

Allianz Bank Bulgaria

Tariff of interests, fees and commissions

Corporate clients

01 May 2017

Allianz 

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GENERAL CONDITIONS	
1.	This Tariff sets out the terms and conditions in accordance with which "Allianz Bank Bulgaria" AD charges interest and collects fees, commissions and charges for the banking transactions executed by it in national and foreign currency.
1.1.	The fees and commissions specified in this Tariff apply to the usual commitments and orders. In the event of transactions related to the execution of specific agreements, commitments and other transactions, not included in the Tariff, separate fees and commissions shall be negotiated.
1.2.	This Tariff applies to all customers of the Bank. They are grouped into the following groups for the purposes of this Tariff:
1.2.1.	Natural persons (citizens)
1.2.1.1.	Bulgarian citizens
1.2.1.2.	Foreigners
1.2.2.	Vendors and legal entities
1.2.2.1.	Sole proprietors, commercial representatives, commercial agents and trade representative offices, registered with the Bulgarian Chamber of Commerce and Industry;
1.2.2.2.	Commercial companies and their associations (consortia, holdings), cooperatives and their enterprises;
1.2.2.3.	Non-profit legal entities, political parties and movements, religious communities and institutions, medicinal establishments and other;
1.2.2.4.	Associations of citizens and other non-personified associations
1.2.2.5.	Financial corporations, including:
1.2.2.5.1.	Central bank;
1.2.2.5.2.	Other monetary financial institutions;
1.2.2.5.3.	Other financial intermediaries, except Insurance corporations and Pension funds;
1.2.2.5.4.	Financial auxiliaries;
1.2.2.5.5.	Insurance corporations and pension funds;
1.2.2.6.	Natural persons - freelancers
1.3.	Value dates:
1.3.1.	The value date is the date from which interest starts or stops being charged on the accounts serviced by the Bank. The value date is an interest-bearing day.
1.3.2.	In the event of transfers within the system of the Bank a fixed value date is assigned.
1.3.3.	A fixed value date means that the value date of the crediting of the payer's account and the value date of the debiting of the payee's account are the same.
1.3.4.	In the event of crediting customers' accounts the date on which the service has been delivered is considered the value date.
1.3.5.	When customers' accounts are debited the value date of the debiting is considered an interest-bearing day. When customers' accounts are credited, interest is charged until the day preceding the credit value date.
1.3.6.	In the event of proceeds to the benefit of customers from documentary or net collections, guarantees and letters of credit without any commitments for the Bank, as well as under letters of credit for which the Bank is a payer (negotiating party), the value date shall be the business day following the value date of the correspondent's account.
1.3.7.	The account of the beneficiary of an incoming transfer in foreign currency shall be debited with the value date of the correspondent.
1.3.8.	In the event of cash deposits the value date shall be the date of the deposit.
1.3.9.	In the event of incoming transfers from other debits with which obligations to the Bank are paid off, a fixed value date is assigned only where the transaction is closed on the last day of the month.
1.3.10.	In the event of correcting transactions the value date shall be the value date of the wrong transaction.
1.4.	Arbitration transactions: Arbitration shall mean the exchange of one type of currency for another type of currency, made in connection with a concluded deal or other agreements between the Bank and its customers.
1.5.	Minimum balance shall be the minimum balance in the customer's account on which no interest is charged.
2.	Interest
2.1.	The interest charged by the Bank under bank accounts in national and foreign currencies shall be an integral part of this Tariff.
2.2.	The Bank shall determine the interest rates for current, deposit and savings accounts in accordance with relevant interest scales.
2.3.	Interest rates shall be on an annual basis.
2.4.	For current accounts and deposit accounts with terms, defined in days, the convention actual number of days/365 shall apply, and for deposits the terms of which are defined in months the convention 360/360 shall apply.
2.5.	The Bank reserves the right to make changes to its interest scale in the event of changes in market conditions related to the interest levels on money markets. All changes to the interest scale shall be endorsed by the Management Board of the Bank and shall be valid for newly-negotiated deposits. For active deposits a given change shall become effective as from the date of their renewal or renegotiation.
2.6.	The Bank shall negotiate interest rates under current, deposit and other accounts, different from the interest rates specified in the corresponding interest scales, in accordance with a procedure specified in its internal rules.
2.7.	The base interest rate (BIR) of the bank shall be determined on the basis of the average price of the resources attracted in the corresponding currency plus the costs by economic elements and the statutory expenditure of the bank (minimum mandatory reserves, deposit guarantee fund, etc.), in accordance with the requirements of the Bulgarian National Bank. The BIR shall be updated and approved by the Management Board of the Bank.
2.8.	The convention actual number of days / 360 shall apply to the interest on extended funds.

1.	CUSTOMER ACCOUNTS	Fees and commissions	
		BGN	Foreign currencies
1.1.	Current, liquidation, special (bankruptcy) and other accounts of corporate customers, incl. Bar associations under Article 39 of the Attorney Act, accounts of insurance brokers (agents) under Article 155 of the Insurance Code		
1.1.1.	Opening	BGN 10	BGN 20
1.1.2.	Maintaining of accounts		
1.1.2.1.	With a paper monthly statement	BGN 12	BGN 15
1.1.2.2.	With an electronic statement	BGN 7	BGN 7
1.1.3.	Closing	BGN 30 (note 6)	BGN 30 (note 6)
1.1.4.	Minimum balance under current accounts	BGN 100	100 units in the corresponding currency
1.2.	Opening, maintaining and closing of fund-raising accounts (note 5)	BGN 20, one-off payment	BGN 20, one-off payment
1.3.	Opening, maintaining and closing of settlement accounts of investment agents		
1.3.1.	Opening and closing	subject to negotiation	subject to negotiation
1.3.2.	Maintaining of settlement accounts of investment agents	BGN 25 a month or for a part thereof	
1.4.	Opening, maintaining and closing of fixed-term deposit accounts	free of charge	free of charge
1.4.1	Fixed-term deposit accounts	free of charge	free of charge
1.4.1.1.	Opening and maintaining	free of charge	free of charge
1.4.1.2	Closing on the maturity day	free of charge	free of charge
1.4.1.3	Termination before the maturity day	0.2% of the amount of the deposit , one-off payment	0.2% of the amount of the deposit , one-off payment
1.4.2	Opening, maintaining and closing of accounts for donations of vendors and other legal entities	free of charge	free of charge
1.5.	Opening, maintaining and closing of Escrow accounts and other special accounts		
1.5.1.	Opening	0.2% of the negotiated amount , minimum BGN 100 per quarter or a part thereof (note 7)	0.2% of the negotiated amount , minimum BGN 100 per quarter or a part thereof (note 7)
1.5.2.	Maintaining and closing	free of charge	free of charge
1.6.	Opening, maintaining and closing of accounts under the European Funds	BGN 100 one-off fee	BGN 100 one-off fee
1.7.	Freezing of accounts at the request of an account holder	BGN 10	BGN 10
1.8.	Unfreezing of accounts at the request of an account holder	BGN 7	BGN 7
1.9.	Fee for processing of distraint messages (note 8)		
1.9.1.	Collateral distraint /of a customer/	BGN 25	
1.9.2.	Enforcement distraint /of a customer/	BGN 25	
Notes:			
1.	The fees for opening and closing of accounts shall be collected on the day of opening/closing, unless otherwise agreed.		
2.	The fees for maintaining of accounts shall be collected every month (for a full month or part thereof) and at the time of closing the accounts.		
3.	No interest shall be charged on amounts below the minimum balance under current, liquidation and special (bankruptcy) accounts.		
4.	In the event that for 6 months the money in the account is below the minimum balance required, the Bank shall have the right to close the account.		
5.	In the event of closing a fund-raising account and subsequent opening of a current account, the customer shall be exempt from the fee for opening of one current account.		
6.	No fee for closing an account shall be owed in the event that the account has been opened more than 12 months before the date of the request for its closing.		
7.	The fee under item 1.5.1 shall be collected at the time of opening the account and for every subsequent quarter or part thereof.		
8.	The fees under item 1.9. are at level customer and shall be collected when the collateral attachment is deleted and when the enforcement attachment is finally paid. Fee is inclusive of VAT.		
9.	The fee under item 1.4.1.3 shall be not apply to discontinued selling deposit products.		

1.1. INTEREST RATES FOR CURRENT ACCOUNTS, INCL. NATIONAL AND INTERNATIONAL DEBIT AND CREDIT CARDS

	Annual interest rate	BGN	EUR	USD
1.1.1.	Customer accounts under Section 1. Accounts, Item 1.1, cumulative balance of a customer			
1.1.1.1	Customer balance <30 million BGN or BGN equivalence	0.00%	0.00%	-
1.1.1.2	Customer balance ≥ 30 million BGN or BGN equivalence	- 0.40%	- 0.40%	-
1.1.1.3	Customer balance <10 million USD	-	-	0.00%
1.1.1.4	Customer balance ≥ 10 million USD	-	-	- 0.20%
1.1.2.	Debit cards		0.00%	0.00%
1.1.2.1.	Maestro	0.00%	0.00%	0.00%
1.1.2.2.	Visa Business Debit	0.00%	0.00%	0.00%
1.1.3.	Credit cards	0.00%	0.00%	0.00%
1.1.3.1.	MasterCard Standard / MasterCard Business / MasterCard Gold	0.00%	0.00%	0.00%
1.1.3.2.	Visa Classic/Visa Business / Visa Gold	0.00%	0.00%	0.00%
1.1.4.	Accounts of insurance brokers (agents) under Article 155 of the Insurance Code under Section 1.2. FREELANCERS	0.00%	0.00%	0.00%
1.1.5.	Accounts of other customers – freelancers	0.00%	0.00%	0.00%
1.1.6.	“ALLIANZ SOLITUM” PROGRAMME - PRIVATE ENFORCEMENT AGENTS	0.00%	0.00%	0.00%
1.1.7.	“ALLIANZ LEX” PROGRAMME – LAWYERS AND NOTARIES	0.00%	0.00%	0.00%
1.1.8.	Sight account of financial corporations	0.00%	0.00%	0.00%
Notes:				
1.	Customer accounts shall bear interest on the basis of cumulative balance under current accounts of a customer and the balance shall report funds available under all accounts held by the customer at the Bank in BGN and EUR currencies. Cumulative balance under USD accounts shall be reported separately from EUR and BGN accounts.			
2.	Any interest under items 1.1.1.2 and 1.1.1.4 shall be accrued daily and collected monthly.			

1.2.	FREELANCERS	Fees and commissions	
		BGN	EUR
1.2.1.	"ALLIANZ SOLUTUM" PROGRAMME - PRIVATE ENFORCEMENT AGENTS		
1.2.1.1.	Opening of an account	BGN 3	
1.2.1.2.	Maintaining and servicing of an account (total for all accounts under the programme) (note 1)		
1.2.1.2.1	With a paper monthly statement	BGN 100	
1.2.1.2.2	With an electronic statement	BGN 40	
1.2.1.3.	Minimum balance in the account	not required	
1.2.1.4.	Closing of an account	BGN 25	
1.2.2.	"ALLIANZ LEX" PROGRAMME – LAWYERS AND NOTARIES		
1.2.2.1.	Opening of an account	free of charge	free of charge
1.2.2.2.	Maintaining and servicing of an account (note 1)		
1.2.2.2.1	With a paper monthly statement	BGN 10	BGN 10
1.2.2.2.2	With an electronic statement	BGN 5	BGN 5
1.2.2.3.	Minimum balance in the account	not required	not required
1.2.2.4.	Closing of an account	BGN 25	BGN 25
1.2.3.	Accounts of insurance brokers (agents) under Article 155 of the Insurance Code		
1.2.3.1.	Opening of an account	BGN 3	BGN 3
1.2.3.2.	Maintaining and servicing of an account (note 1)		
1.2.3.2.1	With a paper monthly statement	BGN 8	BGN 8
1.2.3.2.2	With an electronic statement	BGN 3	BGN 3
1.2.3.3.	Minimum balance in the account	BGN 50	BGN 100
1.2.3.4.	Closing of an account	BGN 25	BGN 25
1.2.4.	Accounts of other customers – freelancers		
1.2.4.1.	Opening of an account	BGN 3	BGN 3
1.2.4.2.	Maintaining and servicing of an account (note 1)	BGN 2	BGN 2
1.2.4.3.	Minimum balance in the account	BGN 5	5 units in the corresponding currency
1.2.4.4.	Closing of an account	BGN 25	BGN 25
Notes:			
1.	The fee for maintaining and servicing of accounts shall be paid on a monthly basis.		
2.	No fee for closing an account shall be owed in the event that the account has been opened more than 12 months before the date of the request for its closing.		
3.	For fees and commissions which are not included in the package products, the above mentioned persons shall be charged according to the Tariff for private customers (citizens).		

2.	CASH TRANSACTIONS	Fees and commissions	
		BGN	EUR
2.1.	Cash deposit		
2.1.1.	Into current, fund-raising, liquidation, special accounts		
2.1.1.1.	for amounts up to and BGN 5,000 (daily limit for an account)	free of charge	free of charge
2.1.1.2.	for amounts exceeding BGN 5,000	0.2%, min BGN 5, max BGN 200, for the part above BGN 5,000	0.2%, min BGN 10, max BGN 300, for the part above BGN 5,000
2.1.1.3.	for all other currencies		0.4%, min BGN 10, max BGN 400
2.1.1.4.	for depositing of amounts in cash under credits in accordance with grounds related to payment documents	free of charge	free of charge
2.1.1.5.	Cash deposit of unsorted banknotes	0,4% of the deposited amount + deposit fees specified in item 2.1.1.1, 2.1.1.2 and/or 2.1.1.3.	0,5% of the deposited amount + deposit fees specified in item 2.1.1.1, 2.1.1.2 and/or 2.1.1.3.
2.1.1.6.	Cash deposit and processing of coins over 50 pieces	2.00% on the deposited amount + deposit fees specified in item 2.1.1.1, 2.1.1.2 and/or 2.1.1.3.	not provided
2.1.2.	Into deposit accounts, accounts for donations of vendors and other legal entities	free of charge	free of charge
2.2.	Cash withdrawal		
2.2.1.	From current, fund-raising, liquidation, special accounts		
2.2.1.1.	for amounts up to BGN 3,000 (daily limit for an account)	BGN 3	0.3%, min BGN 10
2.2.1.2.	for amounts exceeding BGN 3,000		
2.2.1.2.1.	with an order in writing (note 1)	0.4%, min BGN 10, max BGN 500, for the part above BGN 3,000	0.5%, min BGN 10 for the part above BGN 3,000
2.2.1.2.2.	without an order	0.7%, min BGN 20 for the part above BGN 3,000	0.7%, min BGN 25 for the part above BGN 3,000
2.2.1.2.3.	With an order in writing for all other currencies, regardless of the amount		0.5%, min BGN 20
2.2.2.	From deposit accounts, accounts for donations of vendors and other legal entities		
2.2.2.1.	For deposit accounts on their maturity, accounts for donations of vendors and other legal entities (note 5)	free of charge	free of charge
2.2.2.2.	Before the maturity of the deposit account (ahead of schedule)	in accordance with item 2.2.	in accordance with item 2.2.
2.2.3.	Amounts ordered in writing but not withdrawn by the customer	0.5% min BGN 50	0.5% min BGN 50
2.3.	Other cash services		
2.3.1.	Processing of cash (excluding deposits into accounts)		
2.3.1.1.	Processing of banknotes (counting, exchanging smaller notes for bigger ones and vice-versa, making rolls of banknotes) (note 4)	2% of the amount, max BGN 1000	2% of the amount, max BGN 1000
2.3.1.2.	Checking of banknotes (excluding deposits into accounts)(note 4)	0.20% of the amount, or a max BGN 50	0.20% of the amount
2.3.1.3.	Processing of more than 50 coins (counting, exchanging smaller coins for bigger ones and vice-versa) (note 4)	subject to negotiation, or a min 1%, max 2.5% of the amount	not provided
2.3.1.4.	Exchanging damaged or unfit banknotes in BGN (note 4)	10% of the amount	
2.3.2.	Exchange of foreign currency(transactions by tipe cash versus cash)	without cash commissions	without cash commissions
2.2.4.	Cash withdrawal at cash-point from account with bank card at ATM machine	Commissions specified in item 2.2.1.1./ 2.2.1.2.1.+Commissions in part 11.1&11.2	Commissions specified in item 2.2.1.1./ 2.2.1.2.1. + Commissions in part 11.1 and 11.2
2.4.	Payments by third parties into accounts held in the Bank		
2.4.1.	Payer - natural person - payment into an account of a legal entity	BGN 6	BGN 6
2.4.2.	Payer - legal entity - payment into an account of a legal entity	BGN 6 + the fees specified in item 2.1. Depositing of funds	BGN 6 + the fees specified in item 2.1. Depositing of funds
2.4.3.	Depositing of unsorted banknotes	0,3% of the deposited amount + depositing fees in item 2.1.1.1, 2.1.1.2 and/or 2.1.1.3.	0,4% of the deposited amount + fees in item 2.1.1.1, 2.1.1.2 and/or 2.1.1.3.
2.4.4.	Depositing and processing of more than 50 coins	2% of the deposited amount + depositing fees in item 2.1.1.1, 2.1.1.2 and/or 2.1.1.3.	not provided
2.4.5.	Depositing by third party into accounts of a budgetary organisations held by the Bank	BGN 6	not provided

Notes:

1.	An one-day prior notice in writing should be submitted in the event of withdrawals of amounts exceeding BGN 3,000, a two-day prior notice in writing should be submitted in the event of withdrawals of amounts exceeding BGN 3,000 for foreign currency
2.	The daily limit in BGN or in BGN equivalence (in case of foreign currency) shall be determined cumulatively on the account (except item 2.4.).
3.	For a deposit or withdrawal in a currency other than the account currency, fees shall be payable as per the respective cash transaction from Section Cash Transactions item 2.1., item 2.2, item 2.3 and item 2.4.
4.	VAT shall be levied on the fee under items 2.3.1.1., 2.3.1.2., 2.3.1.3., 2.3.1.4.
5.	For withdrawals from deposit accounts on maturity the Bank shall require a prior notice to be submitted for amounts exceeding BGN 20,000 or the equivalence in foreign currency. In the event of withdrawals without a prior notice, for the part above BGN 20,000 a commission shall be paid according to item 2.2.1.2.2.
6.	Amounts without an order shall be paid only if sufficient cash is available.
7.	The fees and commissions under item 2.1 and 2.2 in the foreign currency apply to EUR and US only; for other currencies item 2.1.1.3/ 2.2.1.2.3 shall apply.

8 Depositing of amounts in overdraft accounts shall not be considered depositing of amounts under credits as per item 2.1.1.4. and a fee shall be paid according to items 2.1.1.1, 2.1.1.2. and 2.1.1.3.

3.	TRANSFERS	Fees and commissions	
		BGN	EUR
3.1.1.	Internal transfers		
3.1.1.1.	Credit transfer		
3.1.1.1.1	between different accountholders	BGN 2.00	BGN 5.00
3.1.1.1.2	between different accounts of one and the same accountholder	BGN 1.00	BGN 4.00
3.1.1.2.	Mass payment /excluding salary transfer/	BGN 0.50 per entry + the fee under item 3.1.7	BGN 0.80 per entry + the fee under item 3.1.7
3.1.1.2.1.	Salary transfer	BGN 10 + the fee under item 3.1.7	BGN 15 + the fee under item 3.1.7
3.1.2.	Received transfers		
3.1.2.1.	For the benefit of Bank's customers with crediting an account of the payee	free of charge	Up to BGN 500.00 – free of charge BGN 500.01 - BGN 1 000 000.00 – BGN 30 above BGN 1 000 000.01 - BGN 1 000
3.1.3.	Interbanks transfers		
3.1.3.1.	Payment at a cash-desk	via BISERA – up to BGN 1000 – BGN 6, over BGN1000 – BGN 20 via RINGS - up to BGN 1000 – BGN 20, over BGN 1000 – BGN 50	not provided
3.1.3.2.	Non-cash transfer	via BISERA - BGN 2.20 via RINGS - BGN 15	0.16%, min. BGN 25, max. BGN 450 (for EUR – value date on the next business day, for all other currencies – spot value date)
3.1.3.3.	Mass payment /excluding salary transfer/	via BISERA - BGN 2 per entry + the fee under item 3.1.7 via RINGS - BGN 12 per entry + the fee under item 3.1.7	not provided
3.1.3.3.1	Salary transfer	BGN 0.40 per entry + the fee under item 3.1.7	not provided
3.1.4.	Express transfers to other banks		
3.1.4.1	With the same day value date of the customer's order – for all types of currencies		0.30%, minimum BGN 100, maximum BGN 800
3.1.4.2	With Next day value date of the customer's order – for all types of currencies excluding Euro		0.25%, minimum BGN 60, maximum BGN 600
3.1.5.	Transfers for medical treatment or charity	free of charge	free of charge
3.1.6.	Cancellation of an ordered transfer if possible for the Bank	BGN 10	BGN 60 + the charges of the correspondents
3.1.7.	Processing of a file for mass payment	BGN 1	BGN 1
3.1.8.	Other services		
3.1.8.1.	In case of an order failed to be sent to an operator - cancellation of an transfer or making changes to original instructions at customer request	BGN 10	BGN 10
3.1.8.2.	In case of an order sent to an operator		
3.1.8..2.1	Inquiries, complaints, etc. at customer request	BGN 20 + SWIFT	BGN 40 + SWIFT
3.1.8.2.2.	Cancellation of an ordered transfer at customer request	BGN 20 + SWIFT	BGN 60 + SWIFT
3.1.10.	Transfers ordered / received with wrong IBANs		BGN 15
3.1.11.	Notification of refusal to execute a payment transaction on the part of the bank	BGN 4	BGN 4

Notes:

- The fee under item 3.1.9.2 is inclusive of VAT, and on the amount of the actual costs under the same item VAT is levied.
- The Bank shall execute only orders which follow the standard template and contents and are in compliance with the Bulgarian legislation;
- The Bank shall execute payment orders only where the corresponding funds are available in the accounts of the ordering customer.
- Conditioned transfers shall be dealt with like letters of credit and shall be processed in accordance with the revision of the Uniform Customs and Practice for Documentary Credits of the ICC Paris, effective as at the date of the transaction.
- In the event of interbank transfers in foreign currencies (under item 3.1.3., item 3.1.5.) via SWIFT and TARGET 2, a fee for SWIFT message shall be paid additionally in accordance with item 16.11.1 of Section "Other services".
- The fee for an ordered transfer shall be applied for sending back of a received transfer upon the request of the beneficiary.
- In the event of non-cash transactions under dealer's transactions under Section 3, transfers shall be collected unless otherwise explicitly stated by virute

4.	CHEQUES, COLLECTIONS AND DIRECT DEBIT	Fees and commissions	
		BGN	EUR
4.1.	Transactions involving cheques in foreign currencies		
4.1.1.	Issuing of a personal cheque		0.20%, min. BGN 40, max. BGN 400
4.1.2.	Cancellation or reissue of a cheque at customer request		
4.1.2.1.	Cancellation of a check at customer request		
4.1.2.1.1.	Where the original is available		BGN 25
4.1.2.2.	Reissue of cheques at customer request		BGN 15 + the commission under item 4.1.1
4.1.2.3.	Stopping of payment under an issued bank cheque before the amount under the cheque is paid		BGN 50 + the charges of the correspondent
4.1.3.	Payment of cheques		
4.1.3.1.	Collection of a "proviso" cheque with a minimum face value of EUR 500 or the equivalent in another currency		0.7% with a minimum of BGN 20
4.1.3.2.	Sending a cheque with a separate valuable shipment via a courier at customer request (note 2)		BGN 4 + the actual costs of the courier service
4.1.4.	Payment of personal cheques after collection		
4.1.4.1.	Up to 500 currency units		0.3%, min. BGN 30
4.1.4.2.	Over 500 currency units		0.3%, min. BGN 50
4.1.5.	Returning of unpaid cheques without default for the Bank, regardless of their number, in a single shipment		BGN 30 per cheque + the charges of the correspondent
4.1.6.	Additional correspondence at customer request (Note 2)		BGN 40 + the actual costs
4.2.	Documentary collections in foreign currencies		
4.2.1.	Sending documents for collection		
4.2.1.1.	Processing and sending		0.3%, min. BGN 150, max. BGN 450
4.2.1.2.	Amendment to the conditions of direct debit transactions		BGN 60
4.2.1.3.	Claims		BGN 100
4.2.2.	Advice of collections and submission of documents		
4.2.2.1.	Against payment or acceptance		0.3%, min. BGN 150, max. BGN 450
4.2.2.2.	Submission without payment		0.2%, min. BGN 100, max. BGN 250
4.2.2.3.	Aval of securities received for collecting		
4.2.2.3.1.	With monetary collateral		0.3%, min. BGN 150, per quarter or part thereof
4.2.2.3.2.	Without monetary collateral		subject to negotiation
4.2.2.4.	Return of unpaid documents to the ordering customer		BGN 100
4.3.	Direct debit in Bulgarian levs (Initiation or payment)		
4.3.1.	Where the account of the beneficiary is outside the system of the Bank	BGN 2.20	not provided
4.3.2.	Where both the beneficiary and the ordering customer hold accounts within the system of the Bank	BGN 1.00	not provided
Notes:			
1.	Only cheques of customers with opened accounts with the Bank and holdings of min. 50 currency units shall be collected.		
2.	The fee under item 4.1.3.2. and item 4.1.6. is inclusive of VAT, and on the amount of the actual costs under the same items VAT is levied.		
3.	The Bank shall process documentary collections in accordance with the revision of the Uniform Rules for Collections of the ICC Paris, effective as at the date of the transaction.		
4.	In addition to the commissions specified under item 4.2 and item 4.3, actual costs shall be collected. VAT shall be levied on the amount of the actual costs.		
5.	In addition to the commissions specified under item 4.1, the charges of the collecting bank shall also be collected.		
6.	The commission for collecting / issuing of a cheque, stopping a payment / cancellation of an issued cheque shall be collected for each transaction.		

5.	INTERNET BANKING	Fees and commissions	
		BGN	EUR
5.1.	Registration and maintenance (installing and reinstalling, incl. reissuing of certificate)	free of charge	free of charge
5.2.	Visit at a specified location at customer request (note 1)	BGN 15	BGN 15
5.3.	Transfers		
5.3.1.	Internal transfers		
5.3.1.1.	Credit transfer	BGN 0.25	BGN 1
5.3.1.1.1.	between different accountholders	BGN 0.50	BGN 2.50
5.3.1.1.2.	between different accounts of one and the same accountholder	free of charge	free of charge
5.3.1.2.	Mass transfer	BGN 0.25	BGN 1
5.3.2.	Interbank outgoing transfer		
5.3.2.1.	Single transfer	via BISERA - BGN 1.00 via RINGS - BGN 9	0.1%, min. BGN 20, max. BGN 400 (for EUR – value date on the next business day, for all other currencies – spot value date)
5.3.2.2.	Mass transfer	via BISERA - BGN 0.75 per entry via RINGS - BGN 9 per entry	not provided
5.3.3.	Multiple interbank transfer	via BISERA - BGN 0.90 for each transferred amount via RINGS - BGN 9 for each transferred amount	not provided
5.3.4.	Express transfers to other banks		
5.3.4.1	With the same day value date of the customer's order – for all types of currencies		0.30%, minimum BGN 100, maximum BGN 800
5.3.4.2	With Next day value date of the customer's order – for all types of currencies excluding Euro		0.25%, minimum BGN 60, maximum BGN 600
5.4.	Daily, weekly, monthly statement via internet banking	free of charge	free of charge
5.5.	Direct debit via internet banking		
5.5.1	Where both the beneficiary and the ordering customer hold accounts within the system of the Bank	BGN 0.40	not provided
5.5.2	Where the account of the beneficiary is outside the system of the Bank	BGN 0.90	not provided
5.6.	Purchasing of token device incl. VAT	BGN 20	
5.7.	Notification of a rejection of execution of an order on the part of the bank	BGN 4	BGN 4
5.8.	Making a change to the original instructions at the request of the ordering person		
5.8.1.	In case of an order failed to be sent to an operator	BGN 10	BGN 10
5.8.2.	In case of an order sent to an operator	BGN 40+correspondents' expenses	BGN 40+correspondents' expenses
5.9.	Cancellation of an order at the request of ordering person /if possible		
5.9.1.	In case of an order failed to be sent to an operator	BGN 10	BGN 10
5.9.2.	In case of an order sent to an operator	BGN 60+correspondents' expenses	BGN 60+correspondents' expenses
Notes:			
1.	VAT shall be levied on the amount of the actual costs under item 5.2.		
2.	The Bank shall execute payment orders only where the corresponding funds are available in the accounts of the ordering customer.		
3.	In the event of interbank transfers in foreign currencies (under item 5.3.2, item 5.3.4), a fee for SWIFT shall be paid additionally in accordance with item 16.11.1 of Section "Other services".		
4.	For all other bank services and transactions, executed electronically, the fees and commissions in the corresponding sections of the Tariff of Allianz Bank Bulgaria AD shall apply.		

6	LETTERS OF CREDIT	Fees and commissions	
		BGN	EUR
6.1.	Letters of credit opened upon order by a customer of the Bank		
6.1.1.	Opening of letters of credit		
6.1.1.1	Notice to the bank of the beneficiary at customer request	BGN 50	BGN 100
6.1.1.2	Opening (for a quarter or part thereof)		
6.1.1.2.1.	With cash collateral	0.30%, min. BGN 100 per quarter or part thereof, max. BGN 400	0.30%, min. BGN 150, per quarter or part thereof
6.1.1.2.2.	With different collateral	0.50%, min. BGN 100 per quarter or part thereof	0.50%, min. BGN 150 per quarter or part thereof
6.1.1.3	Commissions for confirmation of opened letters of credit by another correspondent bank		
6.1.1.3.1.	At the expense of the ordering customer	subject to negotiation + commission for the confirming bank	subject to negotiation + commission for the confirming bank
6.1.1.3.2.	At the expense of the beneficiary		BGN 250 ones only
6.1.1.4	Reimbursing authorisation under an opened letter of credit		BGN 80
6.1.2.	Amendments to ordered letters of credit		
6.1.2.1	In the event of extension of validity, for each new quarter or part thereof commission shall be collected on the remaining balance	according to 6.2.1.1.2 and 6.2.1.1.3	according to 6.2.1.1.2 and 6.2.1.1.3
6.1.2.2	For increasing the amount or revolving of the letter of credit commission shall be collected on the amount of the increase, respectively on the revolving amount	according to 6.2.1.1.2 and 6.2.1.1.3	according to 6.2.1.1.2 and 6.2.1.1.3
6.1.2.3	For all other cases of amendments to the conditions of letters of credit	BGN 50	BGN 100
6.1.3.	Payment		
6.1.3.1	Deferred payment	0.15% a month on the value of the shipment for the time outside the validity of the letter of credit, min. BGN 50	0.15% a month on the value of the shipment for the time outside the validity of the letter of credit, min. BGN 70
6.1.3.2	Against incorrect documents, regardless of the irregularities established, with the consent of the customer	BGN 100	BGN 150
6.1.4.	Other		
6.1.4.1	Cancellation of a letter of credit before the expiry of its validity, with the beneficiary's consent	BGN 50	BGN 100
6.1.4.2	Additional correspondence in connection with letters of credit upon order by a customer	BGN 60	BGN 100
6.1.4.3	Consultations and/or drafting of text (note 6)	BGN 75	BGN 100
6.2.	Letters of credit received by the Bank		
6.2.1.	Advice of a notice	BGN 50	BGN 80
6.2.1.1.	Advice without commitment	0.12%, min. BGN 50, max. BGN 300	0,12% , min BGN 100, max BGN 500
6.2.1.2.	Confirmation of a letter of credit opened by ABB	subject to negotiation, min. BGN 100	subject to negotiation, min. BGN 200
6.2.2.	Advice of cession	BGN 50	BGN 100
6.2.3.	Advice of amendments in the letter of credit conditions		
6.2.3.1	Extension of validity	BGN 50	BGN 100
6.2.3.2	Increase in the amount (on the increase)	according to 6.2.2., 0.1%, min. BGN 25	according to 6.2.2., 0.1%, min. BGN 50
6.2.3.3	All other amendments	BGN 50	BGN 100
6.2.4.	Processing and payment of documents		
6.2.4.1	Processing and payment/acceptance of correct documents, when the Bank is a paying/accepting Bank, commission charged on the documents' value	0.18%, min BGN 75	0.18%, min BGN 150
6.2.4.2	Negotiation of correct documents, when the Bank is a nominated bank	subject to negotiation	subject to negotiation
6.2.4.3	Processing and payment of documents under a letter of credit, to the paying bank	0.18%, min BGN 75	0.18%, min BGN 150
6.2.4.4	New processing of discrepant documents returned for correction	BGN 100	BGN 100
6.2.4.5	Deferred payment under a letter of credit opened in favour of a customer, outside the validity of the letter of credit commission is collected additionally on a monthly basis or for part thereof	0.10%, min. BGN 50, on the value of the documents	0.10%, min. BGN 100, on the value of the documents
6.2.4.6	Purchase of real maturing time proceeds on letter of credit transactions	subject to negotiation	subject to negotiation
6.2.5.	Sending of discrepant documents for collection within the letter of credit	0.18%, min BGN 75	0.18%, min BGN 150
6.2.6.	Other letter of credit transactions		
6.2.6.1	Transfer of a letter of credit without commitment for the Bank (for one quarter or part thereof) or processing of a transferable letter of credit with another transferring bank	0.25%, min BGN 50, max BGN 100	0,4% , min BGN 100

6.2.6.2	Issuing of a cession under a letter of credit opened in favour of a customer	0.10%, min BGN 50, max BGN 100	0,15%, min BGN 100, max BGN 200
6.2.6.3	Cancellation of a letter of credit before the expiry of its validity, with the beneficiary's consent	BGN 50	BGN 100
6.2.6.4	Additional correspondence in connection with letters of credit upon an order by a customer (note 6)	BGN 30	BGN 60
6.2.6.5	Opening and processing of "back to back" letters of credit	subject to negotiation, min. BGN 100	subject to negotiation, min.BGN 200
6.2.6.6	Consultations and/or drafting of text (note 6)	BGN 50	BGN 100
6.2.6.7	Preliminary review of documents (draft documents)	BGN 75	BGN 100
6.2.6.8	Urgent processing at customer request (additional)	BGN 75	BGN 125

Notes:

1.	Additionally the actual costs for letters of credit, advised by the Bank, shall be collected. In the event that the additional costs include postage, VAT shall be levied on the latter.
2.	Commissions and fees related to letters of credit in foreign currencies, opened with the Bank, shall be collected as a lump sum at the time of providing the corresponding service. They shall be payable regardless of whether the letter of credit has been used or not.
3.	The Bank shall process documentary letters of credit in foreign currencies in accordance with the revision of the Uniform Customs and Practice for Documentary Credits of the ICC Paris, effective as at the date of the transaction.
4.	For letters of credit with an allowance commissions shall be collected on the amount of the letter of credit increased by the allowance.
5.	For letters of credit with the note "approximately" for the amount, commissions shall be collected on the amount, increased by 10%.
6.	VAT shall be levied on the fees under item 6.2.1.4.3, item 6.2.5.4, item 6.2.5.6.

7	GUARANTEES	Fees and commissions
	Guarantees issued by the Bank	
7.1.	Preliminary inquiry	
7.1.1.	Preliminary inquiry and drafting of an opinion (one-off)	0.1% min BGN 75
7.1.2.	Preliminary inquiry in connection with bank guarantees with a collateral in the form of cash, government securities and bank guarantees	free of charge
7.2.	Commission for issuing a bank guarantee or assumption of warranty:	
7.2.1.	With a collateral in the form of cash, government securities or bank guarantees	0.30% per quarter or part thereof, min. BGN 70
7.2.2.	With a collateral different from that specified in item 7.2.1	
7.2.2.1.	Bank guarantees for participation in tenders, competitions and public procurement	0.50% per quarter or part thereof, min. BGN 75
7.2.2.2.	Bank guarantees for other purposes (for prefinancing, payment, execution, customs and other)	0.70% per quarter or part thereof, min. BGN 125
7.2.2.3.	Specific guarantees and high-risk guarantees (outside the standard banking practices)	subject to negotiation, min. BGN 200 per quarter or part thereof
7.2.4.	With collateral which is a combination of the collaterals referred to in item 7.2.1 and 7.2.2	proportionally, depending on the portion covered by the corresponding collateral
7.3.	Increase in the amount of the bank guarantee issued or guarantee assumed	the commissions on the amount of the increase under item 7.1 and 7.2 + the commission under item 7.16.
7.4.	Extension of the validity of a bank guarantee	
7.4.1.	The extension is within the quarter for which commission has been collected	the commission under item 7.16.
7.4.2.	The extension concerns a new quarter or part thereof	the commission under item 7.16. + item 7.2.
7.5	Amendments to the parameters of the bank guarantee (excl. item 7.3, 7.4, 7.8)	0.02%, min. BGN 50 + the commission under item 7.16
7.6	Amendments to the parameters of the bank guarantee at the Bank's initiative	free of charge
7.7.	Notice	BGN 60
7.8.	Amendments to the text of an issued bank guarantee	the commission under item 7.16
7.9.	Cancellation of an order for issuing a bank guarantee	BGN 50
7.10.	Additional urgent processing at customer's request	BGN 50
7.11.	Consultations and preparation of conditions (note 5)	BGN 50
7.12.	Processing and sending a claim under a guarantee	0.1% min BGN 100
7.13.	Issuing of a counter guarantee	subject to negotiation, min. BGN 200 + commissions of the correspondent bank for issuing of a guarantee
7.14.	Issuing of or extending the validity of guarantees issued by the Bank to international carriers through the Association of the Bulgarian Enterprises for International Road Transport and the Roads (AEBTRI), lump sum for each issuance/ extension of the validity	3.95% of the amount of the guarantee
7.15.	For negotiating of limits for bank guarantees	for inquiry – 0.1% of the full amount of the limit; for issuing – for each individually issued guarantee the fee according to item 7.2 is collected; for letters of credit Section 6 of the Bank Tariff shall apply.
7.16.	Amendments to parameters of the bank guarantee at customer's initiative /without ahead closing of bank guarantee due to return of the original/	BGN 50
	Guarantees received by the Bank	
7.17.1	Advice	
7.17.1.1	Advice of a notice (note 5)	BGN 30
7.17.1.2.	Advice of a guarantee (note 5)	0,1%, min BGN 100, max BGN 500
7.17.1.3.	Advice of amendments to the conditions excluding increase in the amount (note 5)	BGN 50
7.17.1.4.	Advice of amendments to the conditions with an increase in the amount (note 5)	0.1%, min. BGN 50, max. BGN 500, on the amount of the increase
7.17.1.5	Processing and sending a claim under a guarantee (note 5)	0,1%, min BGN 100
7.17.2.	Other transactions	
7.17.2.1.	Cancellation prior to the expiry of validity	BGN 50
7.17.2.2.	Consultation or drafting and formulation of conditions and/or text (note 6)	BGN 50
7.17.2.3.	Additional express processing at customer's request	BGN 40
7.17.2.4.	Additional correspondence in connection with the guarantee upon an order by the beneficiary	BGN 60

Notes:

1.	The commission for issuing of a bank guarantee or assuming a guarantee with validity of up to 12 months shall be paid at the time of issuing of the bank guarantee or assuming the guarantee and shall not be subject to refunding if the amount is decreased or the guarantee is cancelled prior to expiry.
2.	The commission for issuing of a bank guarantee or assuming a guarantee with validity of over 12 months shall be collected at the beginning of each 12-month period and shall not be subject to refunding.
3.	Documentary guarantees with the nature of letters of credit shall be treated as letters of credit.
4.	The fees and commissions under item 7.1.1 and item 7.1.2 shall not be levied with VAT for the cases where the preliminary inquiry has had a positive outcome (issuing of a bank guarantee). In case of a negative outcome VAT shall be levied on these fees and commissions.
5.	VAT shall be levied on the fees and commissions under items: 7.11, 7.17.1.1, 7.17.1.2, 7.17.1.3, 7.17.1.4, 7.17.1.5.
6.	The fee under item 7.17.2.2 is inclusive of VAT.
7.	The payment of the fees under item 7.1 and item 7.16 is a necessary and mandatory condition for the consideration of the customer's request.
8.	The fees under item 7.3, item 7.4, item 7.5, item 7.8 shall be collected on the day of signing the annex for the corresponding amendment. In the event that the customer signs an annex for more than one amendment, he/she shall owe a commission in the amount of the higher commission for the amendments approved.

8	LOANS	Fees and commissions
8.1.	Preliminary inquiry and drafting of an opinion in connection with framework agreements and/or non-frame loan applications submitted (note 14)	
8.1.1.	With a collateral in the form of cash in Bulgarian levs and/or foreign currencies in the Bank, government securities or bank guarantees issued by local and foreign leading banks, covering a minimum of 100%.	up to BGN 1,000,000 - BGN 50 above BGN 1,000,001 - BGN 100
8.1.2.	With a collateral other than that specified in item 8.1 (note 1 and note 4):	
8.1.2.1.	Upon documents' submission to the Bank	up to BGN 250,000 - BGN 100 from BGN 250,001 to BGN 1,000,000 - BGN 250 from BGN 1,000,001 to BGN 3,000,000 - BGN 500 above BGN 3,000,000 - BGN 1,500
8.1.2.2.	Upon approval of the credit	0.1% of the amount of the credit requested minus the fee collected under item 8.1.2.1. + actual costs (subject to negotiation)
8.2.	Management and processing of loans depending on their types and validity:	
8.2.1.	Loans	
8.2.1.1.	For loans with maturity of up to 12 months or for the first year of the loan tenor	1% of the granted amount of the credit at the time of first utilisation, min. BGN 100
8.2.1.2.	For the second and each following year or part thereof	0.75% of the remaining balance of the credit, payable at the beginning of each 12-month period, min. BGN 100
8.2.2.	Credit lines and overdrafts	
8.2.2.1.	For credit lines and overdrafts with a term of up to 12 months or for the first year	1.5% of the granted amount at the time of first utilisation, min. BGN 150
8.2.2.2.	For the second and each following year or part thereof	1.2% of the granted amount, payable at the beginning of each 12-month period, min. BGN 150
8.3.	Commitment fee on the unutilised portion of the agreed amount:	
8.3.1.	For loans repaid in instalments (note 2)	0.5% of the amount of the unutilised portion, as a lump sum payment after the expiry of the utilisation period
8.3.2.	For overdrafts and credit lines (note 2 and note 9)	1.8% per annum on the amount of the unutilised portion, payable on a monthly basis
8.3.3.	For revolving loans and loans utilised in tranches (note 2)	0.5% of the amount of the unutilised portion for each revolving (each tranche), one-off payment
8.3.4.	Commitment fee (note 13):	
8.3.4.1.	For loans repaid in instalments	0.5% of the amount of the unutilised portion, monthly until the expiry of the utilisation period.
8.3.4.2.	For loans utilised in tranches	0.5% of the amount of the unutilised portion for each tranche, monthly until the expiry of the period for utilizing the relevant tranche.
8.4.	Full or partial early repayment of the loan	
8.4.1.	By ordinary business revenues	1% of the pre-paid amount, one-off payment
8.4.2.	In all other cases	5% of the pre-paid amount
8.5.	Amendments to the conditions of granted loans, overdrafts and credit lines (including changing the limit under a credit card), upon submission of a request	BGN 100
8.5.1.	Without increase in the amount and term of the loan, overdraft or credit line (exchange/partial release of collateral, fees, commissions, tenor of the loan, repayment plan, assuming/exchanging debt, etc.) (note 10)	0.25% of the remaining amount of the principal under the credit or the approved limit for credit overdrafts/ credit facilities minus the fee collected under item 8.5, min. BGN 100, max. BGN 1,000.
8.5.2.	Renegotiation of the utilisation tenor without changes in the amount and maturity of the loan, overdraft and credit line (note 10)	0.25% of the unutilised portion of the credit or the approved limit for credit overdrafts/credit facilities minus the fee collected according to item 8.5, min. BGN 100, max. BGN 1,000
8.5.3.	Extension of the maturity of the loan, overdraft and credit line (note 10)	0.25% of the remaining amount of the principal under the credit or the approved limit for credit overdrafts/ credit facilities minus the fee collected according to item 8.5, min. BGN 100
8.5.4.	Extension of the maturity of the overdraft / credit line, where this is agreed in advance (note 10)	up to BGN 1,000,000 - BGN 50 above BGN 1,000,001 - BGN 100
8.5.5.	Increase in the amount of the loan, overdraft and credit line (note 10)	0.25% of the requested increase in the principal under the credit or the approved limit for credit overdrafts/ credit facilities minus the fee collected under item 8.5, min. BGN 100, max. BGN 1,000
8.5.6.	Renegotiation of the interest rate under the loan, the overdraft and the credit line	0.25% of the balance, min BGN 200, max BGN 700
8.6.	Fee for termination of the overdrafts, credit lines and frame agreements for credits, guarantees, letters of credit before their expiry	5% of the granted limit
8.7.	Specialised credit products	in accordance with approved parameters
8.8.	Amendments to parameters of the loan at the Bank's initiative	free of charge
8.9.	The minimum interest level under credit deals shall be formed from the minimum interest level for 12 months deposit in the relevant currency + 5 points supplement (note 11)	

Notes:

1.	The scale under item 8.1. shall be applied to submitted loan applications for FX loans according to the equivalent of the loan in Bulgarian levs, determined on the basis of the fixed rate of BNB at the date of filing of the application.
2.	The commissions under item 8.3.1 shall be collected on the day, following the day on which the term for utilisation of the loan expires; The commissions under item 8.3.2 shall be accrued every day and shall be collected as a lump sum on the last business day of the month;
3.	The fees and commissions collected under this section are not subject to refunding in the event of an early repayment of the loan.
4.	The payment of the fees under item 8.1 and item 8.5 is a necessary and mandatory condition for the consideration of the customer's request. The fee according to item 8.1.2.2 shall be collected upon approval of the loan or upon its initial utilisation at the latest.
5.	All costs on valuation, insurance, safekeeping, transport, creating and deleting of collaterals agreed shall be borne by the borrower.
6.	No VAT shall be levied on the fees and commissions under item 8.1 for the cases where the preliminary inquiry has had a positive outcome (granting of a loan). In case of a negative outcome VAT shall be levied on these fees and commissions.
7.	For specific loan products fees and commissions, specified in the corresponding loan product, shall be applied.
8.	When the management fees for the period after the first year are calculated, the amount shall be calculated on the residual debt of the loan at the beginning of each 12-month period.
9.	The fees for loan transactions shall also be collected for loans granted in accordance with the procedure of Article 45, paragraph 1, sub-paragraphs 1 and 4, and paragraph 5 of the Credit Institutions Act.
10.	The fees under item 8.5.1, item 8.5.2, item 8.5.3, item 8.5.4, item 8.5.5 and item 8.5.6. shall be collected on the day of signing the annex for the corresponding amendment. In the event that the customer signs an annex for more than one amendment, he/she shall owe a commission in the amount of the higher commission for the amendments approved.
11.	The minimum interest levels specified in item 8.9 are floating and shall be formed from the interest base plus a supplement. The amount of the interest level shall be at the discretion of the Bank and shall be determined after an assessment of the creditworthiness of the customer. For loans with a resource outside financial institutions or at the discretion of the competent level for the loan approval, the Bank shall be entitled to negotiate interest rates other than those specified.
12.	The fees and commissions according to item 8.2. and item 8.3. shall be collected over the entire period, incl. upon amendments to the conditions of the loan according to item 8.5.
13.	Commissions under item 8.3.4. shall be collected: - Upon first utilization where the date of the contract's been over 30 days; - On a monthly basis on the date on which the loan bears interest , until the expiry of utilization. The fee is on an annual basis.
14.	Fees under Item 8.1. are applicable framework agreements for credit and / or letters of credit and / or bank guarantees. For framework agreements intended exclusively for issuance of bank guarantees shall apply Section 7 of the Bank's Tariff.

9	TRANSACTIONS WITH CORPORATE FINANCIAL INSTRUMENTS (FI)	Fees and commissions
9.1.	Fee for accepting and processing of orders for transactions involving corporate securities	BGN 10
9.2.	Fee for amendments to the parameters of an order placed for transactions involving corporate securities or cancellation of an order already placed	BGN 5
9.3.	Intermediary transactions for sale and purchase of securities (note 5), incl. on privatisation market of BSE	
9.3.1.	For transactions with a value up to BGN 1,000	2% , min. BGN 5
9.3.2.	For transactions with a value from BGN 1,000.01 up to BGN 10,000.	1.50%
9.3.3.	For transactions with a value from BGN 10,000.01 up to BGN 100,000.	1.00%
9.3.4.	For transactions with a value of over BGN 100,000.	subject to negotiation, however no less than BGN 100
9.3.5.	For transactions concluded via the COBOS trading system	0.50%, min. BGN 2.50 per transaction
9.3.6.	For custodian transactions	subject to negotiation
9.3.7.	Fee for subscribing for financial instruments offered through another investment intermediary	BGN 10 + fees and commissions of the other investment intermediary
9.3.8.	Fee for transfer of shares from issues with limitations on transfers (pawned securities)	BGN 20 + service charge as per Tariff of the depository institution
9.3.9.	In case of payments with compensatory instruments (CI) in privatization and other transactions (note 7)	BGN 10 + service charge as per Tariff of the depository institution and market operator
9.4.	Management of individual security portfolios (note 6)	subject to negotiation
9.5.	Managing of issues of securities, acceptance, services of a payment agent, depository and/or custodian	subject to negotiation
9.6.	Agency in carrying out tenders for purchase or exchange of shares	subject to negotiation
9.7.	Freezing, unfreezing of securities, registration of collaterals, distraints and launched insolvency proceedings, registration of contribution of securities with a depository institution as well as registration of additional circumstances related to them, etc.	BGN 30 + service charge as per Tariff of the depository institution
9.8.	Issuing of certificates by a depository institution in connection with the services referred to in item 9.7	BGN 10 + service charge as per Tariff of the depository institution
9.9.	Issuing of certificates by a depository institution for the structure of the capital of shareholding companies, as well as issuing of a book of shareholders at customer request	BGN 30 + service charge as per Tariff of the depository institution
9.10.	Issuing of a depository receipt for securities in a customer sub-account with the Bank	BGN 10
9.11.	Preparing of prospectuses for public offering of securities (note 6)	subject to negotiation
9.12.	Consultations (note 6)	subject to negotiation
9.13.	Representing of holders of securities at general meetings of shareholders (note 6)	subject to negotiation
9.14.	Transfer of securities to a depository institution from a customer account in the registry of the Bank to a customer account with another investment intermediary or to a common Register of a depository institution where the FI are kept.	BGN 10
9.15.	Transfer of domestic securities to a customer account in the registry of the Bank at a depository institution, if this is not related to placing of an order (note 1)	BGN 10
9.16.	Opening and maintaining of a customer account in the registry of the Bank	BGN 30 per annum
9.17.	Preparation of statements with regard to securities (securities available in an account, movements, prices, etc.) at customer request outside the standard statements provided in accordance with the procedure of the Public Offering of Securities Act and the Ordinance on the Requirements to the Activities of Investment Intermediaries	BGN 10
9.18.	Transactions involving securities registered abroad (note 3 and note 4)	
9.18.1.	Maintaining a register of shares, bonds and other securities registered abroad	subject to negotiation
9.18.2.	Participation in auctions and primary tenders of securities	subject to negotiation
9.18.3.	Transactions for sale and purchase of securities at over-the-counter markets	subject to negotiation
9.18.4.	Issuing of certificates of ownership	BGN 10 / EUR 5 + service charge as per Tariff of the depository institution
9.18.5.	Transfer of securities, entered in registers in Euroclear or Clearstream	EUR 60
9.18.6.	Transfer of securities, entered in registers other than Euroclear or Clearstream Transactions,	subject to negotiation
9.19	transfers, safekeeping of and other operations with FI different from securities	subject to negotiation
Notes:		
1.	The fees for processing of orders and the commissions for execution of domestic securities sale and purchase transactions included the costs for the transfer of the securities in the depository institution.	
2.	In the event of orders which are executed in parts and the costs payable by the Bank to the depository institutions exceed the commission agreed, the Bank shall be entitled to a commission higher than the standard one.	
3.	The transactions involving securities, registered abroad, shall also include depository services (maintaining of registers), freezing of securities as collateral, delivery versus payment (DVP), free delivery /DFP/, receiving of interest and dividends, participation in primary auctions.	
4.	The securities registered abroad include financial instruments such as corporate shares, rights, warrants – Call Options, Mutual Funds, Eurobonds and global bonds of corporations, governments and government organizations.	
5.	For all transactions executed at a regulated market, the client shall pay additionally the service charges as per the Tariff of the market operator..	
6.	VAT shall be levied on the fees and commissions under items 9.4, 9.9, 9.12 and 9.13.	
7.	In the case of intermediary transactions for purchasing of shares or another type of FI using compensatory instruments, the value of the transaction shall be determined by taking the compensatory instruments at their face value.	

10	TRANSACTIONS WITH GOVERNMENT SECURITIES, ISSUED UNDER ORDINANCE 5 OF BNB AND MINISTRY OF FINANCE	Fees and commissions
10.1.	Maintaining of a register for a bank or a non-banking financial institution	BGN 80 per month
10.2.	Participation in government securities' auctions with BNB:	
10.2.1.	For each order approved at the auction	
10.2.1.1	For government securities with originale maturity up to 1 year	0.04% of the face value, min. BGN 10
10.2.1.2	For government securities with originale maturity over 1 year	0.06% of the face value, min. BGN 10
10.2.2.	For each order which has not been approved or has been disqualified due to customer's fault	BGN 10
10.3.	Transactions in the secondary market of government securities:	
10.3.1.	for each transaction of the Bank with a customer whose register is kept with the Bank:	BGN 10
10.3.2.	for each transaction between customers whose registers are kept with the Bank	BGN 10 for each party
10.3.3.	for each customer's transfer of government securities from/to the register of the Bank to/from the registers of other sub custodians of government securities or their customers	BGN 10
10.3.4.	for each transfer of government securities into an account of the Ministry of Finance with the BNB for participation in privatisation transactions	BGN 10
10.3.5.	for issuing of a certificate to the attention of the Ministry of Finance for repaying of obligations under the Settlement of Non-Performing Loans Act	BGN 25
10.3.6.	Issuance of a bank statement for a separate customer government securities' account	BGN 10
10.3.7.	Issuance of a certificate's duplicate	BGN 10
10.4.	At maturity of government securities	0.03% of the face value
10.5.	Blocking or unblocking of government securities in the register of the Bank	0.02% of the face value, min. BGN40 for each freezing and unfreezing
10.6.	Customer inquiry for government securities' transactions in the register kept by the Bank	BGN 10
10.7.	Consultancy services related to government securities (note 1)	subject to negotiation, min. BGN 10
Забелешка:		
1	VAT shall be levied on the fee under item 10.7.	
2	All fees and commissions shall be collected automatically from the customer accounts with the Bank, and in case that there are no existing accounts, the fees and commissions shall be paid by the customers in cash before the transaction execution.	

11.1.	DEBIT CARDS	MAESTRO	Visa Business Debit
	Issuing and servicing of a debit card		
11.1.1.	Issuing of a debit card	free of charge	free of charge
11.1.2.	Express issuing of a debit card	BGN 8	BGN 25
11.1.2.1	Express issuing of a PIN		BGN 10
11.1.3.	Renewal / issuing of a new debit card because of expired validity	free of charge	free of charge
11.1.4.	Renewal / issuing of a new debit card because of customer's fault	BGN 5	BGN 5
11.1.5.	Receiving of a debit card in another Business / Sales Centre of the Bank, different from the one where the application was filed	BGN 5	BGN 5
11.1.6.	Unreturned debit card	BGN 3	BGN 6
11.1.7.	Monthly service fee	free of charge	BGN 1,50
11.1.8	Withdrawal from:		
11.1.8.1.	ATM (cash machine) of Allianz Bank Bulgaria as well as ATM (cash machine) that is part of the network of Unicredit Bulbank – for each transaction	free of charge	BGN 0.30
11.1.8.2.	POS Terminal of Allianz Bank Bulgaria (note 2)	free of charge	BGN 1
11.1.8.3.	ATM (cash machine) of another Bulgarian bank or institution – for each transaction	BGN 1.06	BGN 1.06
11.1.8.4.	POS Terminal of another Bulgarian bank or institution – for each transaction	BGN 0.96	1.5% of the transaction amount, min. BGN 5
11.1.8.5.	Withdrawal from an ATM abroad	BGN 4 + 1.5% of the amount	BGN 6 + 1% of the amount, min. BGN 10
11.1.8.6.	Withdrawal from a POS Terminal abroad	BGN 6 + 1% of the amount	BGN 6 + 1% of the amount, min. BGN 10
11.1.9.	Payments via:		
11.1.9.1.	POS Terminal in Bulgaria	free of charge	free of charge
11.1.9.2.	POS Terminal abroad	free of charge	free of charge
11.1.9.3.	bPAY system (through ATM / cash machine) - Payment of periodic bills – taxes, fees, etc	BGN 0.25	BGN 0.25
11.1.9.4.	ePAY system - Payment of periodic bills – taxes, fees, etc	BGN 0.15	BGN 0.15
11.1.9.5.	"Electronic utility bills" - Payment of utility bills	BGN 0.15	BGN 0.15
11.1.9.6.	Reimbursement of transaction from the POS terminal at merchant abroad (refund)	free of charge	1% of the transaction amount
11.1.9.7.	Receive cash in payment for goods and services at POS - terminal installed in a shop in the country - the service is called Cash - back	the service is not provided for Maestro cards	BGN 0.30
11.1.10.	Blocking, activating and amendments to the conditions of use		
11.1.10.1.	Blocking / activating of card	free of charge / BGN 2	free of charge / BGN 2
11.1.10.2.	Registration for the 3D Protection service	free of charge	free of charge
11.1.10.3.	Generation of a new temporary secret code for the 3D Protection service	free of charge	free of charge
11.1.10.4.	Blocking/ activating of a user profile for the 3D Protection service	free of charge	free of charge
11.1.10.5.	Changes to the operational limit under a card	BGN 5	BGN 5
11.1.10.6.	Information about the balance in a card account		
11.1.10.6.1.	in Bulgaria	BGN 0.30	BGN 0.30
11.1.10.6.2.	Abroad	BGN 1	BGN 1
11.1.10.7.	Change of the PIN using cash machine		
11.1.10.7.1.	in Bulgaria	free of charge	free of charge
11.1.10.7.2.	Abroad	BGN 1	BGN 1
11.1.10.8.	Issue of a new PIN	Not applicable	BGN 2
11.1.10.9.	Unapproved claims related to transactions	BGN 10	BGN 15
11.1.10.10.	Monthly paper statement at customer request	according to the current tariff of the Bank for corporate clients, section "Accounts"	according to the current tariff of the Bank for corporate clients, section "Accounts"
FEES AND COMMISSIONS FOR ACCEPTING AND PROCESSING OF TRANSACTIONS VIA CARDS WITH THE LOGO OF MASTERCARD , VISA AND MAESTRO AT POS TERMINALS			
11.1.11.	Withdrawal of cash at a bank desk via a POS Terminal, localised in a business centre of the Bank		
11.1.11.1.	Transaction with a debit card with BIN 6760 (national and international Maestro card) issued by another Bulgarian bank:	1 % of the transaction amount	
11.1.11.2.	Transaction with an international card (different from the cards described in item 11.1.11.1) issued by a foreign bank	3 % of the transaction amount	
11.1.13.	Financial conditions for processing of payments with international cards at vendors, who have contracts with the Bank		
11.1.13.1.	For Mastercard and Visa cards, issued in Bulgaria	subject to negotiation	

11.1.13.2.	For Mastercard, Visa and Maestro cards, issued abroad	subject to negotiation
11.1.13.3	For Maestro cards, issued by Bulgarian banks	subject to negotiation
11.1.13.4	monthly fee for a POS Terminal	BGN 5.00
11.1.17	Financial conditions for processing of payments with international cards at internet vendors, who have contracts with the Bank for a virtual POS Terminal	subject to negotiation
Notes:		
1.	The monthly fee shall be paid for each POS Terminal only if the vendor has submitted an application to the Bank the latter to provide, on the Bank's behalf and at the Bank's expense, the GPRS communication connection of the POS Terminal with the operating system of "BORIKA – BANKSERVICE" AD.	
2.	For withdrawal of cash at a desk from a bank card account, the Commissions under items 2.2.1.1/2.2.1.2.1. + Commissions in section 11.1 and 11.2 shall be paid at POS terminal.	

11.2.	International credit cards MasterCard/ VISA (PCC)	MasterCard/ VISA Business	MasterCard/ VISA Gold
11.2.1.	Issuing of an international credit card	BGN 10	BGN 15
11.2.1.1.	Due diligence and preparation of an opinion on accepted requests for granting of credit limit on credit card	free of charge	free of charge
11.2.2.	Express issuing of a PCC	BGN 100	BGN 160
11.2.2.1.	Express issuing of a PIN	BGN 10	BGN 10
11.2.2.2.	Receiving a credit card in Business/Financial center of the bank other than the one in which the card has been requested	BGN 10	BGN 20
11.2.3.	Renewal after expiry	free of charge	free of charge
11.2.4.	Reissuing because of customer's fault	BGN 40	BGN 40
11.2.5.	Annual servicing fee	BGN 60	BGN 100
11.2.6.	Blocking / activating at a customer's request	BGN 20 / free of charge	BGN 20 / free of charge
11.2.6.1	Blocking in the event of closing of the card before the agreed date	BGN 20	BGN 20
11.2.7	Registration of the 3D Protection service	free of charge	free of charge
11.2.7.1	Generation of a new temporary secret code for the 3D Protection service	free of charge	free of charge
11.2.7.2	Blocking/ activating of a user profile for the 3D Protection service	free of charge	free of charge
11.2.8.	Monthly paper statement requested by the customer for a period, different by the current one	BGN 5	BGN 5
11.2.9.	Changes to the operational limits under a card	BGN 20	BGN 20
11.2.10.	Ungrounded claims	BGN 60	BGN 60
11.2.11.	Change of the PIN / information about the balance		
11.2.11.1.	in Bulgaria	BGN 1	BGN 1
11.2.11.2.	Abroad	BGN 1.50	BGN 1.50
11.2.12	Issuing of new PIN code	BGN 7	BGN 7
11.2.13.	Unreturned card	BGN 6	BGN 6
11.2.14.	Minimum balance in the account (note 1)	BGN 300	BGN 600
11.2.15.	Payment transactions performed with a credit card	-	-
11.2.15.1.	withdrawal from an ATM of the Bank as well as from an ATM that is part of the network of Unicredit Bulbank	BGN 2 + 1.5%, min BGN 3	BGN 2 + 1.5%, min BGN 3
11.2.15.2	withdrawal from an ATM of another Bulgarian bank	BGN 6 + 1.5%, min. BGN 10	BGN 6 + 1.5%, min. BGN 10
	withdrawal from an ATM abroad	BGN 6 + 1.5%, min. BGN 15	BGN 6 + 1.5%, min. BGN 15
11.2.15.3	withdrawal from a POS of the Bank	1%, min. BGN 3	1%, min. BGN 3
11.2.15.4	withdrawal from a POS of another Bulgarian bank	BGN 6 + 1.5%, min. BGN 10	BGN 6 + 1.5%, min. BGN 10
	withdrawal from a POS of a bank abroad	BGN 6 + 1.5%, min. BGN 15	BGN 6 + 1.5%, min. BGN 15
11.2.15.5.	payment via a POS of the Bank	free of charge	free of charge
11.2.15.6.	payment via a different POS	free of charge	free of charge
11.2.15.7.	Refunding of funds from vendors located abroad	1.00 % of the transaction amount	1.00 % of the transaction amount
11.2.15.8.	Refunding of funds from purchases via POS in Bulgaria (note 2)	BGN 0.30	BGN 0.30
11.2.15.9.	Payment of utility bills by "Electronic utility bills"	BGN 0.15	BGN 0.15
11.2.15.10.	Payment of periodic bills – taxes, fees and other commercial services and products, registered and used for payments in the ePAY's system	BGN 0.15	BGN 0.15
11.2.15.11.	Payment of periodic bills – taxes, fees and other commercial services and products, registered and used for payments in the bPAY's system (on ATM)	BGN 0.25	BGN 0.25
11.2.16.	Interest conditions for PCC:		
11.2.16.1.	Interest on utilised credit for transactions – payment of goods and services at a vendor		
11.2.16.1.1	Reward interest for card accounts in EUR and US for the first three months (note 3)	0,57 % a month	0,57 % a month
	Reward interest for card accounts in EUR and US after the expiry of the 3-month promotional period	13,75%	13,75%
11.2.16.1.2	Reward interest for card accounts in BGN for the first three months (note 3)	0,57 % a month	0,57 % a month
	Reward interest for card accounts in BGN after the expiry of the 3-month promotional period	14,75%	14,75%
11.2.16.1.3	Reward interest for cards guaranteed with deposits	10%	10%
11.2.16.1.4	Reward interest for cards guaranteed with "life" insurance or funds, accrued in an individual account from personal social security contributions in "Voluntary Pension Fund Allianz Bulgaria" AD – for accounts in euros and US	10%	10%
11.2.16.1.5	Reward interest for cards guaranteed with "life" insurance or funds, accrued in an individual account from personal social security contributions in "Voluntary Pension Fund Allianz Bulgaria" AD – for accounts in BGN	12%	12%
11.2.16.2	Reward interest for card accounts in EUR and US for the first three months (note 3)	0,57 % a month	0,57 % a month
11.2.16.2.1	Reward interest for card accounts in EUR and US after the expiry of the 3-month promotional period	15,75%	15,75%

	Reward interest for card accounts in BGN for the first three months (note 3)	0,57 % a month	0,57 % a month
11.2.16.2.2	Reward interest for card accounts in BGN after the expiry of the 3-month promotional period	16,75%	16,75%
	Reward interest for cards guaranteed with deposits	10%	10%
11.2.16.1.3	Reward interest for cards guaranteed with "life" insurance or funds, accrued in an individual account from personal social security contributions in "Voluntary Pension Fund Allianz Bulgaria" AD – for accounts in euros and US	10%	10%
11.2.16.1.4	Reward interest for cards guaranteed with "life" insurance or funds, accrued in an individual account from personal social security contributions in "Voluntary Pension Fund Allianz Bulgaria" AD – for accounts in BGN	12%	12%
11.2.16.1.5	Reward interest for card accounts in euros and US for the first three months (note 3)	0,57 % a month	0,57 % a month
11.2.16.2	Compensation for delays	the legal interest	the legal interest
11.2.16.3	Interest on unauthorised overdrafts	2 % a month	2% a month
11.2.16.4	penalty for unpaid interest	10% a month	10% a month
11.2.16.5	fee for unauthorised exceeding of the limit	free of charge	free of charge
11.2.16.6	fee for early repayment	free of charge	free of charge
11.2.17.	Registration for SMS notification for all types of cards	free of charge	free of charge
11.2.18.	Percentage of minimum repayment amount (MRA)		
11.2.18.1.	floated (percentage of utilized credit limit)	3%	3%
11.2.18.2.	fixed (percentage of the allocated credit limit)	3%	3%
	FEES AND COMMISSIONS FOR ACCEPTING AND PROCESSING OF TRANSACTIONS VIA CARDS WITH THE LOGO OF MASTERCARD , VISA AND MAESTRO AT POS TERMINALS		
11.2.18.	Withdrawal of cash at a bank desk via a POS Terminal, located in a business centre of the Bank		
11.2.18.1.	Transaction with a debit card with BIN 6760 (national and international Maestro card) issued by another Bulgarian bank:	1% of the transaction amount	
11.2.18.2.	Transaction with an international card issued by a foreign bank	3 % of the transaction amount	
11.2.19.	Financial conditions for processing of payments with international cards at vendors, who have contracts with the Bank		
11.2.19.1.	For Mastercard and Visa cards, issued in Bulgaria	subject to negotiation	
11.2.19.2.	For Mastercard, Visa and Maestro cards, issued abroad	subject to negotiation	
11.2.19.3	For Maestro cards, issued by Bulgarian banks	subject to negotiation	
11.2.19.4	monthly fee for a POS Terminal (note 4)	BGN 5	
11.2.20.	Financial conditions for processing of payments with international cards at internet vendors, who have contracts with the Bank for a virtual POS Terminal	subject to negotiation	
	Notes:		
1.	For cards issued with an authorised credit limit the minimum balance shall be BGN 0. In the cases where the credit cards' servicing account with own funds of the account holder is in a currency other than BGN (i.e. it is EUR- or USD-denominated), the amount of the minimum balance specified in the Tariff shall be divided by 2.		
2.	The fee applies only to the functionality specified (refund of cash – change) for Visa cards.		
3.	The promotional reward interest for the first three months shall not apply to cards, issued with a collateral – deposit, LIFE insurance or funds, accrued in an individual account from personal social security contributions in "Voluntary Pension Fund Allianz Bulgaria" AD.		
4.	The monthly fee shall be paid for each POS Terminal only if the vendor has submitted an application to the Bank the latter to provide, on the Bank's behalf and at the Bank's expense, the GPRS communication connection of the POS Terminal with the operating system of "BORIKA – BANKSERVICE" AD.		
5.	The RCC annual servicing fee for the first year shall be collected on the last business day of the month in which the card was activated, and for every other 12-month period or part thereof – on the last business day of the calendar month in which the card was issued.		
6.	Withdrawals in cash from an account with a bank card at POS terminal shall be charged commissions under section 2.2.1.1. / 2.2.1.2.1. + Commission in Section 11.1 and 11.2		

12.	CUSTODY AND DEPOSITORY SERVICES	Fees and commissions
12.1.	Custodian services for pension insurance funds and companies	subject to negotiation
12.2.	Custodian and depository services for special investment purpose	subject to negotiation
12.3.	Custodian and depository services in the capacity of a trustee bank of bondholders	subject to negotiation
12.4.	Custodian and depository services for investment companies	subject to negotiation

13.1.	SELF-SERVICING ZONE	Fees and commissions
1	USE OF A PUBLIC VAULT	BGN 10/monthly
2	COUNTING OF SORTED CURRENCIES	0.10%
3	COUNTING OF UNSORTED CURRENCIES	0.20%
Notes:		
1	Where cash is kept, only the fee for using the vault shall be owed.	
2	The service is available in BC Veliko Tarnovo and BC Yambol.	

BANK SAFE		Term		
Type	Size of the safe deposit box	3 months	6 months	12 months
Bank safe - Sofia, Varna, Burgas, Plovdiv				
I	small	BGN 80	BGN 110	BGN 180
II	middle	BGN 120	BGN 140	BGN 250
III	large	BGN 140	BGN 190	BGN 350

Bank safe – Veliko Tarnovo, Troyan, Dobrich				
I	small	BGN 70	BGN 100	BGN 160
II	middle	BGN 100	BGN 130	BGN 230
III	large	BGN 120	BGN 160	BGN 300

Notes:	
1.	The fees are inclusive of VAT
2.	Guarantee for due use of the safebox - BGN 120
3.	Any next opening of the safebox within the same day shall be charged with BGN 5.

14. DEPOSIT PRODUCTS				
14.1.	STANDARD FIXED-TERM DEPOSIT			
14.1.1.	Term	Type of currency		
		BGN	EUR	USD
	7 days	-	-	-
	14 days	-	-	-
	1 month	0.00%	0.00%	0.00%
	3 months	0.00%	0.00%	0.05%
	6 months	0.02%	0.02%	0.15%
	12 months	0.05%	0.05%	0.25%
	18 months	0.05%	0.05%	0.25%
	24 months	0.10%	0.10%	0.30%
	30 months	0.10%	0.10%	0.30%
	36 months	0.10%	0.10%	0.35%
14.1.2.	Amount of the deposit	min 500	min 500	min 500
14.2.	DEPOSIT ALLIANZ COMFORT			
14.2.1.	Term	Type of currency		
		BGN	EUR	USD
	6 months	0.01%	0.01%	0.10%
	12 months	0.02%	0.02%	0.20%
	24 months	0.03%	0.03%	0.20%
	36 months	0.05%	0.05%	0.25%
14.2.2.	Amount of the deposit	min 500	min 500	min 500
14.3.	DEPOSIT ALLIANZ WITH INCREASING INTEREST			
14.3.1.	Term	Type of currency		
		BGN	EUR	USD
	1 – 3 months	0.00%	0.00%	0.00%
	3 – 6 months	0.00%	0.00%	0.00%
	6 – 12 months	0.00%	0.00%	0.00%
	12 – 18 months	0.00%	0.00%	0.00%
	18 – 24 months	0.00%	0.00%	0.00%
	24 – 30 months	0.00%	0.00%	0.00%
	30 – 36 months	0.00%	0.00%	0.00%
14.3.2.	Amount of the deposit	min 500	min 500	min 500
14.4.	DEPOSIT AVANCE			
14.4.1.	Term	Type of currency		
		BGN	EUR	USD
	6 months	0.00%	0.00%	0.00%
	12 months	0.00%	0.00%	0.00%
	24 months	0.00%	0.00%	0.00%
	36 months	0.00%	0.00%	0.00%
14.4.2.	Amount of the deposit	min 500	min 500	min 500
Notes:				
1	In the event of early termination of the deposits the Bank charges interest at the annual interest rate for current accounts in the currency of the deposit- 1.4.1.3 and 2.2.2;			
2	Discontinued deposit products:			
	1) As from 14.10.2008 the Bank no longer offers Allianz Comfort Plus deposit			
	2) As from 03.05.2010 the Bank no longer offers Allianz Comfort deposit with 18-month or 30-month term			
	3) As from 01.09.2016 the Bank no longer offer Allianz with increasing interest deposit or Advance deposit. In the event of early termination of Allianz with increasing interest deposit, the Bank pays the full amount of interest for the prior interest-bearing periods, and for the current interest-bearing period the interest is paid at the effective interest rate for current accounts in the corresponding type of currency.			
	4) As for any contracts concluded for discontinued sale deposit products which, prior to that date, were automatically renewed on the maturity date for another period, interest shall be accrued at the interest rates applicable to a current account.			
3	Interest on deposits for amounts over 1 million lv./500 thousand EUR/500 thousand USD are negotiable.			

16.	OTHER SERVICES	Fees and commissions
16.1.	Written statements of payments made to an account, at customer request (note 1)	
16.1.1.	For the current year, for one account	BGN 15 + BGN 2 for each page
16.1.2.	For each past calendar year, for one account	BGN 25 + BGN 2 for each page
16.2.	Issuing of written certificates or confirmations of the existence of an account/accounts and the funds in it/them (note 1)	BGN 30
16.3.	Photocopying of documents (note 2)	BGN 1 per page
16.4.	Authenticating of photocopies (note 2)	BGN 1 per page
16.5.	Issuing of bank references, certificate of presence or absence of obligation to Allianz Bank Bulgaria AD, which serve to another bank, certificate for definitively repaid credit at the request of the borrower (note 1)	BGN 50
16.6.	Issuing of bank references in English (note 1)	BGN 80
16.7.	Issuing of letters of intent or commitment letters (note 1)	BGN 50
16.8.	Issuing of letter of intent or commitment letters in English (note 1)	BGN 80
16.9.	Sending a fax to contractors, specified by a customer in Bulgaria (note 1)	BGN 2
16.10.	Providing of information of individuals and companies at customer request (note 1)	
16.10.1.	Upon request from abroad	BGN 50 + the actual costs
16.10.2.	Upon request from Bulgaria	BGN 30 + the actual costs
16.11.	Postal, courier and communication services	
16.11.1.1.	Sending a SWIFT message	BGN 20 per page
16.11.1.2.	Sending a bank account statement in MT 940 format (monthly fee for each bank account)	BGN 80
16.11.2.	Sending a fax message on transfers in foreign currencies (note 1)	
16.11.2.1.	with a destination within Bulgaria	BGN 2 per page, max. BGN 10
16.11.2.2.	with a destination outside Bulgaria	BGN 6 per page, max. BGN 10
16.11.3.	Postal and courier services in Bulgaria (note 2)	BGN 3
16.11.3.1.	incl. registered mail	BGN 6
16.11.4.	Port	BGN 10
16.12.	Providing of financial information depending on its complexity and volume (note 2)	subject to negotiation, min. BGN 10
16.13.	Confirmation of specimens at customer request to other institutions (note 1)	BGN 60
16.14.	Courier services for destinations outside Bulgaria (note 2)	BGN 4 + the cost of the courier service
16.15.	Confirmation of balances in current accounts, deposit accounts, accounts for bank credits and guarantees, incl. at auditors' request (note 1)	BGN 90
16.16.	SMS Notification (note 1)	
16.16.1.	subscription for 50 messages	BGN 6
16.16.2.	subscription for 150 messages	BGN 18
16.16.3.	subscription for 500 messages	BGN 50
16.16.4.	package SHIELD	
16.16.4.1.	activation - 20 messages	BGN 0.01
16.16.4.2.	recharge - 20 messages	BGN 2.50
	Notes:	
1	The commissions under items 16.1., 16.2., 16.5., 16.6., 16.9., 16.10., 16.11.2., 16.13., 16.15. and 16.16. are inclusive of VAT.	
2	VAT shall be levied on the amount of the actual costs under items 16.3., 16.4., 16.11.3, 16.12. and 16.14.	

16.1.	Bug uslyza OTHER LAW SERVICES	Fees and commissions
1.	Establishment, renewal and deletion of collaterals	
1.1.	Establishment, renewal and deletion of collaterals	BGN 35
1.2.	Establishment, renewal and deletion of pledge (Law on Registered Pledges, Commercial Law, Law of Obligations and Contracts)	BGN 25
2.	Preparation of documents (document)	
2.1.	Documents under establishing a pledge of a commercial enterprise incl. maritime mortgage	
2.1.1.	Transactions up to BGN 100 000 (incl.)	BGN 80
2.1.2.	Transactions from BGN 100 001 up to BGN 300 000 (incl.)	BGN 100
2.1.3.	Transactions from BGN 300 001 up to BGN 1 000 000 (incl.)	BGN 150
2.1.4.	Transactions from BGN 1 000 001 up to BGN 3 000 000 (incl.)	BGN 280
2.1.5.	Transactions above BGN 3 000 001	BGN 450
2.2.	Application for registration of a legal mortgage	BGN 80
2.3.	Documents under establishing a pledge of a commercial enterprise (contract of pledge of commercial enterprise, an application for registration in the Trade Register; application for entry into the Central Registry of Pledges and preparation or coordination of documents in other relevant registers like a Property register, Register of Central Depository, others law registers.	BGN 700
2.4.	Documents for establishment of mortgage (including maritime mortgage) for more than three properties in the same document	50% increase of the fees under item 2.1. and 2.2.
2.5.	Review, editing and final confirmation of the mortgage contract (including maritime mortgage) or applications for registration of legal mortgage made by a notary or lawyer selected by the client	30% of the amount in item 2.1., 2.2. and 2.3.
2.6.	When preparing documents and mortgages for properties in different regions of the same credit deal	30% of the amount in item 2.1. and item 2.2. for each subsequent deed after the first one.
2.7.	For all cases not mentioned in items 1 and 2	subject to negotiation
Notes:		
1	To the levy of items 1 and 2 are not included notary and state levied taxes. Fees under item 1.2. are payable only if the actions are carried out by a representative of the Bank. Fees under item 1. are due to a single entry and a single deletion of collateral, by the next entry and / or removal fee shall be paid again. Fees are due upon signing of the contract before the establishment of collateral.	
2	Fees under item 1.2. are collected in case of participation or presence of an employee of the bank.	

16.2.	PRELIMINARY DUE DILIGENCE, DOCUMENTS EXAMINATION AND OPINION REGARDING ACCEPTANCE/REJECTION A FOREIGN AND LOCAL LEGAL ENTITIES	Fees and commissions
16.2.1	Preliminary due diligence, documents examination and opinion regarding acceptance/rejection a foreign and domestic legal entities with more than 25 % foreign legal entity (ref. 2) By submitting all required documents representing the capital/ownership structure:	
16.2.1.1.	Domestic entities and entities registered in EU-member state, European Economic Area or Switzerland with more than 25 % capital of foreign legal entity.	30 BGN
16.2.1.2.	For entities registered in third countries with owners/capital holders traceable at official registers;	50 BGN
16.2.1.3.	For entities with more than 25 % offshore registered capital/ownership	100 BGN
16.2.2	Annual Due Diligence of customers under item 16.2.1 or with commercial activity in one of the sensitive areas with regards to the reputational risk by submitting all required documents representing the capital/ownership structure:	
16.2.2.1	For domestic entities and entities registered in EU-member state, European Economic Area or Switzerland with more than 25 % capital of foreign legal entity.	30 BGN
16.2.2.2	For entities registered in third countries with owners/capital holders traceable at official registers	50 BGN
16.2.2.3	For entities with more than 25 % offshore registered capital/ownership.	100 BGN
Notes:		
1	On the amount of the commissions under items 16.2.1 and 16.2.2 shall be charged VAT.	
2	The opinion regarding acceptance/rejection is given within 7 days after the submission of all required documents	
3	For clients without legal status of a legal entity / full legal personality / - representative offices of foreign legal entities, entities under Obligations and Contracts Act, sole entrepreneur, fees are not due and are not collected under item 16.2.1 and 16.2.2	

16.3.	Factoring service	Fees and commissions
1.	Factoring Commission	subject to negotiation
2.	Interest on advanced amounts	subject to negotiation
3.	Fee per assigned document	subject to negotiation
4.	Charge per debtor request;	subject to negotiation
5.	Charge per debtor annual limit renewal	subject to negotiation
6.	Annual administration fee per factoring agreement	subject to negotiation
7.	Monthly report re assigned receivables	subject to negotiation
8.	Additional reports upon client request	subject to negotiation
9.	Written certificate, confirmation or reference	BGN 10 per page

17.	Additional and final provisions
17.1.	The Bank shall execute only orders which follow the standard template and contents and are in compliance with the Bulgarian legislation;
17.2.	For complex services fees and commissions shall be collected separately for each service specified in the Tariff (cumulative principle).
17.3.	Commissions and fees shall be collected from the main account, specified by the customer for the transaction, after the bank service has been provided. They shall not be subject to reimbursement even if the business transaction is not realised.
17.4.	Fees and commissions for bank transactions and services in foreign currencies shall be collected as a percentage amount of the currency of the transaction and shall be accrued as income for the Bank in their equivalent in Bulgarian levs, according to the central exchange rate of the BNB for the day.
17.5.	No fees and commissions shall be collected for transactions related to the raising and spending of funds for medical treatment outside Bulgaria, following the submission of the corresponding documents.
17.6.	The Bank may negotiate with individual customers conditions different from these specified in this Tariff.
17.7.	The Bank shall collect all charges of its correspondents and other banks, which have arisen in the process of execution of an order by a customer of the Bank.
17.8.	The Bank reserves its right to collect the fees and commissions from the ordering customer in the event that it is specified in the orders that the fees and commissions shall be at the expense of the beneficiary but the Bank does not manage to collect them from the latter.
17.9.	The Bank reserves its right to collect the fees and commissions from the beneficiary in the event that it is specified in the order for free transfer that the fees and commissions shall be at the expense of the ordering customer but the Bank does not manage to collect them from the latter within 90 days.
17.10.	The transactions related to the cash implementation of the state and municipal budgets shall be executed by the Bank free of charge, in accordance with Article 49 and following of the Money Transfers, Electronic Payment Instruments and Payment Systems Act.
17.11.	For specific or package bank products and services fees and commissions different from this Tariff may apply.
17.12.	For transactions and services, which are not covered in this Tariff, the Bank shall collect fees and commissions subject to negotiation.
17.13.	The Bank reserves its right to amend the Tariff of the Interest Rates, Fees and Commissions in the event of changes in the market conditions. The Bank shall inform its customers of such amendments in the premises of the Bank accessible for the public and on its web-site www.allianz.bg .
17.14.	Any changes in interest rates and foreign currency exchange rates shall be applied with immediate effect.
17.15.	This Tariff was adopted at the meeting of the Management Board held on 29 November 2012 and will be effective as of 15 February 2013. Last update was adopted at meetings of the Management Board on 22 February 2017 and will be effective as of 01 May 2017.