



**BNP PARIBAS**  
CORPORATE & INVESTMENT BANKING



TERMS AND CONDITIONS FOR BANKS

**Terms and Conditions**  
**for Banks**  
**Valid from 01 September 2011**

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## CURRENT ACCOUNT

- |  |                                  |
|--|----------------------------------|
| <b>1. Account opening</b>                                | free of charge                   |
| <b>2. Account closing</b>                                | free of charge                   |
| <b>3. Account maintenance fee per account/ per month</b> | EUR 50                           |
| <b>4. Credit interest rate</b>                           | upon agreement                   |
| <b>5. Debit interest rate (if overdraft allowed)</b>     | upon agreement                   |
| <b>6. Debit interest rate for unauthorised overdraft</b> | LEONIA / EONIA or equivalent +3% |
| <b>7. Balance reporting</b>                              |                                  |
| 7.1. by SWIFT  | free of charge                   |
| 7.2. by electronic banking                               | free of charge                   |
| 7.3. by post - per month/per account                     | EUR 25 + actual postage          |

## TIME DEPOSITS

- |                                |                |
|--------------------------------|----------------|
| <b>1. Credit interest rate</b> | upon agreement |
|--------------------------------|----------------|

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

## CASH TRANSACTIONS

- |                            |                |
|----------------------------|----------------|
| <b>1. Cash deposits</b>    | upon agreement |
| <b>2. Cash withdrawals</b> | upon agreement |

# ELECTRONIC BANKING CONNEXIS

<b>1. Installation fee</b>	free of charge
<b>2. Training fee</b>	free of charge
<b>3. Maintenance fee (monthly)</b>	EUR 20
<b>4. First two tokens</b>	free of charge
<b>5. Each next token</b>	EUR 15
<b>6. Replacement of token</b>	EUR 25
<b>7. Deactivation of token</b>	EUR 15

## TRANSFERS IN LOCAL CURRENCY

- |                              |                |
|------------------------------|----------------|
| <b>1. Incoming transfers</b> | free of charge |
| <b>2. Outgoing transfers</b> | BGN 10         |
| <b>3. In-house transfers</b> | free of charge |
| <b>4. Amendment fee</b>      | BGN 3          |
| <b>5. Cancellation fee</b>   | BGN 30         |
- Cut off time for outgoing transfers with same day execution and value date: 1:30 p.m.*  
*Cut off time for in-house transfers with same day execution and value date: 4:00 p.m.*

## TRANSFERS IN FOREIGN CURRENCY

- |  |                                 |
|--|---------------------------------|
| <b>1. Incoming transfers</b>   | free of charge                  |
| <b>2. Outgoing transfers</b>   |                                 |
| 2.1. Bank to bank transfers with same, next or two business days value | EUR 10                          |
| 2.2. In favour of non-banks with accounts with other banks with:       |                                 |
| 2.2.1. two business days value   | 0.15% (min EUR 15; max EUR 250) |
| 2.2.2. one business day value  | 0.20% (min EUR 15; max EUR 250) |
| 2.2.3. same business day value   | 0.25% (min EUR 15; max EUR 250) |
| <b>3. In-house transfers</b>   | free of charge                  |
| <b>4. Amendment fee</b>  | EUR 20                          |
| <b>5. Cancellation fee</b>   | EUR 20                          |
- Cut off time for execution with two business days value date: 3:30 p.m.*  
*Cut off time for EUR/USD execution with one business days / same business day value date: 2:00 p.m.*  
*Cut off time for in-house transfers with same day execution and value date: 4:00 p.m.*

*Note: Conditional payment orders are treated as Documentary Letters of Credit and are handled in accordance with the "Uniform Customs and Practice for Documentary Credits" of ICC Paris, currently in force.*

## INWARD DOCUMENTARY COLLECTIONS

- |  |                                 |
|--|---------------------------------|
| <b>1. Documents against Payment or Acceptance or other Payment Undertaking</b> | 0.2% (min. EUR 35 max. EUR 575) |
| <b>2. Collection of Drafts, Accepted Bills</b>                                 | 0.3% (min. EUR 35 max. EUR 575) |
| <b>3. Documents released "Free of Payment"</b>                                 | EUR 60                          |
| <b>4. Advising of Amendment</b>  | EUR 35                          |
| <b>5. Tracer</b>   | EUR 20                          |
| <b>6. Return of unpaid documents</b>   | EUR 30                          |

## OUTWARD DOCUMENTARY COLLECTIONS

- |  |                                 |
|--|---------------------------------|
| <b>1. Documents against Payment or Acceptance or other Payment Undertaking</b> | 0.2% (min. EUR 60 max. EUR 575) |
| <b>2. Drafts, Accepted Bills on Collection</b>                                 | 0.2% (min. EUR 25 max. EUR 575) |
| <b>3. Tracer</b>   | EUR 25                          |
| <b>4. Amendment of the Collection Instructions</b>                             | EUR 35                          |

**Note:**

- 1. Documentary collections are handled in accordance with the Uniform rules for Collections of ICC Paris, currently in force.*
- 2. Postage charges (incl. courier service, SWIFT, fax, etc.) are calculated as per Chapter Miscellaneous of the present Terms and Conditions for Banks.*

# DOCUMENTARY LETTERS OF CREDIT

## 1. RECEIVED

1.1. Advising	
1.1.1 L/C	0.1% (min. EUR 60; max. EUR 500)
1.1.2. Amendment	EUR 50
1.1.3. Pre-advising	EUR 60
1.1.4. Assignment of proceeds	upon agreement
1.2. Confirmation	upon agreement
1.3. Transfer Commission	upon agreement
1.4. Handling, Verifying and Forwarding of documents	0.10% (min. EUR 50; max. EUR 500)
1.5. Handling, Verifying and Payment of documents	0.15% (min. EUR 60; max. EUR 1000)
1.6. Deferred Payment/ Acceptance Commission	
1.6.1 L/C non-confirmed by the Bank	0.05% (min. EUR 50; max. EUR 100)
1.6.2 L/C confirmed by the Bank	the same as applied for confirmation
1.7. Negotiation	upon agreement
1.8. Pre-checking/ Second check of documents	EUR 60
1.9. Issuance of Assignment of Proceeds	upon agreement
1.10. Discounting	upon agreement

## 2. ISSUED

2.1. Issuing	upon agreement
2.2. Amendment	upon agreement
2.3. Increase of the amount or extension of the validity	upon agreement
2.4. Pre-advising	upon agreement
2.5. Payment/ Utilization	upon agreement
2.6. Revolving	upon agreement
2.7. Deferred payment / Acceptance commission	upon agreement
2.8. Discrepancy commission	upon agreement
2.9. Cancellation prior expiry	upon agreement
2.10. Handling with high priority (upon explicit client's request)	upon agreement

### Note:

1. The issuing commission is calculated on the L/C amount from the issuing date to the validity date, due and payable quarterly in advance.
2. For L/C having notes "plus/ minus" or "about", commissions are calculated on the respective maximum amount.
3. Commission as for a new Letter of Credit are charged on the L/C amount increase as per p. 2.3.
4. An amendment fee is charged only when the extension of the validity of a L/C is within the quarter for which the issuing commission has already been collected. If the extension refers to another quarter, commission as for a new L/C is charged as well on the outstanding L/C amount as per p. 2.3.
5. All commissions connected to L/C issuing are always due even if L/C is cancelled or expires without having been fully utilized.
6. Revolving commission is charged on the revolving amount as per p. 2.6.
7. Commissions under p. 1.4. and p. 1.5. are charged alternatively (i.e. whichever applicable).
8. Confirmation commission as per p. 1.2. is calculated by indivisible month, with a minimum of 3 indivisible months from the confirmation date to the validity date.
9. The deferred payment/ acceptance commission as per p. 1.6.2. is calculated by indivisible month and is acting as a relay to the confirmation commission till the acceptance/deferred payment maturity.
10. The deferred payment/ acceptance commission as per p. 2.7. is calculated by indivisible month from validity date to the referred payment/ acceptance maturity.
11. The deferred payment/ acceptance commission is charged in addition to the commission under p. 1.4. or p. 1.5. or p. 2.5. (whichever applicable).
12. Deferred Payment/ Acceptance Commission do not apply for periods less than 30 days.
13. Documentary credits are handled in accordance with the Uniform Customs and Practice for Documentary Credits of ICC Paris, currently in force.
14. Postage charges (incl. courier service, SWIFT, fax, etc.) are calculated as per Chapter Miscellaneous of the present Terms and Conditions for Banks.

# GUARANTEES

## 1. RECEIVED

1.1. Advising / Transmission without engagement	EUR 120
1.2. Advising of amendments without engagement	EUR 50
1.3. Claim to the issuing bank on behalf of the beneficiary	EUR 100
1.4. Cancellation of the claim to the issuing bank on behalf of the beneficiary	EUR 60

## 2. ISSUED

2.1. Issuance commission	upon agreement
2.2. Amendment of a guarantee issued	EUR 50
2.3. Increase of the amount or extension of the validity	the same as applied for issuance
2.4. Handling of a claim received under guarantee issued	EUR 60
2.5. Cancellation of instructions for guarantee issuance (received prior to issuance)	EUR 15

### Note:

1. Issuance commission is calculated on 365/ 360 days pro rata temporis basis, due and payable quarterly in advance.

2. Postage charges (incl. courier service, SWIFT, fax, etc.) are calculated as per Chapter Miscellaneous of the present Terms and Conditions for Banks.

## MISCELLANEOUS

- |   |                            |
|---|----------------------------|
| <b>1. Inquiries and investigation charges</b>                                 | EUR 35                     |
| <b>2. Audit confirmation fee</b>  | EUR 75                     |
| <b>3. Re-issuance of a bank statement<br/>(per month/per account)</b>         | EUR 20                     |
| <b>4. SWIFT charges</b>   | EUR 12                     |
| <b>5. Fax message</b>   | EUR 6                      |
| <b>6. Courier service</b>   | EUR 10 + actual<br>postage |
| <b>7. Request for interest calculation or other reports<br/>(per account)</b> | EUR 20                     |
| <b>8. Issuance of reference</b>   | EUR 30                     |

## GENERAL PROVISIONS

1. For all transactions not appearing in this Publication, the Bank should advise the client the applicable fees on a case-by-case basis.

2. The present Terms and Conditions for Banks 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 client 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 client has been provided with its copy or not. A copy of the present Terms and Conditions for Banks can be requested from the Bank employees at any time during the official business hours of the Bank.

5. All fees and commissions subject to VAT include the amount of the tax.



**BNP PARIBAS**  
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