



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

Effective as of 12 August 2026

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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. 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 Legal Entities to this Tariff, unless otherwise provided for in the specific contract.
3. For the purposes of this Tariff, legal entities are considered to be: Companies within the meaning of the Commerce Act; legal entities within the meaning of the Non-profit Legal Entities Act; unincorporated entities /including companies under the Obligations and Contracts Act/; legal entities, by virtue of special laws (including but not limited to cooperatives, housing cooperatives, law firms under the Bar Act, owners associations under the Condominium Management Act, etc.); legal entities and other legal persons registered with a commercial, company or other similar register in a foreign country.

SECTION I. BANK ACCOUNTS

Currency	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	EUR 10.00
item 1.2. Current account opened via Online Banking	free of charge
item 2. Special-purpose accounts, including escrow accounts	as agreed
item 3. Capital-raising accounts	EUR 13.00
item 4. liquidation, bankruptcy and other accounts in domestic and foreign currency	EUR 10.00
item 5. Account under Art. 39 of the Bar Act	EUR 10.00
item 6. Client accounts of insurance brokers and agents under Art. 306, para. 1, item 2 of the Insurance Code	EUR 10.00
item 7. Special-purpose accounts under Art. 24 of the Private Enforcement Agents Act	EUR 10.00
item 8. Special-purpose accounts under Art. 25a of the Notaries and Notarial Activities Act	EUR 10.00
item 9. Budgetary, extra-budgetary and capital-raising accounts of budget organizations:	
item 9.1. of administrators of public receivables	free of charge
item 9.2. of budgetary funds spending units	free of charge
item 10. Accounts for investment services and activities	free of charge
item 11. DVP - account of investment intermediaries	EUR 5.00
item 12. Deposit accounts	free of charge
Article 2. Monthly fees for bank account maintenance and transaction statements	
item 1. Current accounts:	
item 1.1. on current accounts	EUR 10.00
item 1.2. on current accounts with linked debit card	EUR 10.00
item 1.3. on current accounts with linked credit card	free of charge
item 2. Special-purpose accounts, including escrow accounts	as agreed
item 3. Capital-raising accounts	EUR 10.00
item 4. liquidation, bankruptcy and other accounts in domestic and foreign currency	EUR 10.00
item 5. Account under Art. 39 of the Bar Act	EUR 10.00
item 6. Client accounts of insurance brokers and agents under Art. 306, para. 1, item 2 of the Insurance Code	EUR 10.00
item 7. Special-purpose accounts under Art. 24 of the Private Enforcement Agents Act	EUR 10.00
item 8. Special-purpose accounts under Art. 25a of the Notaries and Notarial Activities Act	EUR 10.00
item 9. Budgetary, extra-budgetary and capital-raising accounts of budget organizations:	
item 9.1. of administrators of public receivables	free of charge
item 9.2. of budgetary funds spending units	free of charge
item 10. Accounts for investment services and activities	free of charge
item 11. DVP - account of investment intermediaries	EUR 25.00
item 12. Deposit accounts	free of charge
Article 3. Fees for closing of bank accounts	
item 1. Current accounts	
<i>*The fee is only due upon closing the account within six months of its opening.</i>	EUR 15.35 per account
item 2. Special-purpose accounts, including escrow accounts	as agreed
item 3. Capital-raising accounts	EUR 15.35 per account
item 4. liquidation, bankruptcy and other accounts in domestic and foreign currency	EUR 15.35 per account
item 5. Account under Art. 39 of the Bar Act	EUR 15.35 per account
item 6. Client accounts of insurance brokers and agents under Art. 306, para. 1, item 2 of the Insurance Code	EUR 15.35 per account
item 7. Special-purpose accounts under Art. 24 of the Private Enforcement Agents Act	EUR 15.35 per account
item 8. Special-purpose accounts under Art. 25a of the Notaries and Notarial Activities Act	EUR 15.35 per account
item 9. Budgetary, extra-budgetary and capital-raising accounts of budget organizations	free of charge
item 10. Accounts for investment services and activities	free of charge
item 11. DVP - account of investment intermediaries	EUR 15.00
item 12. Deposit accounts	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)	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)	EUR 10.00
item 2. Fees for preliminary examination and consideration of documents regarding acceptance/rejection of establishing business relations with legal entities or other legal persons or their branches, which are: * The fee is not refundable in case of refusal of the Bank to establish business relations; * The Bank carries out preliminary examination and consideration within 3 business days of the provision of all required documents.	
item 2.1. Foreign legal entities or other legal persons or their branches registered in the EEA, as well as local legal entities or other legal persons in whose structure there is a foreign individual(s) and/or legal entity(ies)	EUR 205.00
item 2.2. Foreign legal entities or other legal persons or their branches registered outside the EEA	EUR 256.00
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	EUR 5.12
item 4. Annual fee for monitoring of documents in connection with establishing the legal status of foreign legal entities registered outside the EEA or resident legal entities with more than 10.00% foreign participation when the foreign legal entities are registered or are nationals of non-EEA countries (including VAT)	EUR 41.00
item 5. Fee for providing a monthly statement on the transactions from/to the account, at the express request of the holder	EUR 0.51 per page additionally charged
➤ Notes: 1. A deposit account may be opened only after opening a current account. 2. Where no funds are available on the client's account to withhold the fee due under Section I, Article 4, item, 3, 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". 3. Foreign currency accounts for which no interest-bearing minimum is set are charged for balances below 10 units, subject to compliance with the other conditions. 4. Monthly servicing fees for current accounts are charged on the last business day of the respective calendar month. 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. 6. The monthly fees under Article 2, item 3 for fund-raising accounts are due after the end of a 12 (twelve) month period from the date of opening the account. 7. 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.	

SECTION II. CASH OPERATIONS

CURRENCY	EUR / FOREIGN CURRENCY
II. CASH OPERATIONS	
Article 1. Cash deposits to accounts	
item 1. Deposits to accounts:	
- Up to EUR 1 500.00 (inclusive)	EUR 1.50
- Over EUR 1 500.00 to EUR 50 000.00 (inclusive)	0.25% min. EUR 1.50 - max. EUR 100.00 on the amount over EUR 1 500.00
- Over EUR 50 000.00	as agreed
item 1.1. Deposit to a current account linked to a credit product	free of charge
item 1.2. Deposit to deposit accounts	free of charge
Article 2. Cash withdrawals from accounts	
item 1. Cash withdrawals with prior notice:	
item 1.1. From accounts:	
- Up to EUR 1 500.00 (inclusive)	EUR 2.10
- Over EUR 1 500.00 to EUR 50 000.00 (inclusive)	EUR 2.10 + 0.40% on the amount over EUR 1 500.00
- Over EUR 50 000.00	as agreed
item 1.2. From deposit accounts on a maturity date	free of charge
item 1.3. From deposit accounts on a non-maturity date	
- Up to EUR 1 500.00 (inclusive)	EUR 2.10
- Over EUR 1 500.00 to EUR 50 000.00 (inclusive)	0.40%, min. EUR 2.10, max. EUR 100.00
- Over EUR 50 000.00	as agreed
item 2. Cash withdrawals without prior notice:	
item 2.1. From accounts:	
- Up to EUR 1 500.00 (inclusive)	EUR 3.00
- Over EUR 1 500.00 to EUR 5 000 (inclusive)	EUR 3.00 + 0.60% on the total amount
- Over EUR 5 000 to EUR 50 000.00 (inclusive)	EUR 3.00 + 0.80% on the total amount
- Over EUR 50 000.00	as agreed
item 2.2. From deposit accounts on a maturity date	free of charge
item 2.3. From deposit accounts on a non-maturity date	

- Up to EUR 1 500.00 (inclusive)	EUR 3.00
- Over EUR 1 500.00 to EUR 5 000 (inclusive)	EUR 3.00 + 0.60% on the total amount
- Over EUR 5 000.00 to EUR 50 000.00 (inclusive)	EUR 3.00 + 0.80% on the total amount
- Over EUR 50 000.00	as agreed
Article 3. Foreign currency exchange	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
item 2. Cash transactions for amounts over EUR 50 000.00	as agreed
item 3. Banknote checking, without depositing into accounts for persons who are not clients of Texim Bank AD	1.00% on the total amount
item 4. For the exchange of banknotes (except for damaged genuine euro banknotes under Regulation 18 of the Bulgarian National Bank) by a person who is not a client of "Texim Bank" AD	2.00% on the total amount
➤ Notes: 1. Additional conditions for cash withdrawals: 1.1. For withdrawals over 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 EUR and USD. 1.3. Amounts over 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 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. 1.6. Until 31.12.2026 the fee under Art.1, item 1 is not due by clients of "Texim Bank" AD in cases of depositing amounts into euro accounts of the same clients upon exchange of Bulgarian lev banknotes and coins into euros.	

SECTION III. PAYMENTS

CURRENCY	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	EUR 1.55
- via Internet Banking / Mobile Banking	free of charge
item 2. Intra-bank transfers between clients' bank accounts with Texim Bank AD	
- in an office of the Bank	EUR 2.60
- via Internet Banking / Mobile Banking	EUR 0.33
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
- via Internet Banking / Mobile Banking	free of charge
item 3.2. For other payments:	
- in an office of the Bank /per single transfer/	EUR 0.31
- via Internet Banking / Mobile Banking system /per single transfer/	EUR 0.21
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	EUR 3.60
- via Internet Banking / Mobile Banking	EUR 0.80
item 2. Instant transfers	
- in an office of the Bank	EUR 3.60
- via Internet Banking / Mobile Banking	EUR 0.80
item 3. Transfers in domestic currency by depositing cash	1.00% of the amount equivalent in EUR, minimum EUR 4.50
item 4. Transfers initiated ex officio from frozen accounts:	EUR 9.20
item 5. Acceptance and processing of mass payment orders:	
- in an office of the Bank	EUR 1.05
- via Internet Banking / Mobile Banking	EUR 0.55
Article 3. Automatic payments	
item 1. Utility bills	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. Ordered interbank transfers in EUR to another provider in the EEA	
item 1. Transfers executed via SEPA payment system	
- in an office of the Bank	EUR 3.60
- via Internet Banking / Mobile Banking	EUR 0.80
item 2. Transfers executed via TARGET 2 payment system	
- in an office of the Bank	EUR 17.90
- via Internet Banking / Mobile Banking	EUR 6.14
Item 3. Instant Transfers	
- in an office of the Bank	EUR 3.60
- via Internet Banking / Mobile Banking	EUR 0.80
Article 5. 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	EUR 9.00
- via Internet Banking / Mobile Banking	EUR 9.00
item 2. With TOM value date (1 business day)	
- in an office of the Bank	EUR 15.00
- via Internet Banking / Mobile Banking	EUR 12.00
item 3. With value date on the same business day	
- in an office of the Bank	EUR 20.00
- via Internet Banking / Mobile Banking	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)	EUR 12.50
- Over EUR 2 500.00 to EUR 12,500.00 (inclusive)	EUR 20.00
- Over EUR 12 500.00 to EUR 50,000.00 (inclusive)	EUR 30.00
- Over EUR 50 000.00	EUR 50.00
item 4.1.2. Transfers in other currency:	
- Up to EUR 2 500.00 (inclusive)	EUR 15.00
- Over EUR 2 500.00 to EUR 12,500.00 (inclusive)	EUR 25.00
- Over EUR 12 500.00 to EUR 50,000.00 (inclusive)	EUR 35.00
- Over EUR 50 000.00	EUR 55.00
item 4.1.3. For transfers ordered with costs borne by the originator, the client pays the additional costs incurred.	
Article 6. Transfers received from other banks	
item 1. Received intra-bank transfers and transfers from another payment service provider in domestic currency	
item 2. Currency transfers received from other EEA banks	free of charge
item 3. Currency transfers received from other non-EEA banks	
- Up to EUR 200.00 (inclusive)	free of charge
- Over EUR 200.00	EUR 3.00
Article 7. 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)	EUR 6.00
item 2. For cancellation or modification of the terms of an accounted for but not yet executed transfer in a currency other than EUR, as well as transfers in EUR outside the EEA, at the request of the originator (if possible)	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)	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)	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)	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	EUR / FOREIGN CURRENCY
IV. BANK CARDS AND CARD TRANSACTIONS	
A. DEBIT CARDS	
VISA BUSINESS DEBIT	
Article 1. General terms and conditions for issuance	
item 1. Issuance of a main card	free of charge
item 2. Issuance or renewal of more than one card per cardholder linked to one account	EUR 2.60
item 3. Express card issuance – within 3 business days	EUR 10.00
item 4. Renewal due to expiration of the plastic card	free of charge
item 5. Re-issuance due to loss, theft, damage, forgotten PIN code, etc. during the card's validity period	EUR 5.40
item 6. 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.	EUR 7.50 / USD 7.50
item 7. Monthly card servicing fee	EUR 1.05
item 8. Receiving a card at an office of the Bank other than the one where the card was applied for	EUR 5.00
Article 2. Transactions with VISA Business Debit cards	
item 1. Cash withdrawal from ATMs of Texim Bank AD	0.15%, min. EUR 0.28
item 2. Cash withdrawal from ATMs of another payment service provider in Bulgaria and EEA countries	0.20%, min. EUR 0.80
item 3. Cash withdrawal from ATMs in non-EEA countries	EUR 2.60 + 1.50%
item 4. Cash withdrawal from POS terminals of Texim Bank AD	EUR 1.60 + 1.00%
item 5. Cash withdrawal from POS terminals of another payment service provider in Bulgaria and EEA countries	EUR 2.60 + 1.50%
item 6. Cash withdrawal from POS terminals in non-EEA countries	EUR 3.10 + 1.50%
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
item 8. Transactions related to gambling and lottery games, betting and purchase of chips	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	0.20%, min. EUR 0.28
item 10. Payment for goods and services from ATM by bPay menu	free of charge
item 11. Receiving cash upon purchase at a point of sale	EUR 0.26
item 12. Refund /receipt of funds to a card account through a card transaction	1.30%
item 13. Checking card balance and the last 5 transactions at ATM in Bulgaria	EUR 0.40
item 14. Checking card balance at ATM abroad	EUR 0.60
item 15. Refused authorization of transaction	EUR 0.10
item 16. PIN code change from ATM by the cardholder	free of charge
Article 4. Additional transactions/services with VISA Business Debit cards	
item 1. Card blocking/unblocking fee	
- in an office of Texim Bank AD	EUR 2.05
- via Internet / Mobile Banking	free of charge
item 2. Change of daily and weekly card limits	
- in an office of Texim Bank AD	EUR 2.60
- via Internet Banking	EUR 1.03
item 3. Card transactions report:	
- in an office of Texim Bank AD	free of charge
- via Internet / Mobile Banking	free of charge
item 4. Card unblocking due to 3 consequently entered wrong PIN codes	
- in an office of Texim Bank AD	EUR 2.05
- via Internet Banking	EUR 0.50
item 5. Unjustified challenging of transaction	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	EUR 2.56

B. VISA CORPORATE GOLD CREDIT CARDS	
Article 1. General terms and conditions for issuance	
item 1. Card issuance	free of charge
item 2. Express card issuance – within 3 business days after the approval of the credit limit	EUR 36.00
item 3. Renewal due to expiration of the plastic card	
item 4. Re-issuance due to loss, theft, damage, forgotten PIN code, etc. during the card's validity period	EUR 13.00
item 5. Annual card servicing fee	EUR 46.00
item 6. Receiving a card at an office of the Bank other than the one where the card was applied for	EUR 5.10
Article 2. Transactions with VISA Corporate Gold	
item 1. Cash withdrawal from ATMs of Texim Bank AD	EUR 1.60 + 2.00%
item 2. Cash withdrawal from ATMs of another payment service provider in Bulgaria and EEA countries	EUR 3.00 + 2.00%, min. EUR 5.15
item 3. Cash withdrawal from ATMs in non-EEA countries	EUR 3.60 + 3.00%, min. EUR 7.70
item 4. Cash withdrawal from POS terminals of Texim Bank AD	EUR 3.00 + 2.00%
item 5. Cash withdrawal from POS terminals of another payment service provider in Bulgaria and EEA countries	EUR 4.10 + 2.00%, min. EUR 10.20
item 6. Cash withdrawal from POS terminals in non-EEA countries	EUR 4.10 + 3.00%, min. EUR 10.20
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
item 8. Transactions related to gambling and lottery games, betting and purchase of chips	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. EUR 0.80
item 10. Payment for goods and services from ATM by bPay menu	free of charge
item 11. Receiving cash upon purchase at a point of sale	EUR 0.77
item 12. Refund /receipt of funds to a card account through a card transaction	1.50%
item 13. Checking card balance and the last 5 transactions at ATM in Bulgaria	EUR 0.50
item 14. Checking card balance at ATM abroad	EUR 0.80
item 15. Refused authorization of transaction	EUR 0.20
item 16. PIN code change from ATM by the cardholder	EUR 0.15
Article 4. Additional transactions/services with VISA Corporate Gold cards	
item 1. Card blocking/unblocking fee	
- in an office of Texim Bank AD	EUR 5.10
- via Internet / Mobile Banking	free of charge
item 2. Change of local and/or international limits	
- in an office of Texim Bank AD	EUR 8.20
- via Internet Banking / Mobile Banking	EUR 2.50
item 3. Card transactions report:	
- in an office of Texim Bank AD	free of charge
- via Internet / Mobile Banking	free of charge
item 4. Unblocking due to 3 consequently entered wrong PIN codes	
- in an office of Texim Bank AD	EUR 5.10
- via Internet Banking	EUR 1.50
item 5. Unjustified challenging of transaction	EUR 20.00
item 6. Fee for exceeded credit limit	EUR 10.00
item 7. Insurance package linked to the card	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	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. 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 7, item 2 of Section XI 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 7, item 3 of Section XI 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 7, item 4 of Section XI OTHER SERVICES in this Tariff
item 3. Automatic payment of recurring bills using cards	
- Annual fee for using the service	EUR 1.60
- SMS operator's fee /including VAT/ for obligations or payments of recurring bills	EUR 0.05 per message
- E-mail operator's fee for obligations or payments of recurring bills	free of charge
D. PROVISION OF COMMERCIAL POS	
Fees and commissions of a commercial physical POS terminal	according to individual contracts
Fees and commissions of a commercial virtual POS terminal	according to individual contracts

SECTION V. COMMERCIAL LENDING

CURRENCY	EUR / FOREIGN CURRENCY
V. COMMERCIAL LENDING	
Article 1. Interest on loan transactions	
item 1. On short-term and long-term loans in domestic currency	Base interest rate plus a margin as agreed or fixed interest as agreed
item 2. On authorised overdraft in domestic currency	Base interest rate plus a margin as agreed or fixed interest subject to annual re-negotiation
item 3. On unauthorized overdraft in domestic and foreign currency (including upon overdue loans)	25% or as agreed
item 4. On foreign currency loans, including authorized overdraft on current accounts in foreign currency	as per items 1 and 2 of this Section
Article 2. Fees and commissions on loan transactions:	
item 1. Initial examination of the financial condition of the borrower and analysis of the collateral offered:	for loans in EUR /foreign currency - EUR 50.00
item 1. Fee for submission of loan or overdraft application, respectively bank guarantee application, including documents processing – to be paid upon submission of documents:	
- For loans, loan facilities and overdrafts	0.10% on the requested amount, min. EUR 200.00, max. EUR 1,450.00, or as agreed
- For bank guarantees	0.10% on the requested amount, min. EUR 40.00 - max. EUR 1,450.00 or as agreed
item 2. Expenses on expert opinions, consultations and other documents related to the preparation of an opinion under item 1 are to be paid additionally by the client. /including VAT/.	as agreed
item 3. Management commission for all types of loans:	
item 3.1. For loans with repayment schedule /monthly on the outstanding debt/	
- for mortgage-backed loans	0.12%
for loans with combined security	0.15%
item 3.2. For overdraft loans- once at disbursement and once upon renewal each year on the amount allowed	1.20% or as agreed
item 3.3. For credit lines - once at disbursement and once for each subsequent year, or proportionally to the utilized portion of the agreed limit	1.20% or as agreed
item 4. Yearly commitment fee – collected monthly	1.00% or as agreed
item 5. Commitment fee - one-time charge, on the unutilized portion, upon the expiry of the loan utilization period /excluding those referred to in item 4/ - on an annual basis	2.50% or as agreed
item 6. For early loan repayment, as well as for early termination of the loan agreement, regardless of the remaining term and the type of loan:	
- For loans with repayment schedule, on the prepaid amount	2.00% or as agreed
- For overdraft loans, one-time fee is charged upon early termination of the overdraft loan on the authorized limit at the date of the early termination	2.00% or as agreed
- For credit line, on the amount of the authorized limit for utilization as at the date of the early termination of the credit line agreement	2.00% or as agreed
item 7. For drafting a mortgage to secure loan or bank guarantee /including VAT/	
- Up to EUR 25,000.00 (inclusive)	EUR 80.00
- Over EUR 25,000.00 to EUR 250,000.00 (inclusive)	EUR 130.00
- Over EUR 250,000.00	EUR 200.00
- For preparation of a consent to cancel a mortgage	EUR 50.00
item 7.1. For renewing a mortgage to secure a loan or a bank guarantee /including VAT/	
*the fees under item 7.1 are exclusive of the costs of notarization of documents	EUR 90.00 per renewal
item 8. For registration of a pledge contract established under the Registered Pledges Act (including VAT)	EUR 90.00 per contract
item 8.1. For deletion of pledges established under the Registered Pledges Act (including VAT)	
*the fees under item 8 are exclusive of the costs of notarization of documents	EUR 50.00 per consent for deletion
item 8.2. For renewal of pledges established under the Registered Pledges Act (including VAT)	EUR 45.00 per renewal application
item 9. Fees for assessments made by Texim Bank AD of assets offered as collateral for lending transactions (including VAT)	as agreed
item 10. In case of changes in the repayment schedule at the request of the client, other than the cases of early repayment, a commission is collected	min. EUR 60.00 or as agreed
item 11. In case of changes in other terms and conditions, including collateral, at the request of the client, a commission is collected	min. EUR 60.00, or as agreed
Article 3. Fees and commissions on bank guarantees issued in domestic currency	
item 1. Issuance of bank guarantees: - secured by cash, government securities and guarantees issued by first-class banks on the amount requested /one-time/	0.25%, min. EUR 30.00, or as agreed
- secured by financial risk insurance /one-time/	0.30% or as agreed
item 2. Issuance of bank guarantees secured by assets other than those under item 1 /one-time/	min. 0.75%, max. 1.25%, min. EUR 50.00, or as agreed

item 3. For maintaining a bank guarantee /per quarter or part thereof/	0.50% or as agreed
item 4. Change in the terms and conditions of a bank guarantee (excluding the amount, the term and the collateral) /one-time/	0.10%, min. EUR 25.00 or as agreed
item 5. For express issuance of bank guarantees - up to 24 hours	The amount of EUR 25.00 is added to the fee under Article 3, items 1 and 2
item 6. In case of cancellation by the client before the issuance of the guarantee, a commission is collected	0.10% on the amount of the guarantee, min. EUR 25.00
item 7. For any change in the amount of the guarantee, a fee is charged on the difference as for issuing a bank guarantee (depending on the collateral provided, Article 3, item 1 or item 2 of this Section applies)	as agreed
item 8. For any change in the term of the guarantee, a fee is charged as for issuing a bank guarantee (depending on the collateral provided, Article 3, item 1 or item 2 of this Section applies)	as agreed
item 9. For any change of the collateral at the request of the client, a commission is collected	as agreed
Article 4. Guarantees in foreign currency received at Texim Bank AD	
item 1. Advising a prior notice	EUR 30.00
item 2. Forwarding to another bank	0.10% (min. EUR 30.00)
item 3. No-commitment advising	0.10% (min. EUR 30.00)
item 4. Advising an amendment	EUR 30.00
item 5. For advising an increase in the amount, a commission under item 3 of this Section is collected (on the amount of the increase)	as agreed
item 6. Cancellation before the expiry of the validity period	EUR 35.00
item 7. Filing a claim for payment	EUR 50.00
Article 5. Guarantees / counter guarantees in foreign currency, issued by Texim Bank AD:	
item 1. SWIFT prior notice	EUR 35.00 or as agreed
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 amount requested /one-time/	0.25%, min. EUR 35.00 or as agreed
item 2.2. For another type of collateral /one-time/	0.50%, min. EUR 100.00, or as agreed
item 2.3. Secured by financial risk insurance /one-time/	0.30% or as agreed
item 3. For changes in:	
item 3.1. The amount of the guarantee, on the difference of the amount	
In case of cash collateral	0.25% min. EUR 35.00, or as agreed
- In case of non-cash collateral	0.50% min. EUR 100.00, or as agreed
item 3.2. Term of guarantee	
In case of cash collateral	0.25% min. EUR 20.00 or as agreed
- In case of non-cash collateral	0.50 % min. EUR 100.00 or as agreed
item 3.3. Securities, at the request of the client	
item 3.4. For all remaining cases of changes in the guarantee	EUR 35.00
item 4. For maintaining a bank guarantee /per quarter or part thereof/	0.50% or as agreed
item 4.1. For maintaining a bank guarantee against insurance for liability for customs duties /monthly/	0.20% or as agreed
item 5. For payment under the guarantee (per each payment)	0.1% on the amount + courier's service fee
item 6. In case the client cancels the guarantee prior to its issuance	0.10% on the amount of the guarantee, min. EUR 20.00
> Notes: 1. The list of first-class banks within the meaning of Article 3, item 1 is subject to approval by the Executive Directors of Texim Bank AD. 2. The commission for issuance /maintenance is collected for the whole period of validity of the guarantee and is not subject to reversal by decreasing the commitment or cancellation before the expiry of the validity term. 3. For additional responsibility on the part of Texim Bank AD, following of other operations, concerning the issued guarantee (counter letters of credit, guarantees, collections, transfers, etc.), the respective commissions for each operation are collected additionally on the whole guarantee amount.	

SECTION VI. DOCUMENTARY / STANDBY LETTERS OF CREDIT

CURRENCY	EUR / FOREIGN CURRENCY
VI. DOCUMENTARY / STANDBY LETTERS OF CREDIT	
Article 1. Documentary letters of credit received at Texim Bank AD	
item 1. Advising a prior notice	0.10%, min. EUR 50.00, max. EUR 500.00
item 2. No-commitment advising	0.10%, min. EUR 50.00, max. EUR 500.00
item 3. Confirmation for a quarter or part thereof	as agreed
item 4. Advising an amendment (with no increase of the amount)	EUR 35.00
item 5. Processing and payment of documents:	
item 5.1. For amounts of up to EUR 500,000.00 (inclusive)	0.20%, min. EUR 50.00
item 5.2. For amounts of up to EUR 5,000,000.00 (inclusive)	0.15%
item 5.3. For amounts over EUR 5,000,000.00	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	1.00%, min. EUR 100.00
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 the documentary consignment, per month or part thereof	as agreed
item 7. Control of deferred payment or acceptance per month or part thereof /in addition to commissions collected under item 5/	EUR 30.00
item 8. Cancellation of the letter of credit before expiry of the validity term	EUR 35.00
item 9. Sending non-compliant documents for collection + real costs of courier's services	EUR 35.00
item 10. Second check of the documents, returned for additional preparation or correction	EUR 40.00
item 11. For express processing at the client's request	EUR 30.00
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	0.20%, min. EUR 50.00, max. EUR 500.00
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 30.00
item 14. Issuance of assignment of proceeds under a letter of credit at the beneficiary's order per quarter or part thereof	as agreed
Article 2. Documentary letters of credit opened by Texim Bank AD	
item 1. SWIFT prior notice	EUR 30.00
item 2. Opening, processing and payment under a letter of credit, per quarter or any part thereof:	as agreed
item 3. Control of deferred payment or acceptance per month or part thereof /in addition to commissions collected under item 2 of this Article/	EUR 30.00
item 4. Amendment of conditions /without increase, extension of validity/	EUR 40.00
item 5. Cancellation before the expiry of the validity period	EUR 100.00
item 6. Additional liability, complexity and labour or express processing of letters of credit	EUR 250.00
item 7. Payment of non-compliant documents received /charged by the foreign bank/	EUR 50.00
Article 3. Reimbursements	
item 1. Issuance of reimbursement authorisation	EUR 30.00
item 2. Issuance of irrevocable reimbursement authorisation	EUR 50.00
item 3. Amendment of reimbursement authorization	EUR 50.00
Notes:	
1. With letters of credit containing the remark "approximately": the commissions are accrued on the amount of the letter of credit (the L/C increase), increased by 10.00%, unless otherwise specified.	
2. Upon revolving / increasing: commissions are accrued on the revolving / increased amount, as for opening a new letter of credit.	
3. The commission for opening / confirming is collected for the whole period of validity of the letter of credit and is not subject to reimbursement upon cancellation before the validity term or upon not using the letter of credit. All courier's costs are borne by the client.	

SECTION VII. DOCUMENTARY COLLECTION AND COLLECTION OF COMMERCIAL INSTRUMENTS

CURRENCY	EUR / FOREIGN CURRENCY
VII. DOCUMENTARY COLLECTION AND COLLECTION OF COMMERCIAL INSTRUMENTS	
Article 1. Collection of documents, received from other banks	
item 1. Submission of documents	
item 1.1. Against payment	0.20%, min. EUR 40.00, max. EUR 300.00
item 1.2. Against acceptance	0.25%, min. EUR 40.00, max. EUR 300.00
item 2. Submission of documents without payment	EUR 30.00
item 3. Advising an amendment of collection instructions	EUR 30.00
item 4. Return of unpaid collection documents	EUR 50.00
Article 2. Sending documents and commercial instruments to other banks for collection	
item 1. Against payment / acceptance	0.20%, min. EUR 40.00, max. EUR 300.00
item 2. Without any payment	0.15%, min. EUR 25.00, max. EUR 250.00
item 3. Amending the conditions of the collection orders	EUR 30.00
Notes:	
1. An additional fee per SWIFT message is charged for all SWIFT messages sent in connection with documentary operations.	
2. All courier's costs are borne by the client.	

SECTION VIII. REMOTE BANKING

CURRENCY	EUR / FOREIGN CURRENCY
VIII. REMOTE BANKING	
Article 1. Internet Banking	
item 1. Registration for Internet Banking service	free of charge
item 2. Maintenance of Internet Banking service	free of charge
item 3. Termination of Internet Banking service	free of charge
item 4. Change of password for Internet Banking service	free of charge

item 5. Change of username for Internet Banking service	free of charge
Article 2. Mobile Banking	
item 1. Registration for Mobile Banking service	free of charge
item 2. Maintenance of Mobile Banking service	free of charge
item 3. Termination of Mobile Banking service	free of charge
item 4. Registration of a new mobile device for Mobile Banking service	free of charge
item 5. Deactivation of a mobile device for Mobile Banking service	free of charge
Article 3. Approver	
item 1. Registration for Approver service:	free of charge
item 2. Maintenance of Approver service	free of charge

SECTION IX. PRIVATE BANKING

CURRENCY	EUR / FOREIGN CURRENCY
IX. PRIVATE BANKING	
Article 1. Monthly fee for clients of Private Banking	EUR 40.00

SECTION X. GOLD AND NUMISMATICS

CURRENCY	EUR / FOREIGN CURRENCY
X. 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

SECTION XI. OTHER SERVICES

CURRENCY	EUR / FOREIGN CURRENCY
XI. OTHER SERVICES	
Article 1. Written bank transactions reports /including VAT/	
item 1. For the current year, per transaction:	EUR 5.15
item 2. For past years, per transaction:	EUR 15.35
Article 2. Transcripts and photocopies of bank documents and notes /including VAT, per page/	
	EUR 1.10
Article 3. Issuance of a certificates: /including VAT/	
item 1.1. Certificate, within 3 business days, in Bulgarian	EUR 20.00
item 1.2. Certificate, within 3 business days, in a language other than Bulgarian	EUR 20.45
item 1.1. Express issuance (within 24 hours, if it is possible for the Bank)	EUR 20.24
item 2. Certificate of raised capital for the establishment of companies	EUR 15.34
Article 4. Issuance of bank reference /including VAT/	
item 1. In Bulgarian language	EUR 27.61
item 2. In a language other than Bulgarian	EUR 48.00
Article 5. For preparing a reply to an inquiry with regard to a performed auditor's verification of /including VAT/:	
item 1. A bank or another financial institution	EUR 110.00
item 2. A non-financial institution	EUR 92.03
Article 6. SWIFT messages /standard – up to 325 characters, including VAT/	
	EUR 15.00
Article 7. 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
item 1.2. For registration via Internet Banking	free of charge
item 2. Subscription "10 SMS notifications for card transactions and/or account information"	
* The fee is collected at the time of the registration.	EUR 0.92
item 3. Subscription "30 SMS notifications for card transactions and/or account information"	
* The fee is collected at the time of the registration.	EUR 2.76
item 4. Sending an unlimited number of SMS/e-mail notifications	
item 4.1. Fee per SMS	EUR 0.09
item 4.2. Fee per e-mail	free of charge

SECTION XII. PUBLIC VAULT

CURRENCY	EUR / FOREIGN CURRENCY			
XII. PUBLIC VAULT				
item 1. Price for renting a safe deposit box				
Period	1 month	3 months	6 months	12 months
- Dimensions 10/27/40	EUR 36.00	EUR 70.00	EUR 95.00	EUR 170.00
- Dimensions 20/27/40	EUR 55.00	EUR 90.00	EUR 115.00	EUR 195.00
- Dimensions 30/27/40	EUR 60.00	EUR 105.00	EUR 145.00	EUR 200.00
- Dimensions 40/27/40	EUR 80.00	EUR 135.00	EUR 180.00	EUR 260.00
item 2. Fee per visit (the first visit after signing a contract/annex is free)	EUR 2.00			

➤ SUPPLEMENTARY PROVISIONS

1. Texim 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.

➤ 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. The Tariff was amended by Resolution of the Management Board № 71/17.12.2025, effective as of 01.01.2026.
3. The Tariff was amended by Resolution of the Management Board № 2/14.01.2026, effective as of 01.04.2026.
4. The Tariff was amended by Resolution of the Management Board № 44/05.08.2026, effective as of 12.08.2026.