



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

Effective as of 03 November 2025

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➤ GENERAL PROVISIONS

1. This Tariff regulates the standard terms and conditions for interest, 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. Until the date of introduction of the euro in the Republic of Bulgaria, the fees and commissions due are collected in BGN and EUR, respectively, depending on the currency of the account, transaction, deal or operation. The values of the fees and commissions in BGN and EUR are also indicated for the purposes of double display and are calculated at the official exchange rate of the Bulgarian lev to the euro (1 EUR = 1.95583 BGN), within the meaning of the Introduction of the Euro in the Republic of Bulgaria Act (Euro Act). An exception to the above applies to Section IV - BANK CARDS AND CARD TRANSACTIONS, in respect of which until the date of introduction of the euro in the Republic of Bulgaria, the fees and commissions due are collected in the values specified for BGN converted to the currency of the card account at the Bank's exchange rate. Until the same date, the fees and commissions in EUR in Section IV - BANK CARDS AND CARD TRANSACTIONS are indicated for the purposes of double display only and are calculated at the official exchange rate of the Bulgarian lev to the euro within the meaning of the Introduction of the Euro in the Republic of Bulgaria Act (Euro Act).
3. As of the date of the introduction of the euro in the Republic of Bulgaria, the fees and commissions due are collected in the values specified in EUR, and from the same date, the specified values of the fees and commissions in BGN shall be considered for the purposes of double display only, within the meaning of the Euro Act.
4. The Bank applies minimum opening and operating balances on bank accounts as well as for the interest charged on bank accounts in domestic and foreign currency in accordance with Appendix 1. Interest Bulletin for Bank Accounts of Individuals to this Tariff, unless otherwise provided for in the specific contract.
5. For payment accounts with basic features, the Bank collects fees according to Appendix 2 to this Tariff.

SECTION I. BANK ACCOUNTS

CURRENCY	BGN	EUR / FOREIGN CURRENCY
I. BANK ACCOUNTS		
Article 1. Fees for opening of bank accounts		
item 1. Current accounts:		
item 1.1. Current account opened in an office of the Bank	BGN 5.09	EUR 2.60
item 1.2. Current account opened via Online Banking	free of charge	free of charge
item 1.3. Payment account with basic features	Acc. to Appendix 2	Acc. to Appendix 2
item 2. Special-purpose accounts, including escrow accounts	as agreed	as agreed
item 3. Savings accounts	BGN 3.91	EUR 2.00
item 4. Disposable accounts	free of charge	free of charge
item 5. Deposit accounts	free of charge	free of charge
item 6. Accounts for investment services and activities	free of charge	free of charge
Article 2. Monthly fees for bank account maintenance and transaction statements		
item 1. Current accounts:		
item 1.1. on current accounts	BGN 4.50	EUR 2.30
item 1.2. on current accounts with linked debit card	BGN 2.54	EUR 1.30
item 1.3. on current accounts with linked credit card	free of charge	free of charge
item 2. Special-purpose accounts, including escrow accounts	as agreed	as agreed
item 3. Savings accounts	BGN 3.91	EUR 2.00
item 4. Disposable accounts	free of charge	free of charge
item 5. Deposit accounts	free of charge	free of charge
item 6. Accounts for investment services and activities	free of charge	free of charge
Article 3. Fees for closing of bank accounts		
item 1. Current accounts	BGN 2.54	EUR 1.30
*The fee is only due upon closing the account within six months of its opening.		
item 2. Special-purpose accounts, including escrow accounts	as agreed	as agreed
item 3. Savings accounts	free of charge	free of charge
item 4. Disposable accounts	free of charge	free of charge
item 5. Deposit accounts	free of charge	free of charge
item 6. Accounts for investment services and activities	free of charge	free of charge
Article 4. Other services:		
item 1. Fee for verification of a power of attorney certified by a notary or by a person performing notarial functions in Bulgaria (including VAT)	BGN 5.09	EUR 2.60
item 1.1. Fee for acceptance of a power of attorney certified by a foreign notary /or other foreign administrative body/ or at a Bulgarian diplomatic or consular mission abroad (including VAT)	BGN 19.56	EUR 10.00
item 2. Fee for preliminary examination and consideration of documents regarding acceptance/rejection of establishing business relations with foreign individuals; * The fee is not refundable in case of refusal of the Bank to establish business relations;	BGN 48.90	EUR 25.00

* The Bank carries out preliminary examination and consideration within 3 business days of the provision of all required documents.		
item 3. Fee on accounts on which no payment transactions have been made within a 12 /twelve/ month period and balances have been maintained in an amount below the interest-bearing minimum determined by the Bank	BGN 10.01	EUR 5.12
<p>➤ Notes:</p> <p>1. Where no funds are available on the client's account to withhold the fee due at the rate specified in the Tariff, the fee is withheld to the amount available in the account. The operations performed ex officio by the Bank to withhold the fees due are not be considered "payment operations".</p> <p>2. Current accounts used to serve a credit product authorized before 31 October 2017 are not subject to charges.</p> <p>3. Foreign currency accounts for which no interest-bearing minimum is set are charged for balances below 10 currency units, subject to compliance with the other conditions.</p> <p>4. Monthly servicing fees for current and savings accounts are charged on the last business day of the respective calendar month.</p> <p>5. The 12 /twelve/ month period referred to in Article 4, item 3 of this Section is determined by the date preceding the billing date.</p> <p>6. Accounts with placed freeze are not charged the fees under Section I, Article 2 for the period from the start of the freeze to the enforcement/freeze lifting.</p>		

SECTION II. CASH OPERATIONS

CURRENCY	BGN	EUR / FOREIGN CURRENCY
II. CASH OPERATIONS		
Article 1. Cash deposits to accounts		
item 1. Deposits to accounts:		
- Up to BGN 3,000.00 / EUR 1 500.00 (inclusive)	BGN 1.96	EUR 1.00
- Over BGN 3,000.00 / EUR 1,500.00 to BGN 100,000.00 / EUR 50 000.00 (inclusive)	0.25%, min. BGN 1.96 - max. BGN 195.58 on the amount over BGN 3,000.00	0.25% min. EUR 1.00 - max. EUR 100.00 on the amount over EUR 1,500.00
- Over BGN 100,000.00 / EUR 50,000.00	as agreed	as agreed
item 1.1. Deposit to a current account linked to a credit product	free of charge	free of charge
item 1.2. Deposit to deposit accounts	free of charge	free of charge
item 2. Depositing coins to a bank account:		
- for amounts up to BGN 50.00 (inclusive)	free of charge	free of charge
- for amounts over BGN 50.00	5.00%, min. BGN 5.09	5.00%, min. EUR 2.60
Article 2. Cash withdrawals from accounts		
item 1. Cash withdrawals with prior notice:		
item 1.1. From accounts:		
- Up to BGN 3,000.00 / EUR 1 500.00 (inclusive)	BGN 2.93	EUR 1.50
- Over BGN 3,000.00 / EUR 1,500.00 to BGN 100,000.00 / EUR 50 000.00 (inclusive)	0.45% min. BGN 5.09 - max. BGN 195.58 on the amount over BGN 3,000.00	0.45% min. EUR 2.60 - max. EUR 100.00 on the amount over EUR 1,500.00
- Over BGN 100,000.00 / EUR 50,000.00	as agreed	as agreed
item 1.2. From deposit accounts on a maturity date	free of charge	free of charge
item 1.3. From deposit accounts on a non-maturity date		
- Up to BGN 3,000.00 / EUR 1 500.00 (inclusive)	BGN 2.93	EUR 1.50
- Over BGN 3,000.00 / EUR 1,500.00 to BGN 100,000.00 / EUR 50 000.00 (inclusive)	0.45% min. BGN 5.09 - max. BGN 195.58 on the amount over BGN 3,000.00	0.45% min. EUR 2.60 - max. EUR 100.00 on the amount over EUR 1,500.00
- Over BGN 100,000.00 / EUR 50,000.00	as agreed	as agreed
item 2. Cash withdrawals without prior notice:		
item 2.1. From accounts:		
- Up to BGN 3,000.00 / EUR 1 500.00 (inclusive)	BGN 5.87	EUR 3.00
- Over BGN 3,000.00 / EUR 1 500.00 to BGN 10,000.00 / EUR 5,000.00 (inclusive)	BGN 5.87 + 0.60% on the amount over BGN 3,000.00	EUR 3.00 + 0.60% on the amount over EUR 1,500.00
- Over BGN 10,000.00 / EUR 5 000 to BGN 100,000.00 / EUR 50,000.00 (inclusive)	BGN 5.87 + 0.80 % on the total amount	EUR 3.00 + 0.80% on the total amount
- Over BGN 100,000.00 / EUR 50,000.00	as agreed	as agreed
item 2.3. From deposit accounts on a maturity date	free of charge	free of charge
item 2.4. From deposit accounts on a non-maturity date		
- Up to BGN 3,000.00 / EUR 1 500.00 (inclusive)	BGN 5.87	EUR 3.00
- Over BGN 3,000.00 / EUR 1,500.00 to BGN 10,000.00 / EUR 5,000.00 (inclusive)	BGN 5.87 + 0.60% on the total amount	EUR 3.00 + 0.60% on the total amount
- Over BGN 10,000.00 / EUR 5,000.00 to BGN 100,000.00 / EUR 50,000.00 (inclusive)	BGN 5.87 + 0.80 % on the total amount	EUR 3.00 + 0.80% on the total amount
- Over BGN 100,000.00 / EUR 50,000.00	as agreed	as agreed
Article 3. Foreign currency exchange	free of charge	free of charge
Article 4. Other cash transactions		
item 1. Cancellation of pre-order or reduction of the amount on the day of withdrawal	0.65% on the total amount	0.65% on the total amount
item 2. Exchange coins for banknotes at the bank's counters (only in BGN)	5.00%, min. BGN 5.00	5.00%, min. EUR 2.56

item 3. Banknote checking, without depositing into accounts for persons who are not clients of Texim Bank AD	0.50% on the total amount	1.00% on the total amount
item 4. For replacement and exchange of banknotes (except for BGN under Regulation 18 of the Bulgarian National Bank – free of charge) by a person who is not a client of Texim Bank AD	1.00% on the total amount	1.00% on the total amount
Notes: 1. Additional conditions for cash withdrawals: 1.1. For withdrawals over BGN 3,000 or EUR 1,500 /or equivalent in foreign currency/ the client should make a prior notice by 14:00 on the previous business day. 1.2. Prior notice is required for withdrawals in currencies other than BGN, EUR and USD. 1.3. Amounts over BGN 10,000, EUR 5,000 /or equivalent in foreign currency/ should be requested by prior notice 2 business days in advance. 1.4. Withdrawals of amounts over BGN 20,000.00 / EUR 10,000.00 /or equivalent in foreign currency/ in business days after 17:30 and on weekends and holidays are not allowed without prior notice. 1.5. Cash withdrawals without prior notice are performed provided that the relevant bank office has the respective amount available.		

SECTION III. PAYMENTS

CURRENCY	BGN	EUR/FOREIGN CURRENCY
III. PAYMENTS		
Article 1. Intra-bank transfers		
item 1. Intra-bank transfers between a client's own accounts with Texim Bank AD		
- in an office of the Bank	BGN 2.15	EUR 1.10
- via Internet Banking / Mobile Banking	free of charge	free of charge
item 2. Intra-bank transfers between clients' bank accounts with Texim Bank AD		
- in an office of the Bank	BGN 4.69	EUR 2.40
- via Internet Banking / Mobile Banking	BGN 0.55	EUR 0.28
item 3. Acceptance and processing of mass payment orders:		
item 3.1. Mass payments for transferring remuneration under employment contracts or part thereof as well as for transferring amounts under social aid and employment programs		
- in an office of the Bank	free of charge	free of charge
- via Internet Banking / Mobile Banking	free of charge	free of charge
item 3.2. For other payments:		
- in an office of the Bank (per single transfer)	BGN 0.68	EUR 0.35
- via Internet Banking / Mobile Banking system (per single transfer)	BGN 0.39	EUR 0.20
Article 2. Transfers in domestic currency to another payment service provider in Bulgaria		
item 1. Transfers in domestic currency		
- in an office of the Bank	BGN 6.06	EUR 3.10
- via Internet Banking / Mobile Banking system	BGN 1.08	EUR 0.55
item 2. Blink instant transfers		
- in an office of the Bank	BGN 6.06	EUR 3.10
- via Internet Banking / Mobile Banking system	BGN 1.08	EUR 0.55
item 3. Transfer via RINGS system		
- in an office of the Bank	BGN 22.00	EUR 11.25
- via Internet Banking / Mobile Banking	BGN 13.01	EUR 6.65
item 4. Transfers in domestic currency by depositing cash		
- by transfer via BISERA	0.50% of the amount equivalent in BGN, min. BGN 7.82	0.50% of the amount equivalent in EUR, min. EUR 4.00
- by transfer via RINGS	1.00%, min. BGN 30.00	1.00%, min. EUR 15.34
item 5. Transfers in domestic currency by depositing cash to administrators of public receivables (budget)		
- by transfer via BISERA	0.50% of the amount equivalent in BGN, min. BGN 7.82	0.50% of the amount equivalent in EUR, min. EUR 4.00
- by transfer via RINGS	1.00%, min. BGN 30.00	1.00%, min. EUR 15.34
item 6. Transfers initiated ex officio from frozen accounts:		
- by transfer via BISERA	BGN 17.99	EUR 9.20
- by transfer via RINGS	BGN 25.00	EUR 12.78
item 7. Acceptance and processing of mass payment orders:		
- in an office of the Bank	BGN 2.15	EUR 1.10
- via Internet Banking / Mobile Banking	BGN 1.00	EUR 0.51
Article 3. Automatic payments		
item 1. Utility bills	BGN 0.39	EUR 0.20
item 2. Fixed transfers	Charged under the Tariff according to the type of transfer	
item 3. Transfer of amounts	Charged under the Tariff according to the type of transfer	
item 4. Account funding	Charged under the Tariff according to the type of	

	transfer	
Article 4. Direct debit (service effective until 31 December 2025)		
item 1. Intra-bank direct debit initiation and payment		
- in an office of the Bank	BGN 0.61	EUR 0.31
- via Internet Banking / Mobile Banking	BGN 0.51	EUR 0.26
item 2. Interbank direct debit initiation and payment		
- in an office of the Bank	BGN 4.01	EUR 2.05
- via Internet Banking / Mobile Banking	BGN 1.00	EUR 0.51
Article 5. Ordered interbank transfers in EUR		
item 1. Transfers executed via SEPA payment system		
- in an office of the Bank	BGN 6.06	EUR 3.10
- via Internet Banking / Mobile Banking	BGN 1.08	EUR 0.55
item 2. Transfers executed via TARGET 2 payment system		
- in an office of the Bank	BGN 25.00	EUR 12.78
- via Internet Banking / Mobile Banking	BGN 12.01	EUR 6.14
item 3. Instant Transfers in EUR		
- in an office of the Bank	BGN 6.06	EUR 3.10
- via Internet Banking / Mobile Banking	BGN 1.08	EUR 0.55
Article 6. Ordered interbank transfers via SWIFT payment system		
item 1. From an account with Texim Bank AD with SPOT value date (2 business days)		
- in an office of the Bank	BGN 17.60	EUR 9.00
- via Internet Banking / Mobile Banking	BGN 17.60	EUR 9.00
item 2. With TOM value date (1 business day)		
- in an office of the Bank	BGN 29.34	EUR 15.00
- via Internet Banking / Mobile Banking	BGN 23.47	EUR 12.00
item 3. With value date on the same business day		
- in an office of the Bank	BGN 39.12	EUR 20.00
- via Internet Banking / Mobile Banking	BGN 29.34	EUR 15.00
item 4. Additional fees		
item 4.1. For interbank foreign currency transfers ordered with the clause: "The costs of other banks – to be borne by the originator":		
item 4.1.1. Transfers in EUR		
- Up to EUR 2,500.00 (inclusive)	BGN 24.45	EUR 12.50
- Over EUR 2,500.00 to EUR 12,500.00 (inclusive)	BGN 39.12	EUR 20.00
- Over EUR 12,500.00 to EUR 50,000.00 (inclusive)	BGN 58.67	EUR 30.00
- Over EUR 50,000.00	BGN 97.79	EUR 50.00
item 4.1.2. Transfers in other currency		
- Up to EUR 2,500.00 (inclusive)	BGN 29.34	EUR 15.00
- Over EUR 2,500.00 to EUR 12,500.00 (inclusive)	BGN 48.90	EUR 25.00
- Over EUR 12,500.00 to EUR 50,000.00 (inclusive)	BGN 68.45	EUR 35.00
- Over EUR 50,000.00	BGN 107.57	EUR 55.00
item 4.1.3. For transfers ordered with costs borne by the originator, the client pays the additional costs incurred		
Article 7. Transfers received from other banks		
item 1. Received intra-bank transfers and transfers from another payment service provider in domestic currency	free of charge	free of charge
item 2. Currency transfers received from other EEA banks	free of charge	free of charge
item 3. Currency transfers received from other non-EEA banks		
- Up to EUR 200.00 (inclusive)	free of charge	free of charge
- Over EUR 200.00	BGN 5.87	EUR 3.00
Article 8. Other fees		
item 1. For cancellation or modification of the terms of an accounted for but not yet executed transfer in domestic currency at the request of the originator (if possible)	BGN 11.73	EUR 6.00
item 2. For cancellation or modification of the terms of an accounted for but not yet executed transfer in foreign currency at the request of the originator (if possible)	BGN 29.34	EUR 15.00
item 3. Inquiry for an ordered transfer in foreign currency to another payment service provider, at the client's request, in addition to the actual costs (if possible)	BGN 58.67	EUR 30.00
item 4. Inquiry for a received transfer in foreign currency from another payment service provider, in addition to the actual costs (if possible)	BGN 19.56	EUR 10.00
item 5. Request for reversal or change of a sent transfer in foreign currency at the request of the originator, in addition to the actual costs (if possible)	BGN 78.23	EUR 40.00
Notes:		
1. EEA stands for European Economic Area. The EEA integrates the EU Member States and the following member-states of the European Free Trade Association (EFTA) – Iceland, Liechtenstein and Norway into a single internal market governed by the same basic rules that aim to ensure the free movement of goods, services, capital and people within the EEA in an open and competitive environment.		
2. The reversal of a received transfer at the order of the beneficiary is treated as an ordered transfer		
3. Ordered cross-border transfers that are returned without the fault of the Bank are considered as received transfers.		

4. No separate SWIFT fee is paid for transfers ordered from an account with Texim Bank AD.
5. Transfers in EUR within the EEA are only executed with shared costs.
6. Orders for SEPA currency transfer in EUR with a value date on the same business day are accepted for execution by 3:00 p.m. Orders for currency transfer in EUR submitted after this time are executed with a value date on the next business day. Due to the specific processing of SEPA transfers, some SEPA transfers may be received into the accounts of the end beneficiaries on the day following the specified value date.
7. Orders for SWIFT currency transfer in EUR with a value date on the same business day are accepted for execution by 3:00 p.m. Orders for currency transfer in EUR submitted after this time are executed with a value date on the next business day. Payments ordered after this time are executed on the following business day; Currency transfers via SWIFT, in a currency other than EUR, are executed with a value date on the same business day if they are ordered by 12:00.

SECTION IV. BANK CARDS AND CARD TRANSACTIONS

CURRENCY	BGN	EUR / FOREIGN CURRENCY
IV. BANK CARDS AND CARD TRANSACTIONS		
A. DEBIT CARDS		
INTERNATIONAL DEBIT CARD VISA DEBIT		
Article 1. General terms and conditions for the issuance of Visa Debit		
item 1. Issuance of main and additional card	free of charge	free of charge
item 2. Express issuance of an instant debit card in an office of the Bank	BGN 2.54	EUR 1.30
item 3. Issuance or renewal of more than one card per cardholder linked to one account	BGN 5.09	EUR 2.60
item 4. Express card issuance – within 3 business days *Not applicable to instant cards	BGN 13.69	EUR 7.00
item 5. Renewal due to expiration of the plastic card	free of charge	free of charge
item 6. Re-issuance due to loss, theft, damage, forgotten PIN code, etc. during the card's validity period	BGN 6.85	EUR 3.50
item 7. Minimum non-reducible current account balance for each debit card issued * the indicated amount is valid for accounts in the respective currency ** As of the date of introduction of the euro in the Republic of Bulgaria, the minimum non-reducible balance with a specified value in EUR applies to cards on current accounts in Bulgarian lev converted into euro.	BGN 3.00 / EUR 1.50 / USD 1.50	
item 8. Receiving a card at an office of the Bank other than the one where the card was applied for	BGN 9.78	EUR 5.00
Article 2. Transactions with VISA Debit cards		
item 1. Cash withdrawal from ATMs of Texim Bank AD	0.15%, min. BGN 0.31	0.15%, min. EUR 0.16
item 2. Cash withdrawal from ATMs of another payment service provider in Bulgaria and EEA countries	0.15%, min. BGN 1.47	0.15%, min. EUR 0.75
item 3. Cash withdrawal from ATMs in non-EEA countries	BGN 5.09 + 1.20%	EUR 2.60 + 1.20%
item 4. Cash withdrawal from POS terminals of Texim Bank AD	BGN 3.13 + 0.70%	EUR 1.60 + 0.70%
item 5. Cash withdrawal from POS terminals of another payment service provider in Bulgaria and EEA countries	BGN 5.09 + 1.00%	EUR 2.60 + 1.00%
item 6. Cash withdrawal from POS terminals in non-EEA countries	BGN 6.06 + 1.20%	EUR 3.10 + 1.20%
item 7. Payment for goods and services via POS terminal in Bulgaria and abroad (except for the cases referred to in item 8 and item 9)	free of charge	free of charge
item 8. Transactions related to gambling and lottery games, betting and purchase of chips	0.70%	0.70%
item 9. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or funding virtual account/wallet	0.15%, min. BGN 0.31	0.15%, min. EUR 0.16
item 10. Payment for goods and services from ATM by bPay menu	free of charge	free of charge
item 11. Receiving cash upon purchase at a point of sale	BGN 0.31	EUR 0.16
item 12. Refund /receipt of funds to a card account through a card transaction	1.20%	1.20%
item 13. Checking card balance and the last 5 transactions at ATM in Bulgaria	BGN 0.49	EUR 0.25
item 14. Checking card balance at ATM abroad	BGN 1.00	EUR 0.51
item 15. Refused authorization of transaction	BGN 0.14	EUR 0.07

item 16. PIN code change from ATM by the cardholder		free of charge				free of charge		
Article 4. Additional transactions/services with VISA Debit cards								
item 1. Card blocking/unblocking fee								
- in an office of Texim Bank AD		BGN 3.03				EUR 1.55		
- via Internet / Mobile Banking		free of charge				free of charge		
item 2. Change of daily and weekly card limits								
- in an office of Texim Bank AD		BGN 5.09				EUR 2.60		
- via Internet Banking		BGN 1.00				EUR 0.5		
item 3. Card transactions report:								
- in an office of Texim Bank AD		free of charge				free of charge		
- via Internet / Mobile Banking		free of charge				free of charge		
item 4. Card unblocking due to 3 consequently entered wrong PIN codes								
- in an office of Texim Bank AD		BGN 3.03				EUR 1.55		
- via Internet Banking		BGN 1.00				EUR 0.51		
item 5. Unjustified challenging of transaction		BGN 19.56				EUR 10.00		
item 6. Fee for re-generating an initial static password for 3DS payments on the Internet or unblocking a blocked card for 3DS payments		BGN 5.01				EUR 2.56		
B. CREDIT CARDS		BGN				EUR / FOREIGN CURRENCY		
CREDIT CARDS	TEXIM BANK – HOME MAX /TEMPO	VISA CLASSIC	VISA GOLD	VISA PLATINUM	TEXIM BANK – HOME MAX /TEMPO	VISA CLASSIC	VISA GOLD	VISA PLATINUM
Article 1. General terms and conditions for issuance								
item 1. Issuance of a main card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
item 2. Express card issuance * – within 3 business days after the approval of the credit limit *Not applicable to instant cards – HomeMax/Tempo	not applicable	BGN 54.76	BGN 54.76	free of charge	not applicable	EUR 28.00	EUR 28.00	free of charge
item 3. Card renewal due to expiration of the plastic card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
item 4. Re-issuance due to loss, theft, damage, forgotten PIN code, etc. during the card's validity period	BGN 19.56	BGN 19.56	BGN 19.56	BGN 19.56	EUR 10.00	EUR 10.00	EUR 10.00	EUR 10.00
item 5. Annual credit card maintenance fee	free of charge	BGN 40 /collected after the end of the first year/	BGN 89.97 /collected after the end of the first year/	BGN 195.58 /collected after the end of the first year/	free of charge	EUR 20.45 /collected after the end of the first year/	EUR 46.00 /collected after the end of the first year/	EUR 100.00 /collected after the end of the first year/
item 6. Receiving a card at an office of the Bank other than the one where the card was applied for	BGN 9.78	BGN 9.78	BGN 9.78	free of charge	EUR 5.00	EUR 5.00	EUR 5.00	free of charge
Article 2. Transactions with credit cards of Texim Bank AD								
item 1. Cash withdrawal from ATMs of Texim Bank AD	BGN 3.52 + 2.00%	BGN 3.52 + 2.00%	BGN 3.52 + 2.00%	BGN 3.52 + 2.00%	EUR 1.80 + 2.00%	EUR 1.80 + 2.00%	EUR 1.80 + 2.00%	EUR 1.80 + 2.00%
item 2. Cash withdrawal from ATMs of another payment service provider in Bulgaria and EEA countries	BGN 5.87 + 2.00% min.	BGN 5.87 + 2.00% min.	BGN 5.87 + 2.00% min.	BGN 5.87 + 2.00% min.	EUR 3.00 + 2.00%, min.	EUR 3.00 + 2.00%, min.	EUR 3.00 + 2.00%, min.	EUR 3.00 + 2.00%, min. EUR 5.15
	BGN 10.07	BGN 10.07	BGN 10.07	BGN 10.07	EUR 5.15	EUR 5.15	EUR 5.15	
	BGN 7.04+ 3.00%, min.	BGN 7.04+ 3.00%, min.	BGN 7.04+ 3.00%, min.	BGN 7.04+ 3.00%, min.	EUR 3.60+ 3.00%, min.	EUR 3.60+ 3.00%, min.	EUR 3.60+ 3.00%, min.	
item 3. Cash withdrawal from ATMs in non-EEA countries	BGN 12.03	BGN 12.03	BGN 12.03	BGN 12.03	EUR 6.15	EUR 6.15	EUR 6.15	
item 4. Cash withdrawal from POS terminals of Texim Bank AD	BGN 5.87 + 2.00%	BGN 5.87 + 2.00%	BGN 5.87 + 2.00%	BGN 5.87 + 2.00%	EUR 3.00 + 2.00%	EUR 3.00 + 2.00%	EUR 3.00 + 2.00%	EUR 3.00 + 2.00%
item 5. Cash withdrawal from POS terminals of another payment service provider in Bulgaria and EEA countries	BGN 8.02 + 2.00%, min.	BGN 8.02 + 2.00%, min.	BGN 8.02 + 2.00%, min.	BGN 8.02 + 2.00%, min.	EUR 4.10 + 2.00%, min.	EUR 4.10 + 2.00%, min.	EUR 4.10 + 2.00%, min.	EUR 4.10 + 2.00%, min. EUR 7.70
	BGN 15.06	BGN 15.06	BGN 15.06	BGN 15.06	EUR 7.70	EUR 7.70	EUR 7.70	

item 6. Cash withdrawal from POS terminals in non-EEA countries	BGN 8.02 + 3.00%, min. BGN 15.06	BGN 8.02 + 3.00%, min. BGN 15.06	BGN 8.02 + 3.00%, min. BGN 15.06	BGN 8.02 + 3.00%, min. BGN 15.06	EUR 4.10 + 3.00%, min. EUR 7.70	EUR 4.10 + 3.00%, min. EUR 7.70	EUR 4.10 + 3.00%, min. EUR 7.70	EUR 4.10 + 3.00%, min. EUR 7.70
item 7. Payment for goods and services via POS terminal in Bulgaria and abroad (except for the cases referred to in item 8 and item 9)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
item 8. Transactions related to gambling and lottery games, betting and purchase of chips	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
item 9. Money transfer by card through a virtual POS terminal to another payment account, another payment instrument or funding virtual account/wallet	1.00%, min. BGN 1.56	1.00%, min. BGN 1.56	1.00%, min. BGN 1.56	1.00%, min. BGN 1.56	1.00%, min. EUR 0.80	1.00%, min. EUR 0.80	1.00%, min. EUR 0.80	1.00%, min. EUR 0.80
item 10. Payment for goods and services from ATM by bPay menu	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
item 11. Receiving cash upon purchase at a point of sale /for Visa cards/	BGN 1.51	BGN 1.51	BGN 1.51	BGN 1.51	EUR 0.77	EUR 0.77	EUR 0.77	EUR 0.77
item 12. Refund /receipt of funds to a card account through a card transaction	1.50% of the amount received	1.50% of the amount received	1.50% of the amount received	1.50% of the amount received	1.50% of the amount received	1.50% of the amount received	1.50% of the amount received	1.50% of the amount received
item 13. Checking card balance and the last 5 transactions at ATM in Bulgaria	BGN 0.59	BGN 0.59	BGN 0.59	BGN 0.59	EUR 0.30	EUR 0.30	EUR 0.30	EUR 0.30
item 14. Checking card balance at ATM abroad	BGN 1.56	BGN 1.56	BGN 1.56	BGN 1.56	EUR 0.80	EUR 0.80	EUR 0.80	EUR 0.80
item 15. Refused authorization of transaction	BGN 0.39	BGN 0.39	BGN 0.39	BGN 0.39	EUR 0.20	EUR 0.20	EUR 0.20	EUR 0.20
item 16. PIN code change from ATM by the cardholder	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Article 4. Additional operations/services with credit cards								
item 1. Credit card blocking/unblocking fee								
- in an office of Texim Bank AD	BGN 9.97	BGN 9.97	BGN 9.97	BGN 9.97	EUR 5.10	EUR 5.10	EUR 5.10	EUR 5.10
- via Internet / Mobile Banking	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
item 2. Change of local and/or international limits								
- in an office of Texim Bank AD	BGN 15.06	BGN 15.06	BGN 15.06	BGN 15.06	EUR 7.70	EUR 7.70	EUR 7.70	EUR 7.70
- via Internet Banking	BGN 4.89	BGN 4.89	BGN 4.89	BGN 4.89	EUR 2.50	EUR 2.50	EUR 2.50	EUR 2.50
item 3. Unblocking due to 3 consequently entered wrong PIN codes								
- in an office of Texim Bank AD	BGN 9.97	BGN 9.97	BGN 9.97	BGN 9.97	EUR 5.10	EUR 5.10	EUR 5.10	EUR 5.10
- via Internet Banking	BGN 2.94	BGN 2.94	BGN 2.94	BGN 2.94	EUR 1.50	EUR 1.50	EUR 1.50	EUR 1.50
item 4. Card transactions report or credit card statement								
- in an office of Texim Bank AD	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
- via Internet / Mobile Banking	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
item 5. Unjustified challenging of transaction	BGN 39.12	BGN 39.12	BGN 39.12	BGN 39.12	EUR 20.00	EUR 20.00	EUR 20.00	EUR 20.00
item 6. Fee for exceeded credit limit	BGN 19.56	BGN 19.56	BGN 19.56	BGN 19.56	EUR 10.00	EUR 10.00	EUR 10.00	EUR 10.00
item 7. Insurance package linked to the card	not applicabl e	free of charge	free of charge	free of charge	not applicabl e	free of charge	free of charge	free of charge
item 8. Fee for re-generating an initial static password for 3DS payments on the Internet or unblocking a blocked card for 3DS payments	BGN 5.09	BGN 5.09	BGN 5.09	BGN 5.09	EUR 2.60	EUR 2.60	EUR 2.60	EUR 2.60
C. OTHER SERVICES RELATED TO DEBIT AND CREDIT CARDS								
item 1. Cash withdrawal from a POS terminal at an office of the Bank with a card issued by another payment service provider	3.50%, min. BGN 5.09				3.50%, min. EUR 2.60			
item 2. SMS for card transactions /including VAT /								

- Subscription "10 SMS notifications for card transactions and/or account information"	According to Article 6, item 2 of Section IX OTHER SERVICES in this Tariff	
- * The fee is collected at the time of the registration.		
- Subscription "30 SMS notifications for card transactions and/or account information"	According to Article 6, item 3 of Section IX OTHER SERVICES in this Tariff	
- * The fee is collected at the time of the registration.		
- Sending an unlimited number of SMS notifications	According to Article 6, item 4 of Section IX OTHER SERVICES in this Tariff	
item 3. Automatic payment of recurring bills using cards		
- Annual fee for using the service	BGN 3.13	EUR 1.60
- SMS operator's fee /including VAT/ for obligations or payments of recurring bills	BGN 0.10 per message	EUR 0.05 per message
- E-mail operator's fee for obligations or payments of recurring bills	free of charge	free of charge
D. DEBIT CARD ISSUED TO PAYMENT ACCOUNT WITH BASIC FEATURES		
1. Cash withdrawal with a debit card at an ATM serviced by the Bank	According to Appendix 2 to the Tariff of Fees and Commissions of TEXIM BANK AD for Individuals	
2. Cash withdrawal with a debit card at an ATM serviced by another bank in Bulgaria and EEA countries	According to Appendix 2 to the Tariff of Fees and Commissions of TEXIM BANK AD for Individuals	
3. Cash withdrawal with a debit card at a POS terminal in an office of the Bank	According to Appendix 2 to the Tariff of Fees and Commissions of TEXIM BANK AD for Individuals	
4. Payment with a debit card at a POS terminal serviced by the Bank	According to Appendix 2 to the Tariff of Fees and Commissions of TEXIM BANK AD for Individuals	
5. Cash withdrawal with a debit card at a POS terminal serviced by another bank in Bulgaria and EEA countries	According to Appendix 2 to the Tariff of Fees and Commissions of TEXIM BANK AD for Individuals	
> Note:		
All other fees associated with a debit card linked to a payment account with basic features not specified in Section D. are charged in accordance with SECTION IV. BANK CARDS, A. DEBIT CARDS		

SECTION V. CREDIT TRANSACTIONS

CURRENCY	BGN	EUR / FOREIGN CURRENCY
V. CREDIT TRANSACTIONS		
Article 1. CONSUMER LENDING		
1. Amendment of loan terms initiated by the client		
1.1. Concerning interest rates	1.00% on the remaining principal	1.00% on the remaining principal
1.2. Concerning maturity date of monthly instalment	free of charge	free of charge
1.3. Concerning other terms	BGN 58.67	EUR 30.00
2. Fee for early repayment of loans with fixed interest rate, according to the Consumer Loans Act		
- If the remaining period of the loan agreement is more than one year	1.00% of the amount of the early repaid principal	1.00% of the amount of the early repaid principal
- If the remaining period of the loan agreement is less than one year	0.50% of the amount of the early repaid principal	0.50% of the amount of the early repaid principal
Article 2. MORTGAGE LENDING		
1. Fee for the preparation of a mortgage draft, payable as an one-time fee before concluding a contract	BGN 195.58	EUR 100.00
2. Fee for the deletion of a mortgage with representation of the Bank, payable as an one-time fee upon submitting a request for deletion, before providing notarized consent	BGN 68.45	EUR 35.00
3. Collateral valuation fee, including upon updates, payable upon assignment of valuation	At the expense of the client, according to the Tariff of Independent Licensed Appraisers	At the expense of the client, according to the Tariff of Independent Licensed Appraisers
4. Amendment of loan terms initiated by the client		
4.1. Concerning interest rates	1.00% on the remaining principal	1.00% on the remaining principal
4.2. Concerning the maturity date	free of charge	free of charge
4.3. Concerning other terms	BGN 195.58	EUR 100.00
5. Fee for early repayment pursuant to the Consumer Real Estate Loans Act	1.00% on the amount of the early repaid principal until the repayment of the first 12 repayment instalments	1.00% on the amount of the early repaid principal until the repayment of the first 12 repayment instalments
Article 3. LOAN NOTIFICATIONS		
1. SMS/e-mail for approved/rejected loan application	free of charge	free of charge
2. SMS/E-mail for upcoming loan payment	free of charge	free of charge

3. SMS/E-mail for missed loan payment	free of charge	free of charge
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➤ **Notes:**

1. Texim Bank AD charges and collects interest on loans to individuals on a 360/360 basis, assuming a month of 30 days and a year of 360 days.
2. The annual interest rate on loans is formed from the Bank's reference interest rate (RIR) for loans to individuals in the respective currency, increased by a fixed margin.
3. The fee for changing the terms of a loan initiated by the client is due once and is collected upon signing an annex.
4. The collected fees and commissions on loans are non-refundable upon early repayment of the loan.
5. In the case of a loan agreements with terms different from this Tariff, the clauses of the specific agreement shall apply.

SECTION VI. REMOTE BANKING

CURRENCY	BGN	EUR / FOREIGN CURRENCY
VI. REMOTE BANKING		
Article 1. Internet Banking		
item 1. Registration for Internet Banking service	free of charge	free of charge
item 2. Maintenance of Internet Banking service	free of charge	free of charge
item 3. Termination of Internet Banking service	free of charge	free of charge
item 4. Change of password for Internet Banking service	free of charge	free of charge
item 5. Change of username for Internet Banking service	free of charge	free of charge
Article 2. Mobile Banking		
item 1. Registration for Mobile Banking service	free of charge	free of charge
item 2. Maintenance of Mobile Banking service	free of charge	free of charge
item 3. Termination of Mobile Banking service	free of charge	free of charge
item 4. Registration of a new mobile device for Mobile Banking service	free of charge	free of charge
item 5. Deactivation of a mobile device for Mobile Banking service	free of charge	free of charge
Article 3. Approver		
item 1. Registration for Approver service:	free of charge	free of charge
item 2. Maintenance of Approver service	free of charge	free of charge

SECTION VII. PRIVATE BANKING

CURRENCY	BGN	EUR / FOREIGN CURRENCY
VII. PRIVATE BANKING		
Article 1. Monthly fee for clients of Private Banking	BGN 29.34	EUR 15.00

SECTION VIII. GOLD AND NUMISMATICS

CURRENCY	BGN	EUR / FOREIGN CURRENCY
VIII. GOLD AND NUMISMATICS		
Souvenir and gift items made of precious and base metals, commemorative coins issued by the Bulgarian National Bank, investment gold, etc.	according to the price list	according to the price list

SECTION IX. OTHER SERVICES

CURRENCY	BGN	EUR / FOREIGN CURRENCY
IX. OTHER SERVICES		
Article 1. Written bank transactions reports /including VAT/		
item 1. For the current year, per transaction:	BGN 10.07	EUR 5.15
item 2. For past years, per transaction:	BGN 30.02	EUR 15.35
Article 2. Transcripts and photocopies of bank documents and notes /including VAT, per page/	BGN 2.15	EUR 1.10
Article 3. Issuance of a certificate: /including VAT/		
item 1.1. Certificate, within 3 business days, in Bulgarian	BGN 35.20	EUR 18.00
item 1.2. Certificate, within 3 business days, in language other than Bulgarian	BGN 40.00	EUR 20.45
item 2. Express issuance (within 24 hours, if it is possible for the Bank)	BGN 48.90	EUR 25.00
Article 4. Issuance of bank reference /including VAT/		
item 1. In Bulgarian language	BGN 54.00	EUR 27.61
item 2. In a language other than Bulgarian	BGN 93.88	EUR 48.00
Article 5. SWIFT messages /standard – up to 325 characters, including VAT/	BGN 29.34	EUR 15.00
Article 6. Fee for SMS /e-mail notification service /including VAT/		
item 1. One-time fee for registration		
item 1.1. For registration in an office	free of charge	free of charge
item 1.2. For registration via Internet Banking	free of charge	free of charge
item 2. Subscription "10 SMS notifications for card transactions and/or account information"	BGN 1.80	EUR 0.92

* The fee is collected at the time of the registration.

item 3. Subscription "30 SMS notifications for card transactions and/or account information" * The fee is collected at the time of the registration.	BGN 5.40	EUR 2.76
item 4. Sending an unlimited number of SMS/e-mail notifications		
item 4.1. Fee per SMS	BGN 0.18	EUR 0.09
item 4.2. Fee per e-mail	free of charge	free of charge

SECTION X. PUBLIC VAULT

CURRENCY	BGN	EUR / FOREIGN CURRENCY	BGN	EUR / FOREIGN CURRENCY	BGN	EUR / FOREIGN CURRENCY	BGN	EUR / FOREIGN CURRENCY
X. PUBLIC VAULT								
item 1. Price for renting a safe deposit box								
Period	1 month		3 months		6 months		12 months	
- Dimensions 10/27/40	BGN 70.41	EUR 36.00	BGN 136.91	EUR 70.00	BGN 185.80	EUR 95.00	BGN 332.49	EUR 170.00
- Dimensions 20/27/40	BGN 107.57	EUR 55.00	BGN 176.02	EUR 90.00	BGN 224.92	EUR 115.00	BGN 381.39	EUR 195.00
- Dimensions 30/27/40	BGN 117.35	EUR 60.00	BGN 205.36	EUR 105.00	BGN 283.60	EUR 145.00	BGN 391.17	EUR 200.00
- Dimensions 40/27/40	BGN 156.47	EUR 80.00	BGN 264.04	EUR 135.00	BGN 352.05	EUR 180.00	BGN 508.52	EUR 260.00
	BGN				EUR / FOREIGN CURRENCY			
item 2. Fee per visit (the first visit after signing a contract/annex is free)	BGN 3.91				EUR 2.00			

> SUPPLEMENTARY PROVISIONS

1. Taxim Bank AD only executes written orders, prepared in accurate and clear form and content.
2. The orders submitted to the Bank by 16:00 are filed with the current date, and those submitted after that time – with date of the following business day.
3. In cases where the order indicates that all fees, commissions and other expenses are to be borne by the beneficiary /recipient/, but the latter refuses to pay them, Texim Bank AD reserves the right to collect them from the originator.
4. In addition to the commissions and fees specified in the Tariff, the originator also pays all actual expenses such as postal, telephone, telegraph, telex/SWIFT, fax, courier, and other expenses, as well as any commissions and expenses of the correspondent banks.
5. All commissions, fees, interest and other expenses are collected at the time of the execution of the banking service, unless otherwise agreed with Texim Bank AD.
6. All commissions, fees and expenses on loans granted by Texim Bank AD are paid at the time of the execution of the transaction.
7. Texim Bank AD processes documentary letters of credit and collections based on the latest edition of the relevant Uniform Rules released by the International Chamber of Commerce - Paris.
8. For the execution of complex services, specific operations and other additional services, the Bank reserves the right to collect fees, commissions and expenses by agreement.
9. For all bank operations not provided for in this Tariff, the fees, commissions and expenses are determined by agreement.
10. The Bank calculates additionally the legal value added tax in compliance with the Value Added Tax Act upon fees, commissions and expenses, for which "plus VAT" is indicated

> FINAL PROVISIONS

1. This Tariff was adopted by Minutes of the Management Board No. 32 of 18.06.2025, replacing and repealing the Tariff of the Bank adopted by Minutes of the Board of Directors No. 61 of 13.10.2016. It is subject to amendments, which will be announced in a timely manner.
2. This Tariff has been amended by Decision No. 61/29.10.2025 of the Management Board, effective as of 03.11.2025.