

CURRENT ACCOUNT

- | | |
|---|----------------|
| 1. Credit Interest Rate | upon agreement |
| 2. Overdraft Facility | upon agreement |
| 3. Debit Interest Rate (if overdraft allowed) | upon agreement |
| 4. Maintenance Fee | free of charge |
| 5. Balance Reporting (per statement) | |
| 5.1. By SWIFT - MT 950 | EUR 7 |
| 5.2. By Mail | EUR 5 |

TIME DEPOSITS

- | | |
|----------------------------|----------------|
| 1. Credit Interest Rate | upon agreement |
| 2. Minimum Amount Required | EUR 500 000 |

Note: In case the Bank agrees to a premature cancellation of a time deposit it is entitled to apply a penalty interest rate.

CLEAN PAYMENTS

1. Transfers in Foreign Currency

1.1. Bank to Bank Transfers free of charge

Value-Date:

- debit entry - day of execution of order
- credit entry - the day of crediting our Bank's account

1.2. In favour of Non-Banks with accounts in our Bank free of charge

Value-Date:

- debit entry - day of execution of order
- credit entry - same business day of credit of our Bank's account

1.3. In favour of Non-Banks with accounts in other Banks 0.15%
(min. EUR 15; max. EUR 250)

Value Date:

- debit entry - day of execution of order
- credit entry - spot (two business days after transaction day)

1.4. Amendment EUR 20

1.5. Cancellation EUR 20

1.6. Express Transfer executed with high priority upon agreement

1.7. In-House Transfer free of charge

2. Transfers in BGN

2.1. Clean Payment Order (interbank settlement)

2.1.1. Incoming Transfer free of charge

2.1.2. Outgoing Transfer BGN 1

Cut-off time for same day execution: 3:30 p.m.

Value-Date:

- debit entry - day of execution of order
- credit entry - same business day of the credit of our Bank's account

2.2. Express Bank to Bank Transfer (same day value-date) upon agreement
Cut-off time: 10 a.m.

2.3. In-House Transfer free of charge

2.4. Cancellation of an outgoing payment given same day BGN 3

Note: Conditional payment orders are treated as Letters of Credit and are subject to the UCPDC Publication 500 of ICC, Paris.

CASH TRANSACTIONS

(FOR BULGARIAN CORRESPONDENT BANKS ONLY)

1. Cash Deposits

1.1. In BGN

1.1.1. Up to BGN 1 000 per day	free of charge
1.1.2. Over BGN 1 000	0.15%

1.2. In Foreign Currency

1.2.1. Up to EUR 10 000 per day	free of charge
1.2.2. Over EUR 10 000	0.20%
1.2.3. Deposit of Non-Sorted Bank-notes	0.60%

Value Date:

- same business day

2. Cash Withdrawal

2.1. In BGN

- with a written notice	0.20%
/two working days in advance for amounts exceeding BGN 2 000/	
- without notice (if cash is available)	0.50%

2.2. In Foreign Currency

- with a written notice	0.30%
/two working days in advance for amounts exceeding EUR 3 000/	
- without notice (if cash is available)	0.50%

2.3. Cancellation of Notice for Cash Withdrawal

0.30%

Value-Date:

- same business day

CHEQUES

1. Issuance of a Bank Cheque

1.1. Issuance Fee	0.15% (min. EUR 15; max. EUR 250) + postage
1.2. Stop-Payment	act. cost + EUR 25

2. Collection of a Bank Cheque

2.1. Drawn on our Bank:	0.10% (min. EUR 10; max. EUR 120)
2.2. Drawn on other Banks:	0.10% (min. EUR 15; max. EUR 120)

Note: *The account will be credited after receipt of the funds.*

2.3. Returned unpaid	EUR 25 + corresp. Bank's charges
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Note: *Additional charges, as specified under Chapter "Miscellaneous", may be applicable.*

INWARD DOCUMENTARY COLLECTIONS

1. Documentary Collections against Payment and/or Acceptance

1.1. In BGN	0.15% (min. EUR 15)
1.2. In Foreign Currency	0.20% (min. EUR 35; max. EUR 575)

2. Collection of Drafts, Accepted Bills

2.1. In BGN	0.20% (min. EUR 15)
2.2. In Foreign Currency	0.30% (min. EUR 35; max. EUR 575)

3. Documents released "Free of Payment"

3.1. In BGN	EUR 6
3.2. In Foreign Currency	EUR 60

4. Advising of Amendment of Collections (foreign currency)

EUR 35

OUTWARD DOCUMENTARY COLLECTIONS

1. Against Payment and/or Acceptance 0.20%
(min. EUR 60; max. EUR 575)

2. Drafts and Accepted Bills on Collection 0.20%
(min. EUR 25; max. EUR 575)

3. Claims for Non - Payment EUR 25
+ postage

Note: Documentary collections are handled in accordance with ICC Uniform rules for Collections, Paris in force.

DOCUMENTARY LETTERS OF CREDIT

1. Received

1.1. Pre-advising	EUR 60
1.2. Advising	
1.2.1. In BGN (flat commission)	EUR 60
1.2.2. In Foreign Currency (flat commission)	EUR 60
1.2.3. Advising of an Amendment	EUR 50
1.3. Confirmation	upon agreement
1.4. Transfer Commission	0.30% (min. EUR 120)
1.5. Payment, Verifying, and Handling of Documents	0.15% (min. EUR 60; max EUR 300)
1.6. Negotiation	upon agreement
1.7. Deferred Payment/Acceptance Commission	0.20% (min. EUR 60; max. EUR 300)
1.8. Issuance of Assignment of Proceeds	0.40% (min. EUR 120)

2. Issued

2.1. Pre-advising	EUR 60
2.2. Issuing	0.30% (min. EUR 120)
2.3. Amendment	EUR 50
2.4. Increase of the amount/Extension of the validity	0.30% (min. EUR 120)
2.5. Payment/Utilisation	0.15% (min. EUR 60; max. EUR 300)
2.6. Revolving in Foreign Currency	0.30% (min. EUR 120)
2.7. Deferred Payment/Acceptance Commission	0.20% (min. EUR 60; max. EUR 300)
2.8. Discrepancy Commission	EUR 60
2.9. Cancellation before Expiry	EUR 60

Note: 1. For documentary credits the amount of which is stipulated 'about' for advising or confirmation commission are charged on the sum plus 10%.

2. Under revolving L/C the respective commission is charged on the revolving amount.

3. Commissions as if on a new L/C are charged on the amount increase under a L/C.

4. All commissions connected with the issuing of a L/C are always due even if the documentary credit is cancelled or expires without having been fully utilized.

5. An amendment fee is charged when the extension of the validity of a L/C is within the quarter for which the commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged on the unutilized balance as of on a new L/C. If the L/C amount allowance is expressed as 'about', the unused balance is increased by 10%.

6. Documentary credits are handled in accordance with ICC Uniform Customs and Practice for Documentary Credits currently in force.

7. In case of a deferred payment the commission under p. 1.5. and 2.5. is not applied.

GUARANTEES

1. Received

1.1. Advising/Transmission without engagement	
1.1.1. In favour of Customer (flat commission)	EUR 60
1.1.2. In favour of Non-Customer	EUR 120
1.2. Advising of amendments without engagement	
1.2.1. In favour of Customer	EUR 25
1.2.2. In favour of Non-Customer	EUR 50
	+ postages
1.3. Claim to the Issuing Bank on behalf of the Customer	EUR 50
	+ postages
1.4. Cancellation of Claim to the Issuing Bank on behalf of the Customer	EUR 60
	+ postages

2. Issued

2.1. Guarantee Handling fee	
2.1.1. Standard - one day processing	EUR 15
2.1.2. Express - same day processing	EUR 35
2.1.3. With High Priority - immediate processing	EUR 60
2.2. Issuance of a Guarantee against:	
- cash collateral (per quarter)	0.30% (min. EUR 60)
- counter-guarantee	upon agreement

Note: Commission is calculated on the basis of 365/360 days due and payable in advance per quarter or part of it pro rata temporis.

2.3. Amendment/Prolongation of a Guarantee Issued	EUR 15
2.4. Handling Fee for Advance Payment Guarantee (if the Guarantee is not put in force)	EUR 250

ENDORSEMENT OF BILLS OF EXCHANGE upon agreement

MISCELLANEOUS

1. Investigation Charges	EUR 35
2. Audit Confirmation Fee	EUR 75
3. Photocopying	free of charge
4. SWIFT Charges	EUR 12
5. Sending a Telex/Facsimile	EUR 5
6. Courier Service	act. cost + EUR 10
7. Request for Interest Calculation (per account)	EUR 5
8. Confirmation of Telegraphic Test Key	EUR 35
9. Issuance of Reference requested by a Bank	EUR 30

Note: You are kindly requested to keep a minimum balance of EUR 1 000 (or its equivalent) on your current account with us to avoid the account going overdrawn with charges when or if they are levied.

GENERAL PROVISIONS

1. For all transactions not appearing in this Publication, the Bank should advise the customers about the applicable fees on a case-by-case basis.
2. The present Terms and Conditions are subject to the prevailing market conditions and the Bank reserves the right to alter and/or amend the Terms and Conditions at any time at its sole discretion if the Bank deems it necessary.
3. The Bank is entitled to debit any other account of the customer with the accrued interests, fees, charges and levies, even in the equivalent in other currency, if there is no sufficient cover on the respective account.
4. The most recent version of the Terms and Conditions, as displayed in the Bank premises is always in force, regardless whether the customer has been provided with its copy or not. A copy of the present Terms and Conditions can be requested from the Bank employees at any time during the official business hours of the Bank.