TEXIM BANK

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

Effective as of 13 October 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 Individuals to this Tariff, unless otherwise provided for in the specific contract.
3. For payment accounts with basic features, the Bank collects fees according to Appendix 2 to this Tariff.

SECTION I. BANK ACCOUNTS AND PLANS

CURRENCY	EUR / FOREIGN CURRENCY
I. A. 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 2.60
item 1.2. Current account opened via Online Banking	free of charge
item 1.3. Payment account with basic features	Acc. to Appendix 2
item 2. Special-purpose accounts, including escrow accounts	as agreed
item 3. Savings accounts	EUR 2.00
item 4. Disposable accounts	free of charge
item 5. Deposit accounts	free of charge
item 6. Accounts for investment services and activities	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 2.30
item 1.2. on current accounts with linked debit card	EUR 1.30
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. Savings accounts	EUR 2.00
item 4. Disposable accounts	free of charge
item 5. Deposit accounts	free of charge
item 6. Accounts for investment services and activities	free of charge
Article 3. Fees for closing of bank accounts	
item 1. Current accounts *The fee is only due upon closing the account within six months of its opening.	EUR 1.30
item 2. Special-purpose accounts, including escrow accounts	as agreed
item 3. Savings accounts	free of charge
item 4. Disposable accounts	free of charge
item 5. Deposit accounts	free of charge
item 6. Accounts for investment services and activities	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. 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; * The Bank carries out preliminary examination and consideration within 3 business days of the provision of all required documents.	EUR 25.00
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

➢ **Notes:**

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".
2. Current accounts used to serve a credit product authorized before 31 October 2017 are not subject to charges.
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.
4. Monthly servicing fees for current and savings 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. 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.

I B. DAILY BANKING PLANS	
Art. 1. TEXIM BALANCE PLAN	
Item 1. Opening of a current account in EUR with a debit card	Free of charge
Item 2. Issuance of a VISA Debit card	Free of charge
Item 3. Servicing and maintenance of a current account in EUR with a card	Free of charge
Item 4. Utility bills paid via Mobile Banking	Free of charge
Item 5. Intrabank transfers ordered via Internet or Mobile Banking	3 free of charge
Item 6. Cash withdrawals with a debit card from Texim Bank ATMs	3 free of charge
Item 7. Card payments for goods and services at merchants' POS terminals	Free of charge
Item 8. Use of Mobile Banking	Free of charge
Item 9. Account activity notifications by e-mail	Free of charge
Item 10. Plan closure fee	Free of charge
Item 11. Monthly subscription fee for TEXIM BALANCE PLAN*	**1.60 EUR**
Art. 2. TEXIM DYNAMICS PLAN	
Item 1. Opening of a current account in EUR with a debit card	Free of charge
Item 2. Issuance of a VISA Debit card	Free of charge
Item 3. Servicing and maintenance of a current account in EUR with a card	Free of charge
Item 4. Utility bills paid via Mobile Banking	Free of charge
Item 5. Intrabank transfers ordered via Internet or Mobile Banking	Free of charge
Item 6. Domestic interbank instant credit transfers in EUR ordered via Internet or Mobile Banking	3 free of charge
Item 7. Cash withdrawals with a debit card from Texim Bank ATMs	Free of charge
Item 8. Cash withdrawals from other banks' ATMs in the country	3 free of charge
Item 9. Card payments for goods and services at merchants' POS terminals	Free of charge
Item 10. Use of Mobile Banking	Free of charge
Item 11. Account activity notifications by e-mail	Free of charge
Item 12. Annual credit card fee - for a VISA CLASSIC credit card - for a VISA GOLD credit card	 EUR 10 per year EUR 22 per year
Item 13. Plan closure fee	Free of charge
Item 14. Monthly subscription fee for TEXIM DYNAMICS PLAN*	**3.50 EUR**
Art. 3. TEXIM EXTRA PLAN	
Item 1. Opening of a current account in EUR with a debit card	Free of charge
Item 2. Issuance of a VISA Debit card	Free of charge
Item 3. Servicing and maintenance of a current account in EUR with a card	Free of charge
Item. Servicing of the client's other payment accounts, including in other currencies	Free of charge
Item 4. Utility bills paid via Mobile Banking	Free of charge
Item 5. Intrabank transfers ordered via Internet or Mobile Banking	Free of charge
Item 6. Domestic interbank instant credit transfers in EUR ordered via Internet or Mobile Banking	Free of charge
Item 7. Cash withdrawals with a debit card from Texim Bank ATMs	Free of charge
Item 8. Cash withdrawals from other banks' ATMs in the country	Free of charge
Item 9. Card payments for goods and services at merchants' POS terminals	Free of charge
Item 10. Cash withdrawals and deposits at the cash desk of a Bank office of up to EUR 1,500 – 3 deposits and 3 withdrawals per month	Free of charge
Item 11. Use of Mobile Banking	Free of charge
Item 12. Account activity notifications by e-mail	Free of charge
Item 13. Annual credit card fee - for a VISA GOLD credit card - for a VISA PLATINUM credit card	 EUR 22 per year EUR 50 per year
Item 14. Plan closure fee	Free of charge
Item 15. Monthly subscription fee for TEXIM EXTRA PLAN*	**10.50 EUR**
***Notes:** 1. Unused services included in the banking plan do not accumulate and are not carried over to the following one-month period.	

2. The one-month period for using the payment services included in the banking plan starts on the first business day on which the plan is activated and expires on the same date of the following month. If the following month has no such date, the one-month period expires on the last day of that month.
3. Monthly subscription fees for the plans are paid in advance for the following period, on the last business day of the current period.
4. If the funds in the account(s) are insufficient to pay the monthly fee due, the Bank suspends the plan's preferential terms and charges transactions in accordance with the Tariff. If there are no funds to pay the monthly fee due for 21 calendar days from its due date, the Bank deactivates the plan ex officio. The client owes fees for the payment services used, in accordance with the Bank's Tariff, which the Bank collects ex officio.
5. For the use of services beyond the number specified in the plan, as well as for services not included in the respective plan, the fees stipulated for the respective service in this Tariff shall be paid.
6. The Bank is entitled to change the products and services included in the plan, as well as the amount of the fees payable for the plan, by amending the "Tariff of Interest Rates, Fees and Commissions of Texim Bank AD for Individuals".

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 1.00
- Over EUR 1 500.00 to EUR 50 000.00 (inclusive)	0.25% min. EUR 1.00 - 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 1.50
- Over EUR 1 500.00 to EUR 50 000.00 (inclusive)	0.45% min. EUR 2.60 - max. EUR 100.00 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 1.50
- Over EUR 1 500.00 to EUR 50 000.00 (inclusive)	0.45% min. EUR 2.60 - max. EUR 100.00 on the amount over EUR 1 500.00
- 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 5 000.00 (inclusive)	EUR 3.00 + 0.60% on the amount over EUR 1 500.00
- 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 2.3. From deposit accounts on a maturity date	free of charge
item 2.4. 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 5 000.00 (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. Banknote checking, without depositing into accounts for persons who are not clients of Texim Bank AD	1.00% on the total amount
item 3 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	1.00% 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 1.10
- 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 2.40
- via Internet Banking / Mobile Banking	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
- via Internet Banking / Mobile Banking	free of charge
item 3.2. For other payments:	
- in an office of the Bank (per single transfer)	EUR 0.35
- via Internet Banking / Mobile Banking system (per single transfer)	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	EUR 3.10
- via Internet Banking / Mobile Banking system	EUR 0.55
item 2. Instant transfers	
- in an office of the Bank	EUR 3.10
- via Internet Banking / Mobile Banking system	EUR 0.55
item 3. Transfers in domestic currency by depositing cash	0.50% of the amount equivalent in EUR, min. EUR 4.00
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 1.10
- via Internet Banking / Mobile Banking	EUR 0.51
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 3.10
- via Internet Banking / Mobile Banking	EUR 0.55
item 2. Transfers executed via TARGET 2 payment system	
- in an office of the Bank	EUR 12.78
- via Internet Banking / Mobile Banking	EUR 6.14
item 3. Instant Transfers in EUR	
- in an office of the Bank	EUR 3.10
- via Internet Banking / Mobile Banking	EUR 0.55
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	free of charge
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	
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
item 2. Express issuance of an instant debit card in an office of the Bank	EUR 1.30
item 3. Issuance or renewal of more than one card per cardholder linked to one account	EUR 2.60

item 4. Express card issuance – within 3 business days *Not applicable to instant cards	EUR 7.00			
item 5. Renewal due to expiration of the plastic card	free of charge			
item 6. Re-issuance due to loss, theft, damage, forgotten PIN code, etc. during the card's validity period	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.	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	EUR 5.00			
Article 2. Transactions with VISA Debit cards				
item 1. Cash withdrawal from ATMs of Texim Bank AD	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. EUR 0.75			
item 3. Cash withdrawal from ATMs in non-EEA countries	EUR 2.60 + 1.20%			
item 4. Cash withdrawal from POS terminals of Texim Bank AD	EUR 1.60 + 0.70%			
item 5. Cash withdrawal from POS terminals of another payment service provider in Bulgaria and EEA countries	EUR 2.60 + 1.00%			
item 6. Cash withdrawal from POS terminals in non-EEA countries	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			
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	0.15%, min. EUR 0.16			
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 0.16			
item 12. Refund /receipt of funds to a card account through a card transaction	1.20%			
item 13. Checking card balance and the last 5 transactions at ATM in Bulgaria	EUR 0.25			
item 14. Checking card balance at ATM abroad	EUR 0.51			
item 15. Refused authorization of transaction	EUR 0.07			
item 16. PIN code change from ATM by the cardholder	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	EUR 1.55			
- 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 0.50			
item 3. Card transactions report:				
- in an office of Texim Bank AD	free of charge			
- via Internet / Mobile Banking	free of charge			
item 4. Card unblocking due to 3 consequently entered wrong PIN codes				
- in an office of Texim Bank AD	EUR 1.55			
- via Internet Banking	EUR 0.51			
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. CREDIT CARDS	**EUR / FOREIGN CURRENCY**			
CREDIT CARDS	**TEXIM BANK – HOMEMAX /TEMPO**	**VISA CLASSIC**	**VISA GOLD**	**VISA PLATINUM**
Article 1. General terms and conditions				
item 1. Issuance of a main card	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	EUR 28.00	EUR 28.00	free of charge
item 3. Csrd renewal due to expiration of the plastic card	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	EUR 10.00	EUR 10.00	EUR 10.00	EUR 10.00
item 5. Annual credit card maintenance fee	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	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	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	EUR 3.00 + 2.00%, min. EUR 5.15	EUR 3.00 + 2.00%, min. EUR 5.15	EUR 3.00 + 2.00%, min. EUR 5.15	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. 6.15	EUR 3.60+ 3.00%, min. 6.15	EUR 3.60+ 3.00%, min. 6.15	EUR 3.60+ 3.00%, min. 6.15
item 4. Cash withdrawal from POS terminals of Texim Bank AD	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	EUR 4.10 + 2.00%, min. EUR 7.70	EUR 4.10 + 2.00%, min. EUR 7.70	EUR 4.10 + 2.00%, min. EUR 7.70	EUR 4.10 + 2.00%, min. EUR 7.70
item 6. Cash withdrawal from POS terminals in non-EEA countries	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
item 8. Transactions related to gambling and lottery games, betting and purchase of chips	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. 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
item 11. Receiving cash upon purchase at a point of sale /for Visa cards/	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
item 13. Checking card balance and the last 5 transactions at ATM in Bulgaria	EUR 0.30	EUR 0.30	EUR 0.30	EUR 0.30
item 14. Checking card balance at ATM abroad	EUR 0.80	EUR 0.80	EUR 0.80	EUR 0.80
item 15. Refused authorization of transaction	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
Article 4. Additional operations/services with credit cards				
item 1. Credit card blocking/unblocking fee				
- in an office of Texim Bank AD	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
item 2. Change of local and/or international limits				
- in an office of Texim Bank AD	EUR 7.70	EUR 7.70	EUR 7.70	EUR 7.70
- via Internet Banking	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	EUR 5.10	EUR 5.10	EUR 5.10	EUR 5.10
- via Internet Banking	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
- via Internet / Mobile Banking	free of charge	free of charge	free of charge	free of charge
item 5. Unjustified challenging of transaction	EUR 20.00	EUR 20.00	EUR 20.00	EUR 20.00
item 6. Fee for exceeded credit limit	EUR 10.00	EUR 10.00	EUR 10.00	EUR 10.00
item 7. Insurance package linked to the card	not applicable	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	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. EUR 2.60			
item 2. SMS for card transactions /including VAT /				

- Subscription "10 SMS notifications for card transactions and/or account information" - * The fee is collected at the time of the registration.	According to Article 6, item 2 of Section IX OTHER SERVICES in this Tariff
- Subscription "30 SMS notifications for card transactions and/or account information" - * The fee is collected at the time of the registration.	According to Article 6, item 3 of Section IX OTHER SERVICES in this Tariff
- 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	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. 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	**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
1.2. Concerning maturity date of monthly instalment	free of charge
1.3. Concerning other terms	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
- If the remaining period of the loan agreement is less than one year	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	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	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
4. Amendment of loan terms initiated by the client	
4.1. Concerning interest rates	1.00% on the remaining principal
4.2. Concerning the maturity date	free of charge
4.3. Concerning other terms	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
Article 3. LOAN NOTIFICATIONS	
1. SMS/e-mail for approved/rejected loan application	free of charge
2. SMS/E-mail for upcoming loan payment	free of charge
3. SMS/E-mail for missed loan payment	free of charge
➢ **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	EUR / FOREIGN CURRENCY
VI. 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 VII. PRIVATE BANKING

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

SECTION VIII. GOLD AND NUMISMATICS

CURRENCY	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

SECTION IX. OTHER SERVICES

CURRENCY	EUR / FOREIGN CURRENCY
IX. 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 certificate: /including VAT/	
item 1.1. Certificate, within 3 business days, in Bulgarian	EUR 18.00
item 1.2. Certificate, within 3 business days, in language other than Bulgarian	EUR 20.45
item 2. Express issuance (within 24 hours, if it is possible for the Bank)	EUR 25.00
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. SWIFT messages /standard – up to 325 characters, including VAT/	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
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 X. PUBLIC VAULT

CURRENCY	**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	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.
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. 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 № 44/05.08.2026, effective as of 12.08.2026
4. The Tariff was amended by Resolution of the Management Board № 54/30.09..2026, effective as of 13.10.2026