract.</li> <li>7. Monthly fees for letter of credit accounts are withheld from holder's current account.</li> <li>8. For Escrow accounts and special-purpose accounts: as per the terms and conditions of the contract for opening and operating the accounts.</li> <li>9. Monthly fees under article 2, item 3 for capital-raising accounts are due 12 (twelve) months after the date of opening the account.</li> </ol>		

## SECTION II. CASH TRANSACTIONS

CASH TRANSACTIONS	LOCAL CURRENCY	FOREIGN CURRENCY
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<b>Article.1. Cash deposits</b>		
Item 1. To payment, L/C, special, liquidation and bankruptcy accounts:		
-Up to BGN 3 000 / EUR 1500	BGN 2.00	EUR 1.00
-Over BGN 3 000 / EUR 1500	BGN 2 + 0.20% over the amount exceeding BGN 3 000	EUR 1 + 0.20% over the amount exceeding EUR 1 500
Item 1.2. To deposit accounts:	Free of charge	Free of charge
<b>Article.2. Cash withdrawal</b>		
Item 1. Cash withdrawals with prior notice:		
Item 1.1. Cash withdrawal from payment, L/C, special, liquidation and bankruptcy accounts:		
-Up to BGN 3 000 / EUR 1500	BGN 4	EUR 2
-Over BGN 3 000 / EUR 1500	BGN 4 + 0.40% over 3 000 BGN	EUR 2 + 0.40% over 1 500 EUR
Item 1.2. From term deposit	Free of charge	Free of charge
Item 1.3. From term deposit – early withdrawal	Up to BGN 3 000/EUR 1 500 - BGN 4.00/EUR 2.00 Over BGN 3 000/EUR 1 500 - 0.40%, min. BGN 4.00/EUR 2.00 - max. BGN 200/EUR 100	
Item 2. Cash withdrawals without prior notice:		
Item 2.1. Cash withdrawal from payment, L/C, special, liquidation, escrow and bankruptcy accounts:		
-Up to BGN 3 000 / EUR 1500	BGN 5	EUR 3
-From BGN 3 000 to BGN 10 000 /Over EUR 1500/	BGN 5 + 0.60%	EUR 3 + 0.60%
-Over BGN 10 000	BGN 5 + 0.80%	EUR 3 + 0.80%
Item 2.2. From term deposit on a maturity date	Free of charge	Free of charge
Item 2.3. From term deposit – withdrawal prior maturity date	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 - min. BGN 5.00/EUR 3.00 + 0.60%; Over BGN 10 000 – min. BGN 5.00/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	Upon agreement	Upon agreement
Item 3. Acceptance of coins at the cash desk, sorted		
Item 3.1. by depositing them to account		
-for amounts up to BGN 50.00	Free of charge	
-for amounts over BGN 50.00	2.5%, min. BGN 5	
item 3.2. without depositing them to account (exchange for banknotes)	5%, min. BGN 5	
item 4. For verification of banknotes without depositing them to account of persons who are not clients of Texim Bank AD	0.50%	1.00%
item 5. For replacement and exchange of banknotes (excluding banknotes under Ordinance № 18 of BNB – free of charge) to account for persons who are not clients of Texim Bank AD	1.00%	2.00%
<b>➤ Notes:</b>		
1. Additional conditions for cash withdrawals:		
1.1. For withdrawals over BGN 3 000 or EUR 1 500 (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. Withdrawing cash without prior request is done when the bank office has the exceedance over cash surplus.		
1.5. The fees under Art. 1 and Art. 2 shall not apply to deposit accounts at maturity.		

### SECTION III. PAYMENTS

PAYMENTS	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 5.00	EUR 2.56
-Via Internet Banking / Mobile Banking	BGN 0.60	EUR 0.31
Item 2. For payments (deposit slips) via ePay.bg	Free of charge	

Item 3. For initiating payment order for direct debit		
-At the bank's counters	BGN 0.80	
-Via Internet Banking / Mobile Banking	BGN 0.70	
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 0.80	
-Via Internet Banking / Mobile Banking	BGN 0.70	
Item 4.2. With a multi-line transfer order		
-At the office of the Bank	BGN 2.00	
-With the Internet Banking / Mobile Banking system	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 2.50	
-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 7.00	
-Via Internet Banking / Mobile Banking	BGN 1.50	
Item 2 For initiating a payment order for direct debit		
-At the bank's counters	BGN 3.80	
-Via Internet Banking / Mobile Banking	BGN 1.20	
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 5.00	
-Via Internet Banking / Mobile Banking	BGN 1.50	
Item 3.2. With a multi-line transfer order		
-At the office of the Bank	BGN 7.00	
-With the Internet Banking / Mobile Banking system	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	
Item 6. Interbank non-cash payments in BGN - Blink instant for amounts up to or equal to BGN 30,000 (if the DPU is available at recipient)		
- At the bank's counters	BGN 7.00	
- Via Internet Banking / Mobile Banking	BGN 1.50	
<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 + 0.50% 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>	BGN 10.00	
<b>Article 6. Intra-bank and interbank non-cash transfers received by clients of the Bank</b>	Free of charge	
<b>Article 7. Payments via RINGS</b>		
-At the bank's counters	BGN 35.00	
-Via Internet Banking / Mobile Banking	BGN 12.00	
<b>Article 8. Transfers received from other banks</b>	From EEA: free of charge; From non-EEA: Up to EUR 200 – free of charge; Over EUR 200 – EUR 3.00	

<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 3.58
- Via Internet Banking / Mobile Banking		EUR 0.77
Item 1. 2. For amount over EUR 50 000,00		
- At the bank's counters		EUR 17.90
- Via Internet Banking / Mobile Banking		EUR 6.14
Item.2. 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 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. Transfers in USD:		
Item 2.1.1. For transfers in USD, regardless of the amount of the transfer:		
-At the bank's counters		USD 15.00
-Via Internet Banking / Mobile Banking		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 Texim Bank AD's transfer upon ordering party's request save for actual expenses		EUR 40.00
Item 2.3. Inquiry for transfers ordered to other banks upon client's request save for actual expenses		EUR 30.00
Item 2.4 Inquiry for transfers received from other banks save for actual expenses		EUR 10.00
Item 2.5. Cancellation or changing the transfer requisites upon request by the orderer		EUR 15.00
<p>➤ <b>Notes:</b></p> <ol style="list-style-type: none"> <li>Conditional transfers are treated as documentary letters of credit.</li> <li>Return of received transfer at beneficiary's order is treated as ordered transfer.</li> <li>No SWIFT fee is paid for transfers ordered from an account with TEXIM BANK AD.</li> <li>The equivalent in euros is calculated according to the BNB fixing</li> <li>EEA transfers in the EEA are carried out only with shared costs.</li> <li>European Economic Area (EEA)</li> </ol>		



7.	<p>Orders for currency transfers via SWIFT in EUR with same business day value are accepted for execution until 15.00. Orders for foreign exchange transfers in EUR submitted after this time shall be executed with a value on the following business day. Payments ordered after this hour shall be executed on the next business day;</p> <p>Foreign exchange transfers via SWIFT in currencies other than EUR shall be executed at the same business day's value if they are ordered before 12.00.</p> <p>Transfers in EUR with a value, same working day until 3.30 p.m. for SEPA transfers, and until 6.00 p.m. for BISERA transfers. After this hour, transfers are executed with a value the next working day.</p> <p>Due to the specific processing of SEPA transfers, some SEPA transfers may be received in the accounts of the final beneficiaries on the day following the specified value date.</p>
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## SECTION IV. BANK CARD TRANSACTIONS

A. DEBIT CARDS	
DEBIT MASTERCARD BUSINESS/ VISA BUSINESS DEBIT	
Article 1. General terms and conditions for issuance	
Item 1. Issuing a main card and additional card	Free of charge
Item 2. Issuing or renewing of more than one card to the same Cardholder	BGN 5.00
Item 3. Express card issuance	BGN 20.00
Item 4. Renewal due to expired validity	Free of charge
Item 5. Renewal due to loss, theft, damage and others over card's validity period	BGN 10.00
Item 6. Minimum non-reducible balance at account for each debit card issued	BGN 15.00 / EUR 7.50 / USD 7.50
Item 7. Monthly debit card servicing fee	BGN 2.00
Article 2. Transactions with Debit MasterCard Business/ Visa Business Debit in Bulgaria	
Item 1. Cash withdrawal	
- From own ATM	BGN 0.80
- From another bank's ATM	0.20%, мин. BGN 1.50
- Via POS terminal at bank's office	BGN 3 + 1%
- Via POS terminal at another bank's office	BGN 5 + 1.5%
Item 2. Payment of bills via the Internet/ePay	Free of charge
Item 3. Cash transfers from the card via ATM and in the Internet	BGN 0.80
Item 4. Receiving cash upon purchase at a point of sale	BGN 0.50
Item 5. Transactions related to gambling and lottery games, betting and purchase of chips	0.5%
Item 6. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or virtual account/wallet top-up	0.2%
Article 3. Transactions with Debit MasterCard Business// Visa Business Debit abroad	
Item 1. Cash withdrawal	
- Cash withdrawal from ATM within EEA	0.20%, мин. BGN 1.50
- Cash withdrawal from ATM outside EEA	BGN 5 + 1.50%
- Cash withdrawal from POS terminal within EEA	BGN 5 + 1.50%
- Cash withdrawal from POS terminal outside EEA	BGN 6 + 1.50%
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	1.30%
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	0.2%
Article 4. Additional transactions with Debit MasterCard Business/ Visa Business Debit cards	
Item 1. Card blocking / unblocking fee	
- At Bank's office	BGN 4.00
- Via Internet Banking / Mobile banking	Free of charge
Item 2. Checking balances and the last 5 transactions from ATM in Bulgaria	BGN 0.40
Item 3. Checking balances from ATM abroad	BGN 1.00
Item 4. Checking balances through the system of ePay.bg	Free of charge
Item 5. 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 6. Change of the daily and weekly card limits	
- At Bank's office	BGN 5.00
- Via Internet Banking / Mobile banking	BGN 2.00
Item 7. Change of PIN code from ATM by a Cardholder	Free of charge



Item 8. Fee for card unblocking due to 3 subsequently entered wrong PIN codes	
- At Bank's office	BGN 4.00
- Via Internet Banking / Mobile banking	BGN 1.00
Item 9. Unjustified challenging of transaction	BGN 20.00
Item 10. Refused authorization of transaction	BGN 0.20
Item 11. Fee for re-generating an initial static password for 3DS payments on the Internet	BGN 5
<b>B. CREDIT CARDS VISA CORPORATE GOLD</b>	
<b>Article 1. General terms and conditions for issuance</b>	
Item 1. Issuing a main card, additional card	Free of charge
Item 2. Issuing or renewing of more than one card of the same Cardholder	BGN 5.00
Item 3. Express card issuance	BGN 70.00
Item 4. Renewal due to expired validity	Free of charge
Item 5. Renewal due to loss, theft, damage and others over card's validity period	BGN 25.00
Item 6. Delivery of a card to an other Bank's office	BGN 10.00
Item 7. Annual fee for credit card maintenance	BGN 90.00
<b>Article 2. Transactions with VISA Corporate Gold in Bulgaria</b>	
Item 1. Cash withdrawal:	
-from own ATM	BGN 3 + 2%
-from another bank's ATM	BGN 5 + 2% min. BGN 10
-via POS terminal at bank's office	BGN 5.00 + 2%
-via POS terminal at another bank's office	BGN 8 + 1.50%, мин. BGN 20
Item 2. Payment for goods and services via POS terminal in Bulgaria	Free of charge
Item 3. Payment of regular bills via ATM, by phone and in Internet/Bpay	Free of charge
Item 4. Receiving cash upon purchase at a point of sale	BGN 1.50
Item 5. Transactions related to gambling and lottery games, betting and purchase of chips	0.5%
Item 6. 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 1.50
<b>Article 3. Transactions with VISA Corporate Gold abroad</b>	
Item 1. Cash withdrawal:	
-Cash withdrawal from ATM within EEA	BGN 5 + 2%, мин. BGN 10
-Cash withdrawal from ATM outside EEA	BGN 7 + 3%, мин. BGN 15
-Cash withdrawal from POS terminal within EEA	BGN 8 + 1.50%, мин. BGN 20
-Cash withdrawal from POS terminal outside EEA	BGN 8 + 3%, мин. BGN 20
Item 2. Payment for goods and services via POS terminal	Free of charge
Item 3. Refund/receiving funds to a card account through a card transactions /Refund/	1.50%
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	1%, мин. BGN 1.50
<b>Article 4. Additional transactions with VISA Corporate Gold</b>	
Item 1. Credit card blocking / unblocking fee	
-At Bank's office	BGN 10.00
-via Internet Banking / Mobile banking	Free of charge
Item 2. Change of PIN code from ATM by a Cardholder	BGN 0.30
Item 3. Checking balances and the last 5 transactions from ATM in Bulgaria	BGN 0.50
Item 4. Checking balances through the system of ePay.bg	Free of charge
Item 5. Bank statements for credit cards	
-At Bank's office	Free of charge
-via Internet Banking / Mobile banking	Free of charge
item 6. Change of local and / or international daily and weekly limits on the card	
- At request at Texim Bank AD	BGN 15.00
- Via Internet Banking/Mobile Banking	BGN 5.00
item 7. Checking balances on card from ATM abroad	BGN 1.50
item 8. Unblock of 3 entered wrong PIN	
- At request at Texim Bank AD	BGN 7.00
- Via Internet Banking/Mobile Banking	BGN 3.00
Item 9. Generating a new PIN code for cards where the 9 <sup>th</sup> digit is less than a 5	
-At Bank's office	BGN 10.00
-via Internet Banking / Mobile banking	BGN 5.00
Item 10. Unjustified challenging of transaction	BGN 30.00

item 11. 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
Item 12. Refused authorization of transaction	BGN 0.40
Item 13. Fee for exceeded credit limit	BGN 20.00
Item 14. Card insurance package	Free of charge
Item 15. Fee for re-generating an initial static password for 3DS payments on the Internet	BGN 5.00
<b>C. OTHER SERVICES RELATED TO DEBIT AND CREDIT CARDS OF TEXIM BANK</b>	
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 ninth digit 0	BGN 2.40
- Fee for 1 SMS message - for MasterCard cards with the seventh digit 1 of the card number and for Visa cards ninth digit 0	BGN 0.15
- Subscription "10 SMS notifications" - for MasterCard cards with the seventh digit 5 of the card number and Visa Card with the ninth 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 and Visa Card with the ninth digit 5 of the card number * The fee is collected at the time of registration.	BGN 5.40
Item 5. 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. COMMERCIAL LENDING

COMMERCIAL LENDING	LOCAL CURRENCY	FOREIGN CURRENCY
Article 1. Interests on loan transactions		
Item 1. On short- and long-term loans in domestic currency:	Base interest rate plus a margin as agreed or fixed interest as agreed	
item 2. On authorized overdraft in domestic currency	Base interest rate plus a margin or fixed interest subject to annual re-negotiation	
item 3. On unauthorized overdraft в domestic and foreign currency (including upon overdue loans as well)	25% or upon agreement	
item 4. On foreign currency loans, including and authorized overdraft on current account in foreign currency as well	as per item 1 and item 2 of this section	
Article 2. Fees and commissions on loan transactions:		
item 1. Initial study of the financial condition of the borrower and analysis of the offered collateral:	For loans up to 1 000 000 BGN - 60 BGN; For loans over 1 000 001 BGN - 120 BGN;	
item 1. Fee for submission of loan or overdraft, respectively bank guarantee application, including documents processing: paid upon submission of documents as follows :		
- For loans, loan facilities and overdrafts	0.10% on the requested amount, min. BGN 300, max. BGN 2 500 or upon agreement	
- For bank guarantees	0.10% on the requested amount, min. BGN 75, max. BGN 2 500 or upon agreement	
item 2. Expenses for expert’s evaluations, consulting etc. related to the preparation of an opinion under item 1 are paid additionally by the client (including VAT).	As agreed	
item 3. Management fee for all types of loans:		
- For loans with repayment schedule / monthly on the outstanding amount /	0.12% for mortgage-backed loans or upon agreement; 0.15% for loans with combined security or upon agreement; 0.20% for loans secured with movable property or upon agreement;	
- For overdraft - once upon granting and once upon renewal each year on the amount allowed	1.20% or upon agreement	

- For credit lines - once upon granting and once upon renewal each year on the amount allowed	1.20% or upon agreement
item 4. Yearly commitment fee (collected monthly)	1.00% or upon agreement
item 5. Flat commitment fee on the unutilized amount at the expiry of the term of the loan's utilization /excluding the cases under item 4)	2.5% or upon agreement
item 6. Prepayment of loans as well as early terminated loan agreements regardless of the remaining term and type of the loan:	
- for loans with repayment schedule of the prepaid amount	2%
- for overdraft credits on the authorized amount at the date of early termination of the overdraft agreement	2%
- for loan facility of the limit authorized for utilization as at the date of early termination of the credit facility agreement	2%
item 7. For the preparation of a mortgage draft to secure loan or bank guarantee (including VAT)	up to BGN 50,000: min. BGN 120; BGN 50,001 to BGN 500 000: min. BGN 180; over BGN 500,001: min. BGN 300; Mortgage Cancellation Consent - BGN 80 Fee
Item 7.1. For registration, amendment of special pledge	BGN 150 per any procedure
Item 8. For entering a pledge agreement established under the Special Pledges Act (including VAT)	BGN 120 for each contract
Item 8.1. For cancellation of pledges established under the Special Pledges Act (including VAT)	
* the fees under item 8 do not include the costs of notarization of documents	BGN 80 for each termination consent
Item 8.2. For renewal of pledges established under the Special Pledges Act (including VAT)	BGN 80 for each renewal consent
item 9. Fees for evaluation of assets offered as security under loan transactions, prepared by TEXIM BANK AD (including VAT)	0.5% on the requested loan amount, max. BGN 1 800 or upon agreement
item 10. Upon change of repayment schedule upon client's request, save for cases of prepayment, a commission fee is collected.	BGN 100 or upon agreement
item 11. Upon amendment of other terms and conditions, including amendment of collateral as well, upon client's request, a commission fee is collected.	BGN 100 or upon agreement
<b>Article 3. Fees and commissions under bank guarantees issued in domestic currency:</b>	
item 1. Issuing of bank guarantees secured by cash, government securities and guarantees issued by first-class banks, on the requested amount /flat/	0.25%, min. BGN 50 or upon agreement
- secured by financial risk insurance /flat/	0.30% or upon agreement
item 2. Issuing of bank guarantees secured by assets other than those under item 1 /flat/	min. 0.75%, max. 1.25%, min. BGN 80 or upon agreement
Item 3. For maintenance of bank guarantee /per quarter or part thereof/	0.50% or upon agreement
item 4. Amendment of terms and conditions of bank guarantee (beyond the amount, the term and the collateral)	0.1%, min. BGN 40 or upon agreement
item 5. For express issuance of bank guarantees: within 24 hours	plus BGN 50 to the fee under article 8, item 1 and item 2
item 6. In case of rejection of the guarantee before the issuance thereof, a commission fee is collected	0.10% on the guarantee's amount, min. BGN 40
item 7. For an amendment of the guaranteed amount a fee is collected on the excess amount (article 3, item 1 or item 2 applies depending on the provided collateral )	
item 8. For an amendment of the term of the guarantee a fee is collected (article 3, item 1 or item 2 applies depending on the provided collateral)	
item 9. For an amendment of the provided collateral a fee is collected under the client's request	As agreed
<b>Article 4. Guarantees in foreign currency received at TEXIM BANK AD:</b>	
item 1. Advising a pre-notice	EUR 30
item 2. Forwarding to another bank	0.10% (min. EUR 30)
item 3. No-commitment advising	0.10% (min. EUR 30)
item 4. Advising an amendment	EUR 30
item 5. For advising an increase of the amount fee under item 3 is collected (on the amount of the excess)	
item 6. Cancellation before the expiry of validity period	EUR 35
item 7. Received claim for payment	EUR 50
<b>Article 5. Guarantees /counter-guarantees in foreign currency issued by TEXIM BANK AD:</b>	

item 1. Telex/SWIFT prior notice	EUR 35 or upon agreement
item 2. Issuing of direct guarantee to beneficiary:	
▪ item 2.1. Secured by cash, government securities and guarantees issued by first-class banks, on the requested amount /flat/	0.25 %, min. EUR 10 or upon agreement
▪ item 2.2. In case of other type of collateral /flat/	0.5 %, min. EUR 100 or upon agreement
▪ item 2.3. Secured by financial risk insurance /flat/	0.3% or upon agreement
item 3. For an amendment made of:	
▪ item 3.1. The guarantee's amount, a fee is collected on the excess	In case of cash security: 0.25%, min. 10 EUR or upon agreement. In case of non-cash security: 0.5%, min. 100 EUR or upon agreement
▪ item 3.2. Guarantee's term, a fee is collected.	In case of cash security: 0.25%, min. 10 EUR or upon agreement. In case of in-kind security: 0.5%, min. 100 EUR or upon agreement.
▪ item 3.3. Collateral under client's request, a fee is collected	as agreed
▪ item 3.4. For all other types of amendments	EUR 35
Item 4. For guarantee maintenance /per quarter or part thereof/	0.50% or upon agreement
▪ item 4.1. For guarantee maintenance against insurance for liability for customs duties	0.2% per month or upon agreement
item 5. For payment under a guarantee (per each payment)	0.15% on the amount + courier's service fee
item 6. Upon client's cancellation of the guarantee, before the guarantee is issued	0.1 % on guarantee's amount
<p>➤ <b>Notes:</b></p> <ol style="list-style-type: none"> <li>The list of first-class banks within the meaning of article 3, item 1 shall be approved by the Executive Directors of TEXIM BANK AD.</li> <li>The fee for issuing / confirmation is collected for the entire validity period of the guarantee and is not refundable upon decreasing the commitment or canceling before the expiry of the validity period.</li> <li>Received and issued documentary guarantees being letters of credit in their nature are treated as letters of credit.</li> <li>For additional commitment on behalf of TEXIM BANK AD related to tracing other transactions with the regards to the guarantee issued (back-to-back letters of credit, other guarantees, collections, transfers etc.) extra commissions are collected on the total amount of the guarantee.</li> </ol>	

## SECTION VI. DOCUMENTARY/STANDBY LETTERS OF CREDIT

DOCUMENTARY/STANDBY LETTERS OF CREDIT	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article 1. Documentary letters of credit received at TEXIM BANK AD</b>		
item 1. Advising a pre-notice	---	0.1 %, min. EUR 50, max. EUR 500
item 2. No-commitment advising	---	0.1 %, min. EUR 50, max. EUR 500
item 3. Confirmation per quarter or part thereof	---	as agreed
item 4. Advising an amendment (with no increase of the amount)	---	EUR 35
item 5. Processing and payment of documents:		
▪ item 5.1. For amounts up to EUR 500,000, inclusive	---	0.2 %, min. EUR 50
▪ item 5.2. For amounts up to EUR 5,000,000 inclusive	---	0.15%
▪ item 5.3. For amounts exceeding EUR 5,000,000	---	as agreed
item 6. Processing and negotiating of documents in compliance		
▪ item 6.1. With actual purchase of the receivables under the letter of credit by the bank	---	1 %, min. EUR 100
▪ item 6.2. With negotiating documents, promissory notes or bills of exchange under letters of credit with deferred payment until the due date on the amount of documentary shipment, per month or part thereof	---	1 %
item 7. Control of deferred payment or acceptance per month or part thereof (in addition to commission fees collected under item 5)	---	EUR 30
item 8. Cancellation of letters of credit before the expiry of their validity period	---	EUR 35
item 9. Sending documents not in compliance for collection	---	EUR 35
item 10. Second examination of documents returned for further completion or correction	---	EUR 40
item 11. For urgent processing at client's request	---	EUR 30
item 12. Transfer of letter of credit (per quarter or any part thereof)		
▪ item 12.1. With no payment commitment on behalf of TEXIM BANK AD	---	0.2%, min. EUR 50, max. EUR 500
▪ item 12.2. With payment commitment on behalf of TEXIM BANK AD	---	as agreed
item 13. Advising of assignment of proceeds under a letter of credit	---	EUR 30

item 14. Issuing of assignment of proceeds under a letter of credit at beneficiary's order per quarter or part thereof	---	0.15%, min. EUR 50, max. EUR 300
<b>Article 2. Documentary letters of credit opened by TEXIM BANK AD</b>		
item 1. Telex/SWIFT prior notice	---	EUR 30
item 2. Opening, processing and payment under a letter of credit, per quarter or any part thereof:		
▪ item 1.1. For amounts up to EUR 500 000, inclusive	---	as agreed
▪ item 1.2. For amounts up to EUR 5 000 000 inclusive	---	as agreed
▪ item 1.3. For amounts over EUR 5 000 000	---	as agreed
item 3. Control of deferred payment or acceptance per month or part thereof (in addition to commission fees collected under item 2)	---	EUR 30
item 4. Amendment of conditions (beyond amount increase, validity extension)	---	EUR 40
item 5. Cancellation before the expiry of validity period	---	EUR 40
item 6. Additional liability, complexity and labor or express processing of letters of credit	---	EUR 50
item 7. Payment of received irregular documents (collected by the foreign bank)	---	EUR 50
<b>Article 3. Reimbursements</b>		
item 1. Issuing of reimbursement authorization	---	EUR 30
item 2. Issuing of irrevocable reimbursement authorization	---	EUR 50
item 3. Amendment of reimbursement authorization	---	EUR 20
<b>➤ Notes:</b> <ol style="list-style-type: none"> <li>In case of letters of credit containing "about" note: commission fees are charged on the amount of letter of credit (the increase of letter of credit), increased by 10%, unless otherwise indicated.</li> <li>In case of revolving/increase: commission fees are charged on the revolving/increased amount as in cases of opening of new letter of credit.</li> <li>Commission fee for opening/confirmation is collected for the entire validity period of the letter of credit and is not refundable upon cancellation before the validity period or if the letter of credit is not used. Courier expenses are at client's expense.</li> </ol>		

## SECTION VII. DOCUMENTARY COLLECTION AND NEGOTIABLE INSTRUMENTS

DOCUMENTARY COLLECTION AND NEGOTIABLE INSTRUMENTS	LOCAL CURRENCY	FOREIGN CURRENCY
<b>Article 1. Collection of documents received from other banks:</b>		
item 1. Delivery of documents		
- item 1.1. Against payment	---	0.2%, min. EUR 40, max. EUR 300
- item 1.2. Against acceptance	---	0.25%, min. EUR 40, max. EUR 300
item 2. Delivery of documents without payment	---	EUR 30
item 3. Advising amendment of collection instructions	---	EUR 30
item 4. Returning non-paid collection documents	---	EUR 20
item 5. Documents covering delivery of goods received at TEXIM BANK AD's address instead of payer's	---	0.4%, min. EUR 50
<b>Article 2. Sending documents and negotiable instruments to other banks for collection</b>		
item 1. Against payment / acceptance	---	0.2%, min. EUR 40, max. EUR 300
item 2. Without payment	---	0.15%, min. EUR 25, max. EUR 250
item 3. Amendment of terms and conditions of collection orders	---	EUR 30
item 4. Reclamation	---	EUR 20
<b>➤ Notes:</b> <ol style="list-style-type: none"> <li>An additional fee for SWIFT message is collected for all messages sent via SWIFT in relation to documentary transactions.</li> <li>Courier expenses are at client's expense</li> </ol>		

## SECTION VIII. PURCHASE AND SALE OF FOREIGN CURRENCY

PURCHASE AND SALE OF FOREIGN 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
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## SECTION IX. OTHER TRANSACTIONS

OTHER TRANSACTIONS	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 30.00			
Item 2. for past years, for each transaction:	BGN 60.00			
<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>				
Item 1. Issuance of certificate	BGN 36.00 in Bulgarian		EUR 36.00 in foreign language	
Item 2. To evidence raised capital for company formation	BGN 30.00 in Bulgarian			
<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. For preparation of an answer to an inquiry in relation to an audit being performed of (inclusive of VAT)</b>				
Item 1. A bank or another financial institution			EUR 110.00	
Item 2. A non-financial institution	BGN 180.00			
<b>Article 6. SWIFT messages (standard, up to 325 characters) (inclusive of VAT)</b>			EUR 15.00	
<b>Article 7. Telex expenses: by actual amount but not less than (inclusive of VAT)</b>	BGN 5.00		EUR 5.00	
<b>Article 8. 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 9. 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 counters	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 10. 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			
<b>Article 11. Gold, silver, coins</b>	As per price list			
<b>Article 12. Monthly fee for clients of Private Banking</b>	BGN 45.00			

### ➤ 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 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.
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 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 № 17/6<sup>th</sup> April 2017, concerning SECTION IV BANK CARD TRANSACTIONS, effective as of 07 April 2017.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. The Tariff was amended by Resolution of the Management Board № 15/22<sup>nd</sup> March 2018, concerning SECTION V LENDING TRANSACTIONS.
13. The Tariff was amended by Resolution of the Management Board № 23/03<sup>rd</sup> May 2018, concerning SECTION III PAYMENTS.
14. 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.
15. The Tariff was amended by Resolution of the Management Board № 43/31<sup>st</sup> August 2018, concerning SECTION I ACCOUNTS.
16. The Tariff was amended by Resolution of the Management Board № 57/29<sup>nd</sup> November 2018, concerning SECTION XIV OTHER TRANSACTIONS.
17. The Tariff was amended by Resolution of the Management Board № 48/04.10.2018 concerning SECTION I ACCOUNTS.
18. 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.
19. The Tariff was amended by Resolution of the Management Board 7/07.02.2019 concerning SECTION II. CASH TRANSACTIONS.
20. The Tariff was amended by Resolution of the Management Board 31/06.06.2019 concerning SECTION I. ACCOUNTS.
21. The Tariff was amended by Resolution of the Management Board 56/21.11.2019 concerning SECTION III. PAYMENTS.
22. The Tariff was amended by Resolution of the Management Board 59/12.12.2019 concerning SECTION IV. BANK CARDS.
23. The Tariff was amended by Resolution of the Management Board 56/21.11.2019 effective as of 26.01.2020 concerning SECTION I. ACCOUNTS, SECTION III. PAYMENTS, SECTION V. COMMERCIAL LENDING.
24. The Tariff was amended by Resolution of the Management Board 59/12.12.2019 effective as of 15.02.2020 concerning SECTION IV. BANK CARDS.
25. The Tariff was amended by Resolution of the Management Board 6/04.02.2020 effective as of 10.04.2020 concerning SECTION I. ACCOUNTS.
26. The Tariff was amended by Resolution of the Management Board 28/07.05.2020, effective as of 12.05.2020, concerning SECTION III PAYMENTS.
27. The Tariff was amended by Resolution of the Management Board 21/09.04.2020, effective as of 10.06.2020
28. The Tariff was amended by Resolution of the Management Board 36/18.06.2020, effective as of 23.06.2020
29. The Tariff was amended by Resolution of the Management Board 28/07.05.2020, effective as of 08.07.2020
30. The Tariff was amended by Resolution of the Management Board 36/18.06.2020, effective as of 22.08.2020
31. The Tariff was amended by Resolution of the Management Board 56/01.10.2020, effective as of 5.10.2020
32. The Tariff was amended by Resolution of the Management Board 69/10.12.2020, effective as of 11.12.2020
33. The Tariff was amended by Resolution of the Management Board 62/05.11.2020, effective as of 06.01.2021
34. The Tariff was amended by Resolution of the Management Board 5/28.01.2021, effective as of 01.02.2021
35. The Tariff was amended by Resolution of the Management Board 68/03.12.2020, effective as of 04.02.2021

36. The Tariff was amended by Resolution of the Management Board 17/11.03.2021, effective as of 15.04.2021
37. The Tariff was amended by Resolution of the Management Board 14/01.03.2021, effective as of 02.05.2021
38. The Tariff was amended by Resolution of the Management Board 29/22.04.2021, effective as of 05.05.2021
39. The Tariff was amended by Resolution of the Management Board № 42/24.06.2021, effective as of 28.07.2021.
40. The Tariff was amended by Resolution of the Management Board № 69/09.12.2021, effective as of 09.12.2021.
41. The Tariff was amended by Resolution of the Management Board № 66/18.11.2021, effective as of 18.01.2022.
42. The Tariff was amended by Resolution of the Management Board № 3/20.01.2022, effective as of 25.01.2022.
43. The Tariff was amended by Resolution of the Management Board № 12/17.03.2022, effective as of 18.03.2022.
44. The Tariff was amended by Resolution of the Management Board № 17/14.04.2022, effective as of 15.04.2022.
45. The Tariff was amended by Resolution of the Management Board № 16/07.04.2022, effective as of 08.06.2022.
46. The Tariff was amended by Resolution of the Management Board № 17/14.04.2022, effective as of 15.06.2022.
47. The Tariff was amended by Resolution of the Management Board № 36/28.07.2022, effective as of 01.08.2022.
48. The Tariff was amended by Resolution of the Management Board № 47/28.09.2022, effective as of 29.11.2022.
49. The Tariff was amended by Resolution of the Management Board № 53/09.11.2022, effective as of 10.01.2023.
50. The Tariff was amended by Resolution of the Management Board № 30/25.05.2023, effective as of 01.06.2023.
51. The Tariff was amended by Resolution of the Management Board № 46/16.08.2023, effective as of 22.10.2023.
52. The Tariff was amended by Resolution of the Management Board № 35/19.06.2024, effective as of 19.06.2024.
53. The Tariff was amended by Resolution of the Management Board № 34/12.06.2024, effective as of 01.07.2024.
54. The Tariff was amended by Resolution of the Management Board № 49/28.08.2024, effective as of 01.09.2024.
55. The Tariff was amended by Resolution of the Management Board № 51/11.09.2024, effective as of 17.11.2024.
56. The Tariff was amended by Resolution of the Management Board № 63/20.11.2024, effective as of 26.11.2024.
57. The Tariff was amended by Resolution of the Management Board № 55/09.10.2024, effective as of 14.12.2024.