TERMS AND CONDITION
TERMS AND CONDITIONS, INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK JSC FOR INDIVIDUALS

IN FORCE AS OF 02.10.2023

I. General provisions 3

II. Interest rates, value dates and terms for accepting and processing payment orders 5

1. Interest rates in BGN 5

2. Value dates for accounts in national currency 6

3. Interest rates in foreign currency 6

4. Value dates for accounts in foreign currency 6

5. Terms for accepting and processing of payment orders 7

III. Opening, maintaining and closing accounts 8

IV. Cash transactions 12

1. Cash transactions in BGN 12

2. Cash transactions in foreign currency 14

V. Bank transfers 16

1. Bank transfers in BGN 16

2. Bank transfers in foreign currency 17

3. Incoming transfers in foreign currency 20

VI. Cheque transactions 20

VII. Loan transactions 21

1. Loans to individuals 21

2. For legal services (not due for mortgage loans for current needs) 23

VIII. Electronic bank cards operations 24

IX. Internet Banking 33

X. Fees for safe box storage of valuables at the Bank's public vault 34

XI. Package programs 34

XII. Other fees and commissions 35

XIII. Time Is Money 38

XIV. Supplementary provisions 39

Appendix 1 - Specific fees and commissions, applied for payment accounts with basic features 37

GENERAL INFORMATION

INVESTBANK JSC is a privately owned financial banking institution which was established in 1994. It holds Full Banking License No. B18-A issued by the Central Bank and conducts the full range of banking operations nationally and internationally.

The Bank carries out banking transactions through its Head Office, regional financial centers, offices and remote workplaces.

The organisational structure of the Bank is presented below:
Supervisory Board;
Management Board:
Executive Directors;
Internal Audit Specialized Unit;
Directors of Directorates;
Managers of Financial Centers, Offices and Remote Workplaces.

As a commercial bank, Investbank JSC carries out the full range of banking transactions and services permitted under the full banking license.

I. General provisions

1.	By these Terms and condition (the Terms and condition) Investbank JSC (the Bank) settles its business relations with its customers, regulates the usual interest rates terms, fees and other expenses that it applies regarding operations in BGN or another currency unless no other explicit agreements between the Bank and its customers or correspondents under particular transactions are concerned.
2.	Bank commissions, fees, interest rates and other expenses, other than the charges described below in the second sentence, are collected in BGN, foreign currency or the equivalent amount according to the officially announced exchange rates of the Bank for the day of the operation for the respective currency on the day of registration of the payment unless otherwise agreed with the Bank. The regular monthly fees and the fees related to transactions with electronic bank cards collected through money conversion from other accounts of the customer – in BGN, foreign currency or the BGN equivalent – are calculated at the exchange rate of the Bulgarian National Bank (BNB) for the respective currency on the day of registration the payment.
3.	All fees and commissions are accrued by the Bank at the time the respective service is being effected (unless specified otherwise) and they are not subject to refund.
4.	The Bank executes customers' orders deposited in the required form and having legitimate content.
5	The Bank effects operations in local or foreign currency, ordered by the account's holder or persons authorized in due form, only if there are funds in these accounts fully covering the amounts under the ordered operations, the due fees, commissions, other expenses and the required obligatory minimal assets.
5.1	No partial payments on payment documents or requests for payment are allowed.
6.	The Interest Rate Bulletin of the Bank is an integral part of this Terms and condition.
6.1.	The interest rates policy, the usual interest rates accrued on deposit and credit accounts are specified by the governing bodies of the Bank in compliance with the effective legislation and subject to the market conditions.
7.	The terms and conditions specified in herein and in the Interest Rate Bulletin may differ from the terms and conditions offered by the Bank for credit or deposit products. In this case, the terms and conditions of the respective product shall be mandatory.
7.1.	In case of modification or termination of a specific product, the terms and conditions specified in the contract for the same product shall apply.
8.	In cases where an operation consists of two or more activities, the relevant commissions and fees shall be collected separately.
9.	Customers who do not hold accounts with the Bank shall pay in advance the fees and commissions due.
10.	No fees and commissions are charged for issuing of certificates, references, etc. in the following cases: upon request of BNB; upon request requirement of governmental bodies; when required under the law; upon collecting and spending funds for medical treatment outside Bulgaria after submitting the respective documents.
11.	The Bank collects no fees and commissions from budget spending units.

12.	For operations and services in Bulgaria (certificates, references, correspondence, etc.), the commissions and fees in this Terms and condition specified in foreign currency are collected in BGN converted according to the Bank's officially announced exchange rates for the day of the operation.
13.	Fees and commissions due by a customer of the Bank to foreign correspondents are paid in the respective foreign currency or its equivalent in BGN converted according to the Bank's officially announced exchange rates for the day of the operation.
14.	For separate services and operations, the Bank reserves the right to collect interest rates, fees and commissions, other than those specified herein, as well as additional costs, including those for postage, phone, telex, etc., that could arise in accordance with the customer's order and not specified herein.
15.	All costs regarding establishing, amending and deleting the provided collateral in compliance with the procedure laid down by the law shall be borne by the borrower.
16.	When the respective service requires special efforts on behalf of the Bank's employees and/or is exclusively difficult, and/or bears high risk, the Bank reserves the right to reject rendering that service with no additional explanations for its motives.
17.	In cases where the order specifies that all fees, commissions and other costs are to be borne by the beneficiary but the latter refuses payment, the Bank reserves the right to collect them from the ordering party.
18.	The Bank closes accounts ex officio in compliance with the provisions of Ordinance No. 3 of BNB and this Terms and condition.
19.	The Bank does not charge commissions for depositing money in cash, regardless of the amount, when the purpose is opening a fixed-term deposit and on donation accounts, as well as when for repayments of monthly instalments under loans granted by the Bank to individuals.
19.1.	The provisions of para. 19 herein shall not apply for depositing money in cash (in a bank office) by an individual for the purpose of early loan repayment. The provisions of para. 19 herein shall also not apply for depositing money in cash (in a bank office) for the purpose of making repayment on revolving or overdraft loan facilities.
20.	The Bank does not charge commission for cash withdrawal (in a bank office) from a fixed-term deposit on its maturity date and for cash withdrawals of funds from the loan provided. No commissions for cash withdrawal (in a bank office) are due for withdrawing loan funds from the account on which the loan has been provided (up to the amount of the loan granted).
20.1.	The Bank requires a request with prior notice for cash withdrawal from fixed-term deposits on a non-maturity date in accordance with Section IV Cash Operations of this Terms and condition.
22.	The amount of fees and commissions for all services in this Terms and condition is exclusive of VAT. VAT is additionally accrued for each operation in accordance with the Value Added Tax Act. In this Terms and condition the Bank specifies every service that is inclusive of VAT.
23.	For services not specified herein, the Bank collects fees and commissions at agreed upon prices by a separate order of the executive directors. If the service requires VAT payment, it is to be additionally paid by the customer.
24.	For performing complex services, specific operations and other additional services, the Bank reserves the right to collect fees and commissions as agreed.

25.	Deviations from the fees and commissions indicated herein for separate clients are allowed subject to the compliance with the established internal regulations of the Bank and/or the written consent of two of the Bank's executive directors.
26.	Monthly commissions for account maintenance and servicing are due per calendar month or part of the calendar month in which the account exists.

II. Interest rates, value dates and terms for accepting and processing payment orders

1. Interest rates in BGN	
1.1.	With a resolution of the Management Board, the Bank shall determine the interest rates (regular, penal and surplus) in BGN to be applied on current, credit, deposit, and savings accounts.
1.2.	The basis for calculating the interest rate on funds extended shall be 360/360 for annuity loans and ACT/360 (actual number of days in the period/360) for the rest of the loans and the interest rate on borrowed funds - 30/360 (30 days in the period/360).
1.3.	The interest rate scales approved for any period shall be placed at prominent places in the Bank's front desks.
1.4.	The following shall apply to loans extended in BGN: – Fixed interest rates, or – Base Interest Rate of Bulgarian National Bank (BNB) or EURIBOR effective for the respective period, plus an agreed fixed margin.
1.5.	Upon change of the Base Interest Rate of BNB or EURIBOR, the Bank, as from the effective date according to the Methodology for Determining Reference Interest Rate, shall amend the regular and penalty interest rate, whereas the agreed surplus rate shall remain unchanged.
1.6.	Upon re-negotiation of loan terms and conditions (increase of the loan amount, extension of the repayment period), the Bank may increase the agreed surplus rate above the Base Interest Rate or the respective EURIBOR.
1.7.	The interest rate on current accounts in BGN shall be accrued annually in compliance with the approved interest rate scale and shall be due one-time on 31 December of the current year or upon closing of the account.
1.8.	The interest rate on savings accounts in BGN shall be accrued in compliance with the approved interest rate scale and shall be due at the end of the calendar year or upon closing of the account.
1.9.	The interest rate on fixed-term deposits in BGN shall be accrued in compliance with the approved interest rate scale and shall be due upon expiration, termination of the deposit or according to the specific terms and conditions of the deposit product.
1.10.	The interest rate on savings accounts or the interest specified in the product's terms and conditions shall apply in case of early termination of a fixed-term deposit contract.
1.11.	Upon additional depositing of amounts into fixed-term deposit accounts allowing additional depositing, the interest rate for the fixed-term deposit shall be accrued on the additionally deposited amount as from the date of the additional deposit, preserving the initial term of the deposit.

1.12.	For fixed-term deposits allowing partial withdrawal, the Bank shall permit the withdrawal of the capitalized interest or of the maximum authorized portion of the principal according to the terms and conditions of the relevant bank products without terminating the deposit.
2. Value dates for accounts in national currency	
2.1.	The value date is an interest-bearing day.
2.2.	For accounts in national currency, the value date shall be the accounting date.
3. Interest rates in foreign currency	
3.1.	With a resolution of the Management Board, the Bank shall determine the interest rates (regular, penal and surplus) in USD and EUR to be applied on current, credit, deposit, and savings accounts.
3.2.	The basis for calculating the interest rate on funds extended shall be 360/360 for annuity loans and ACT/360 (actual number of days in the period/360) for the rest of the loans and the interest rate on borrowed funds - 30/360 (30 days in the period/360).
3.3.	The interest rate scales approved for any period shall be placed at prominent places in the Bank's front desks.
3.4.	Fixed interest rate or interest rate based on EURIBOR effective for the respective period plus the agreed surplus interest rate shall apply to loans extended in EUR. LIBOR effective for the respective period and currency plus the agreed surplus interest rate shall apply to loans extended in other foreign currencies with which the Bank operates. The agreed interest rate shall be accrued on a monthly basis.
3.5.	The interest rate on current accounts in foreign currency shall be accrued annually in compliance with the approved interest rate scale and shall be due one-time on 31 December of the current year or upon closing of the account.
3.6.	The interest rate on savings accounts in foreign currency shall be accrued in compliance with the approved interest rate scale and shall be due at the end of the calendar year or upon closing of the account.
3.7.	The interest rate on fixed-term deposits in foreign currency shall be accrued in compliance with the approved interest rate scale and shall be due upon expiration, termination of the deposit or according to the specific terms and conditions of the deposit.
3.8.	The interest rate on savings accounts or the interest specified in the product’s terms and conditions shall apply in case of early termination of a fixed-term deposit contract.
3.9.	Upon additional depositing of amounts into fixed-term deposit accounts allowing additional depositing, the interest rate for the fixed-term deposit shall be accrued on the additionally deposited amount as from the date of the additional deposit, preserving the initial term of the deposit.
3.10.	For fixed-term deposits allowing partial withdrawal, the Bank shall permit the withdrawal of the capitalized interest or of the maximum authorized portion of the principal according to the terms and conditions of the relevant bank products without terminating the deposit.
4. Value dates for accounts in foreign currency	
4.1.	Upon crediting a customer's foreign currency account with an incoming transfer, the value date shall be the date of receiving the funds into the account with the Bank by the correspondent bank.
4.2.	Upon debiting a customer's foreign currency account, the value date shall be the date of executing the payment.

4.3.	The normal value date for foreign currency transfers shall be SPOT - two business days following the date of receipt of the order in the Head Office of the Bank. The receipt shall be certified by affixing an incoming reference number of the Bank. The normal value date for SEPA transfers ordered electronically shall be the next business day following the date of receipt of the order at the Bank.
4.4.	In case of a bank transfer (virement) between two "Loro" accounts, the value date of debiting and crediting shall be the date on which the order has been received by the Head Office of the Bank.
4.5.	In case of a transfer ordered by a bank with a "Loro" account in favour of a customer and provided the order has been received by the Bank by 10:00 a.m. Bulgarian time – for the "Loro" account, the value date of debiting shall be the date of receipt of the order at the Head Office of the Bank; for the customer - recipient of the amount, the value date shall be one business day after the date of receipt of the order at the Head Office of the Bank.
4.6.	In case of a transfer ordered by a bank with a "Loro" account in favour of a Bank's customer, the value date of debiting and crediting shall be the date of receipt of the order at the Head Office of the Bank, applying the time-limits referred to in para. 5.
5. Terms for accepting and processing of payment orders	
5.1.	Payment orders shall be accepted in the working hours for customers and orders submitted via Internet banking – 24 hours a day.
5.2.	Payment orders for transfers in national currency.
5.2.1.	Payment orders for transfers in national currency executed through the RINGS (Real-Time Interbank Gross Settlement System) payment system.
5.2.1.1.	Upon explicit order by the customer, the Bank shall also execute transfers up to BGN 99,999.99 through RINGS.
5.2.1.2.	The receipt of payment orders for execution through RINGS in paper form at the Bank's Financial Center shall be certified with date and time affixed by an employee of the Financial Center on the order upon its receipt; and the orders submitted via the Internet Banking system with receiving a second reference from the Bank's accounting system.
5.2.1.3.	Investbank JSC defines 3:00 PM of the respective business day as the end of the working hours for customers for executing transfers through RINGS.
5.2.1.4.	Payment orders received in the Bank before 3:00 PM shall be executed on the same business day with a value date being the date of that business day, but not later than 1 hour from the time of their receipt.
5.2.1.5.	Payment orders received in the Bank after 3:00 PM shall be considered received on the following business day and executed with a value date being the date of the following business day.
5.2.2.	Payment orders for transfers in national currency through BISERA.
5.2.2.1.	Payment orders in BGN for execution through BISERA received during the working hours for customers defined by Investbank JSC shall be processed within the business day with a time-limit for execution not later than the following business day.
5.3.	Payment orders for currency transfers

5.3.1.	The receipt of payment orders in paper form at the Bank's Financial Center shall be certified with date and time affixed by an employee of the Financial Center on the order upon its receipt; and the orders submitted via the Internet Banking system with receiving a second reference from the Bank's accounting system.
5.3.2	Payment orders for bank-to-bank currency transfers shall be processed on the same business day if received at the Bank before 3:30 PM. Orders received after that time shall be processed on the following business day.
5.3.3	Payment orders for bank-to-bank currency transfers received at the Bank before 3:30 PM shall be executed with a value date set as per para. 4.4. For orders received after that time, the spot value date shall be determined by the following business day.
5.3.4	Express transfers in EUR and USD shall be executed with a value date the day of their receipt at the Bank in case the note is presented by 12:00 AM Bulgarian time, otherwise – with a value date the following business day. For any other currencies, the time-limit for the execution of express transfers shall have a value date the following business day and shall be executed by the Bank as soon as possible.
5.3.5	Orders for intrabank transfers from and into bank account with the Bank shall be accepted by 4:30 PM and shall be executed with value date the same business day. Orders received after that time shall be executed on and with value date the following business day.
5.4.	Received currency transfers from other banks in favour of customers of the Bank shall be processed on the same day if received by 4:40 PM (the time registered on the SWIFT message) and shall be provided to the customer with a value date as per para. 4.1. The transfers received after 4:30 PM shall be processed on the following business day and shall be provided to the customer as per para. 4.1.
5.5.	Payment orders and applications for Unistream transfers
5.5.1.	Unistream transfers are received on the account of the recipient on the day of the receipt of the Application for receipt in Investbank JSC on the condition that the Application is received by 4:00 PM at the Financial Center of the Bank and the data from it match the data of the transfer registered with the Unistream system.

III. Opening, maintaining and closing accounts

1. Opening, maintaining and closing accounts in BGN		
1.1.	Current accounts and open-ended deposits	
1.1.1.	Fee for opening current accounts and open-end deposits	No fee
1.1.1.2	Search fee for customers – individual, citizens of or permanent residents of countries outside the territory of the EU, EIP and Switzerland, before opening accounts - current, open or deposit accounts. (The survey takes 1-3 working days) * The fee is also due for an examination of a proxy - a natural person meeting the above conditions.	BGN 400
1.1.1.2.1	Opening current and open accounts and term deposits of individual, citizens of or permanent residents of countries outside the EU and Switzerland	BGN 50.00 for each account

1.2.1.	Monthly commission for maintaining and servicing of current account / Current Account Extra + with included electronic account statement via e-mail	
1.1.2.1.	– with issued debit card	BGN 2.59
1.1.2.2.	– without issued debit card	BGN 3.99
1.1.3.	Monthly commission for maintaining and servicing of open-end deposits	BGN 2.49
1.1.4.	One-time fee for closing of current accounts and open-end deposits	BGN 13.99*
1.1.4.1.	One-time fee for closing of Current Account Extra +	BGN 15*
1.2.	Special accounts (for lawyers, notaries, private enforcement agents, insurance agents within their professional and business activities) – for accounts opened before 28.02.2022 year	
1.2.1.	One-time fee for opening	-
1.2.1.1.	Opening of a special payment bank account in BGN or foreign currency / opening of a customer account - to an appraisal contract / customer bank accounts under Art. 39 of the Law on Advocacy (framework agreement)	BGN 500
1.2.2.	Monthly commission for maintaining and servicing	According to the agreed conditions
1.2.2.1.	Monthly commission for maintaining and servicing a special current bank account / customer account – opened to agreement for special/ customer bank accounts under Art. 39 of the Legal Profession Act (framework agreement) – for accounts opened before 28.02.2022 year	For accounts in BGN – BGN 150 monthly per account For accounts in EUR – BGN 350 monthly per account For accounts in USD – BGN 500 monthly per account
1.2.3.	Closing or transformation	
1.2.3.1	One-time fee for closing	BGN 15*
1.2.3.2.	Upon transformation of special account into a current account	No fee
1.2.4.1.	For opening, maintaining and servicing of cumulative accounts for treatment or education	No fee
1.2.4.2.	For closing of cumulative accounts for treatment or education	No fee
1.3.	Deposit accounts of individuals	No fee
1.4.	Opening and servicing of ESCROW accounts (other than products)	1% of the received amount, min. BGN 100 * Minimum balance is not required

		** Monthly service fee is not collected
1.4.1.	Opening and servicing of account for “Invest Agro” Loan	No fee
1.5.	For closing accounts opened ex officio in connection with the servicing of TD of NRA	BGN 1
1.6.	Non-reducible balance	
1.6.1.	For current accounts and open-ended deposits	BGN 5
1.6.2	For cumulative accounts for treatment or education	Not required
1.7	Opening a standard open-ended deposit	BGN 50
1.7.1	Monthly maintenance of Standard open-ended deposit	Bgn 49.90
1.7.2	Fee for storage of cash under Standard open-ended deposit The fee is payable if the total daily balance on all Standard open-ended deposits of the client exceeds BGN 10,000 for the relevant day of excess.	2.4% per annum, but not less than the quotations of the interest indices in the interbank market, applicable on a daily basis for each day of excess of the specified balance, on the excess, payable on the 26th of each month.
1.7.3	Non-reducing balance under Standard Fixed Deposit	BGN 50
1.7.4	Closing a Standard open-ended deposit*	BGN 49.90
2. Opening, maintaining and closing accounts in foreign currency		
2.1.	Current accounts and open-ended deposits	
2.1.1.	Fee for opening	No fee
2.1.1.2	Search fee for customers – individual, citizens of or permanent residents of countries outside the territory of the EU, EIP and Switzerland, before opening accounts - current, open or deposit accounts. (The survey takes 1-3 working days) * The fee is also due for the examination of a proxy - a natural person meeting the above conditions.	BGB 400
2.1.1.2.1	Opening current and open accounts and term deposits of individual, citizens of or permanent residents of countries outside the EU and Switzerland	BGN 50.00 for each account
2.1.2.	Monthly commission for maintaining and servicing of current account / Current Account Extra + with included electronic account statement via e-mail	
2.1.2.1.	– with issued debit card	BGN 2.59

2.1.2.2.	– without issued debit card	BGN 3.99
2.1.3.	Monthly commission for maintaining and servicing of open-end deposits	BGN 2.49
2.1.4.	One-time fee for closing	BGN 13.99*
2.1.4.1.	One-time fee for closing of Current Account Extra +	BGN 15*
2.2.	Special accounts (for lawyers, notaries, private enforcement agents, insurance agents within their professional and business activities)	
2.2.1.	One-time fee for opening	Subject to agreement
2.2.2.	Monthly commission for maintaining and servicing	Subject to agreement
2.2.3.	Closing or transformation	
2.2.3.1	One-time fee for closing	BGN 15*
2.2.3.2.	Upon transformation of special account into a current account	No fee
2.2.4.1.	For opening, maintaining and servicing of cumulative accounts for treatment or education	No fee
2.2.4.2.	For closing of cumulative accounts for treatment or education	No fee
2.3.	Deposits of individuals	No fee
2.4.	Opening and servicing of ESCROW accounts (other than products)	1% of the received amount, min. BGN 100 * Minimum balance is not required ** Monthly service fee is not collected
2.5.	Special current account Unistream	
2.5.1.	Account opening and closing	Free of charge
2.5.2.	Maintaining	EUR/USD 6.00, monthly fee of EUR/USD 0.50
2.5.3.	Minimum non-reducible balance	EUR/USD 3.00
2.5.4.	The available funds on the account can be withdrawn at the cash-desk or transferred to another account of the customer with Investbank JSC. Transfer from this account to accounts with other banks and with other holders is not allowed.	
2.6.	Non-reducible balance	
2.6.1.	For current accounts and open-ended deposits	5 currency units
2.6.2.	For cumulative accounts for treatment or education	Not required
3. Periodical notification		

3.1.	Periodical current account notification	
3.1.1.	Printed monthly statements upon request by the account holder in a financial center of the Bank for a period of up to 12 months	BGN 4 per statement
3.1.2.	Printed monthly statements upon request by the account holder in a financial center of the Bank for a period exceeding 12 months	BGN 8 per statement
3.1.3.	SMS notification for the final balance on a current account	BGN 2 monthly + VAT
3.3.4.	SMS notification for the balance on a current account	BGN 2 monthly + VAT

Appendix: Interest Rate Bulletin of the Bank

* Non applicable upon closing accounts opened more than 6 months before the date of closing

IV. Cash transactions

1. Cash transactions in BGN		
1.1.	Deposits of amounts in BGN	
1.1.1.	For amounts up to BGN 3,000 daily (by the Account Holder) – BGN 1 per transaction; For the portion exceeding BGN 3,000: – 0.20% min. BGN 3.00 per transaction, max. BGN 300	
1.1.2.	For deposits on accounts with the Bank initiated by third parties other than the Account Holder (due by the depositor)	– BGN 3.00* for amounts up to BGN 2,000 (daily) – 0,20% min. BGN 3.00 per transaction, max. BGN 300 – for amounts exceeding BGN 2,000.01**
1.1.2.1.	For a contribution to the account of the NRA (cash transfer) (insurance contributions and tax obligations of the FL) - for contributions made in the Bank's office, housed in a division of the TD of the NRA, in cases where the contributors of the funds change from tax -the person responsible.	– BGN 4.00* for amounts up to BGN 2,000 (daily) – 0.20% for amounts exceeding BGN 2,000.01**
1.1.2.2.	For a contribution to the account of the National Revenue Agency (cash transfer) (insurance contributions and tax obligations of the National Insurance Fund) - deposited in the Bank's office, housed in a division of the TD of the National Revenue Agency, in cases where the depositor of the funds is a tax- the person responsible.	Free of charge

1.1.2.3.	For a contribution to the account of the NRA (cash transfer) (insurance contributions and tax obligations of the FL) - for contributions made in the Bank's office, located outside the branch of the TD of the NRA.	BGN 4.50
1.1.3.	For cash transfer to an account in another bank, regardless of the amount	1.0% min. BGN 6.00, plus transaction fee (BISERA/RINGS)
1.1.4.	Adding amounts into fixed-term deposits	Free of charge
1.1.5.	Depositing amounts for repayment of principals and interest accrued on credits, up to the principal and interest amount	Free of charge
1.1.6.	Depositing amounts serving as collateral on granted loans	Free of charge
1.1.7.1.	Upon exchange of coins for banknotes, and vice versa	5%, min. BGN 5
1.1.8.	Depositing coins. The fee is due for counting more than 30 coins regardless of their value and in addition to the fee referred to in para. 1.1.1, 1.1.2 or 1.1.1.3 or 1.1.2. The deposit of up to 30 coins is free of charge.	5%, min. BGN 5
1.1.9.	Depositing of banknotes not sorted in wads and arranged facing unidirectionally	0.2% + regular
1.2.	Withdrawing of amounts in BGN	
1.2.1.	For withdrawing amounts up to BGN 2,000 (regardless of whether requested in advance or not)	BGN 4.00
1.2.2.	For withdrawing amounts exceeding BGN 2,000 (requested)	0.60% (of the whole amount)
1.2.3.	Amounts exceeding BGN 2,000, not requested	0.70% (of the whole amount)
1.2.4.	Amounts requested but not withdrawn	0.70%
1.2.5.	For early termination* of a fixed-term deposit (*according to the terms and conditions of the product)	
1.2.5.1.	For early termination of a fixed-term deposit and withdrawal of the amount	BGN 8.00, plus the fees according to para. 1.2.
1.2.5.2.	For early termination of a non-standard** deposit and withdrawal of the amount (**with individual arrangement, out of the products)	3%, but not more than BGN 3,000, plus the fees according to para. 1.2.
1.2.5.3.	For early termination* of a fixed-term deposit and opening of another deposit product in the Bank	Free of charge
1.2.6.	Withdrawing amounts from fixed-term deposits	Free of charge
1.3.	Advance cash payment on POS terminal with a card at a bank office of Investbank	
1.3.1.	with bank cards issued by Investbank JSC	Free of charge
1.3.2.	with bank cards issued by other Bulgarian banks	5% of the amount, min. BGN 5
1.3.3.	with bank cards issued by other banks outside Bulgaria – maximum transaction value of BGN 6,000	5% of the amount, min. BGN 5
1.4.	Verification of authenticity of banknotes	BGN 1.00 per banknote + VAT

1.5.	Cash collection services	by arrangement + VAT
1.6.	Withdrawal of nominal notes requested by the customer	0.25%, plus the fee according to para. 1.2.1 in addition
1.7.	Arranging denominations facing unidirectionally	0.2%, max. BGN 500, to be added to the regular
1.8.	Replacement of damaged Bulgarian banknotes and coins	No fees or commissions
2. Cash transactions in foreign currency		
2.1.	Deposits of amounts in foreign currency	
2.1.1.	For amounts up to 1,500 currency units daily (by the Account Holder) – 1 currency unit per transaction; For the portion exceeding 1,500 currency units – 0.30% (for the excess of 1,500), min. EUR 3, max. EUR 200.	
2.1.2.	For deposits on accounts with the Bank initiated by third parties other than the Account Holder (due by the depositor)	– EUR 1,50 EUR (*per deposit*) for amounts up to EUR 1,000 (daily) – and 0.30% (*for the excess*) for amounts over EUR 1,000.01 (daily) (*in addition to the fee for the amount up to EUR 1000*)
2.1.3.	Adding amounts into fixed-term deposits	Free of charge
2.1.4.	Depositing amounts for repayment of principals and interest accrued on credits, up to the principal and interest amount	Free of charge
2.2.	Withdrawals of amounts in foreign currency	
2.2.1.1.	Up to 1,000 currency units (*regardless of whether requested in advance or not*)	2 currency units
2.2.1.2.	Withdrawal of amounts exceeding 1,000 currency units (requested)	0.60% (of the whole amount)
2.2.2.	For amounts exceeding 1,000 currency units, not requested	0.90% (of the whole amount)
2.2.3.	Amounts requested but not withdrawn	0.90
2.2.4.	For early termination* of a fixed-term deposit (*according to the terms and conditions of the product)	
2.2.4.1.	For early termination of a fixed-term deposit and withdrawal of the amount	BGN 8.00, plus the fees according to para. 2.2.

2.2.4.2.	For early termination of a non-standard** deposit and withdrawal of the amount (**with individual arrangement, out of the products)	3%, but not more than 1,500 currency units, plus the fees according to para. 2.2.
2.2.4.3.	For early termination* of a fixed-term deposit and opening of another deposit product in the Bank	Free of charge
2.5.	Withdrawing amounts from fixed-term deposits	Free of charge
2.6.	Verification of authenticity of banknotes	BGN 1.00 per banknote + VAT
2.7.	Arranging denominations facing unidirectionally	0.2%, max. BGN 500, to be added to the regular
2.8.	Cash collection services	by arrangement + VAT
2.9.	Withdrawal of nominal notes requested by the customer	0.35%, plus the fee according to para. 2.2.1 in addition
3.	Fee for purchase and sale of foreign currency at the cash register (cash register - cash register) - for non-clients of the Bank	5.00 BGN

Notes:

1. The limits for depositing and withdrawing amounts in BGN or another foreign currency are daily and the commissions shall be calculated based on the total amount of the cash transactions for the day for all different accounts of the customer in the same currency.
2. The Bank requires notice - request of 2 /TWO/ business days by 2:00 p.m. for withdrawing amounts in cash exceeding BGN 2000.
3. The Bank requires notice - request of 3 /THREE/ business days by 2:00 p.m. for withdrawing amounts in cash exceeding 1,000 currency units.
4. In case no notice under (2) and/or (3) is submitted, the Bank reserves its right to refuse to pay the requested amount in cash.
5. A prior notice shall only be considered a request filed for withdrawing amounts in the respective currency in cash, regardless of the currency of the customer’s account.
6. The respective terms and conditions and commissions for cash transactions shall also apply when cash amount is deposited/withdrawn on/from a customer's account and a currency conversion is executed simultaneously.

6.1. In case of purchase and sale of foreign currency from and to the Bank at exchange rate different from the announced one, no commission on cash transactions shall be collected.

7. The fee referred to para. 1.1.2. and 2.1.2. shall not apply for payments on accounts for opening deposits and additional depositing, as well as all the other saving products of the Bank, on accounts servicing residential and consumer loans, as well as for paying instalments on credit cards, as well as for depositing amounts in accounts for medical treatment or education.
8. Cash purchases and foreign exchange shall be executed under specified exchange rates for cash transactions.
9. A fee of BGN 3.00 for amounts up to BGN 2,000 and 0.15% for amounts exceeding BGN 2,000.01 shall be collected for cash transfers to accounts of the Registry Agency and District Courts.

* per deposit ** daily

V. Bank transfers

1. Bank transfers in BGN		
1.1.	For bank-to-bank effected transfers	BGN 5.00
1.1.1.	For bank-to-bank periodical transfer	BGN 3.00
1.2.	For intrabank effected transfers	BGN 3.00
1.2.1	For intrabank transfer from account to account of one and the same customer /identified with Personal Number, Foreigner's Personal Number/	Free of charge
1.2.2.	Intrabank periodical transfer	BGN 1.50
1.3.	Direct debit	
1.3.1.	For subscription / cancellation of the service (one-time)	BGN 1.00
1.3.2.	For processing of direct debit request /initiation, compliance, refusal/:	
1.3.2.1.	Initiation	BGN 2.00
1.3.2.2.	Payment in the system of Investbank JSC	BGN 2.00
1.3.2.3.	Bank-to-bank payment	BGN 3.50
1.3.2.4.	Payment through RINGS	BGN 24
1.3.2.5.	For processing of direct debit request – refusal	BGN 2.00
1.4.	Transfers through RINGS	BGN 24
1.5.	For early termination* of a fixed-term deposit (*according to the terms and conditions of the product)	
1.5.1.	For early termination of a fixed-term deposit and withdrawal of the amount	BGN 5.00, plus the fee according to para. 1.1.
1.5.2.	For early termination of a non-standard** deposit and withdrawal of the amount (**with individual arrangement, out of the products)	3.00%, but not more than BGN 3,000, plus the fee according to para. 1.1.
1.5.3.	For early termination* of a fixed-term deposit and opening of another deposit product in the Bank	Free of charge
1.6	Fee for collecting additional information and documents for researching customers and their business relationships and drawing up documents in the event of a refusal by the Bank to perform payment operations (regardless of the currency of the operation), due to objections, required checks and refusals to process operations by correspondent banks or banks of transfer recipients, in connection with the	8%

	application of their risk policies and international banking practices, including suspicions of fraud, money laundering and/or terrorist financing. (It is collected once in the amount of each payment transaction, regardless of the currency and) * Effective from 01.10.2023 for new customers and customers who are not users and in effect from 01.12.2023 - for existing customers as of 01.10.2023 – users.	
2. Bank transfers in foreign currency		
2.1.	Commissions for intrabank transfers shall be collected from the ordering party:	
2.1.1.	For intrabank transfer from account to account of one and the same customer /identified with Personal Number, Foreigner's Personal Number/	Free of charge
2.1.2.	Commissions for intrabank transfers in favour of customers of Investbank JSC shall be collected from the ordering party:	
2.1.2.1.	For electronically ordered transfer	EUR 1.50
2.1.2.2.	For transfer ordered in hard copy	EUR 3.00
2.2.	Incoming transfers:	
2.2.1.	For incoming transfers of up to EUR 10, incl.	No fee
2.2.2.	For incoming transfers of EUR 10.01 to EUR 1000, incl.	
2.2.2.1.	From non-EEA countries	EUR 7.50
2.2.2.2.	From EEA countries, received in a currency other than the EUR or the currencies of the EEA countries	EUR 7.50
2.2.2.3.	From EEA countries, received in EUR or the currencies of the EEA countries	No fee
2.2.3.	For incoming transfers exceeding EUR 1000:	
2.2.3.1.	From non-EEA countries:	0.1%, min. EUR 10, max. EUR 200.00
2.2.3.2.	From EEA countries, received in a currency other than the EUR or the currencies of the EEA countries	0.1%, min. EUR 10, max. EUR 200.00
2.2.3.3.	From EEA countries, received in EUR or the currencies of the EEA countries	No fee
2.2.4.	Incoming Unistream transfers	no commission for the customers of Investbank JSC
2.3.	Outgoing transfers:	
2.3.1.	For outgoing credit transfers in EUR in EEA or in the currencies of the EEA countries	
2.3.1.1.	With SPOT value date:	

2.3.1.1.1	With SPOT value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	Not provided
2.3.1.1.2.	With SPOT value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	Not provided
2.3.1.1.3.	With SPOT value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 2.55
2.3.1.1.4.	With SPOT value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 10.23
2.3.1.2.	With TOM value date:	
2.3.1.2.1.	With TOM value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	EUR 0.77
2.3.1.2.2.	With TOM value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	EUR 7.16
2.3.1.2.3.	With TOM value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 2.55
2.3.1.2.4.	With TOM value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 10.23
2.3.1.3.	With SAME DAY value date regardless of the amount and method of ordering, excluding SEPA payments	EUR 10.23
2.3.2.	For outgoing credit transfers outside the EEA or to the EEA in a currency other than EUR and the currency of the EEA countries:	
2.3.2.1.	For outgoing transfers with spot value date in the equivalent amount of EUR 1000 inclusive	EUR 20.00 + EUR 10.00 fee for communication services
2.3.2.2.	For outgoing transfers with spot value date in the amount exceeding EUR 1000:	
2.3.2.2.1	Outgoing transfers ordered electronically	0.15% min. EUR 15, max. EUR 200 + EUR 10.00 fee for communication services
2.3.2.2.2	Transfers ordered in hard copy	0.16% min. EUR 20, max. EUR 250 + EUR 10.00 fee for communication services

2.3.2.3.	For transfers executed with an express value date regardless of how they are ordered, the following commission shall be collected:	
2.3.2.3.1.	Transfers executed with value date – the same day /with the consent of the Bank/	0.35% min. EUR 50, max. EUR 500 + EUR 10.00 fee for communication services
2.3.2.3.2.	Transfer with value date – the following day	
2.3.3.	For outgoing transfers with 'OUR' charges, a commission shall be paid to other banks upon request	max. EUR 150
2.3.4.	Outgoing Unistream transfers	1%, min. EUR/USD 5
2.3.4.1.	The ordering party shall also pay the commissions of Unistream Bank and of the recipient's financial institution	
2.3.5.	For early termination* of a fixed-term deposit (*according to the terms and conditions of the product)	
2.3.5.1.	For early termination of a fixed-term deposit and withdrawal of the amount	BGN 5.00, plus the fees according to para. 2.3.
2.3.5.2.	For early termination of a non-standard** deposit and withdrawal of the amount (**with individual arrangement, out of the products)	3%, but not more than 1,500 currency units, plus the fees according to para. 2.3.
2.3.5.3.	For early termination* of a fixed-term deposit and opening of another deposit product in the Bank	Free of charge
2.4.	Customer's inquiries and disputes of transfers	EUR 10
2.5.	For reversal of transfer	the respective fees for outgoing transfer
2.6.	For cancelling a transfer or change of transfer terms	EUR 30
2.7.	An additional commission is accrued for ordering a currency transfer to EU member-states without presenting the beneficiary's IBAN and the BIC code of the beneficiary's bank	EUR 10
2.8.	To request additional information on received transfers and/or internal research in connection with an inquiry from another bank, including from correspondent banks and banks serving counterparties of transfers. * In effect from 01.10.2023 for new customers and customers who are not users and in effect from 01.12.2023 - for existing as of 01.10.2023 customers - users.	EUR 50
2.9.	Fee for collecting additional information and documents for researching customers and their business relationships and drawing up documents in the event of a refusal by the Bank to perform payment operations (regardless of the currency of the operation), due to objections, required checks and refusals to process operations by correspondent banks or banks of transfer recipients, in connection	8 %

	with the application of their risk policies and international banking practices, including suspicions of fraud, money laundering and/or terrorist financing. (It is collected once in/out the amount of each payment transaction, regardless of the currency and) * In effect from 01.10.2023 for new customers and customers who are not users and in effect from 01.12.2023 - for existing as of 01.10.2023 customers - users.	
3. Incoming transfers in foreign currency		
3.1.	Incoming money transfers – no commission for the beneficiary at Investbank JSC	

Notes:

1. For transfers with OUR /no costs for the beneficiary/ note, the commission shall be collected from the ordering party in accordance with the Bank's Terms and condition. In case the ordering party's bank fails to pay the costs on incoming transfers within two months from the value date of the transfer, the Bank shall collect the due commissions from the beneficiary's account. If the beneficiary closes his/her account with the Bank before the end of the two-month period, the commissions due on the incoming transfers with OUR note shall be collected from the beneficiary at the time of closing the account. In case the transfer is directed to a customer of another bank, the commissions shall be deducted from the amount of the transfer.
2. The Bank shall accept the transfers under condition for documentary letters of credit and process them according to the procedure laid down in the respective section herein.
3. The commissions applied for documentary transactions according to this Terms and condition of the Bank shall also apply for processing documents submitted within the procedure for issuing letters of credit or documentary guarantees, but paid with free transfer.
4. 'Intrabank transfer' shall mean transfers by customers whose accounts are opened with one and the same or with different branches of the Bank.
5. Transfers in EUR ordered electronically shall be executed by the end of the next business day following the time of receipt of the payment order.
6. 'SEPA credit transfer' shall mean a transfer in EUR to EEA countries, with SHA costs and with a value date other than the value date on the same business day.
7. For outgoing foreign currency transfers with OUR /no costs for the beneficiary/ commissions, the Bank shall collect commissions from the ordering party according to its Terms and condition, as well as commissions of third banks. The ordering party may not close its account with the Bank before the end of a two-month period from the value date of the ordered transfers.
8. The EEA (European Economic Area) includes the EU member states and the following member states of the European Free Trade Association – Iceland, Liechtenstein and Norway.
9. All transfers in EUR or in currencies of EEA member states (including SEPA transfers) shall be executed with SHA cost (shared).

VI. Cheque transactions

1.	Cheque collecting and checking shall be carried out by prior arrangement with the Bank	

VII. Loan transactions

1. Loans to individuals		
1.1.	Consumer loans	
1.1.1.	Risk assessment fee (not due for loans secured by cash and/or government securities)	BGN 25
1.1.2.	Examination fee:	
1.1.2.1.	For loans to retired persons:	BGN 10
1.1.2.2.	For loans to working borrowers:	1. For loans up to BGN 5,000 – BGN 50.00 payable from the loan amount
		2. For loans BGN 5,001 to BGN 10,000 – BGN 75.00 payable from the loan amount
		3. For loans BGN 10,001 to BGN 20,000 – BGN 150.00 payable from the loan amount
		4. For loans exceeding BGN 20,000 – 1.00% of the authorised loan, min. BGN 200 payable from the loan amount
1.1.2.3.	For loans secured by a financial asset – 0.2% of the loan amount, min. BGN 35, max. BGN 200, payable upon loan authorization (it may be paid from the loan amount)	
1.1.3.	Loan renegotiation fee:	
1.1.3.1.	for loans with a balance of up to BGN 20,000	BGN 50
1.1.3.2.	for loans with a balance exceeding BGN 20,000	BGN 150
1.1.4.	Fee for early repayment of a consumer loan	No fee
1.2.	Overdraft loans	
1.2.1.	Risk assessment fee (not due for loans secured by cash and/or government securities)	BGN 15
1.2.2.	Examination fee:	
	1. For loans of up to BGN 1,000 (The fee is also due upon extension of the overdraft loan term)	BGN 25
	2. Exceeding BGN 1,000 (The fee is also due upon extension of the overdraft loan term)	BGN 50

	3. For loans secured by financial assets (The fee is also due upon extension of the overdraft loan term)	0.2% of the loan amount, min. BGN 35, max. BGN 200, payable upon loan authorization (it may be paid from the loan amount)
1.2.3.	Renegotiation fee for overdraft loans	BGN 50
1.2.3.1.	Renegotiation fee for overdraft loans secured by financial assets	BGN 20
1.2.4.	Overdraft loan early repayment fee	No fee
1.2.5.	Credit card risk assessment fee	No fee
1.3.	Mortgage loans:	
1.3.1.	Risk assessment fee	BGN 50
1.3.2.	Examination fee (not due for refinancing a mortgage loan by another bank)	0.30% of the amount of the authorized loan, min. BGN 350.00 or the equivalent in the relevant currency, payable by the customer after the authorization and before the utilization of loan amounts.
1.3.3.	Fee for early repayment of a mortgage loan for the acquisition of real estate, in case of refinancing by another bank, if 12 months have not expired from the date of granting the loan	1.00% on the early repaid amount
1.3.3.1	Fee for early repayment of a mortgage loan, in case of refinancing by another bank, if 12 months have not expired from the date of granting the loan	1.0% on the early repaid amount
1.3.4.	For amendment of mortgage loan terms	0.5% of the loan balance, min. BGN 50
1.3.5.	In case of mortgage loans for the purchase of real estate in the EU, at the request of the Borrower, the Bank shall issue a certificate for the amount of the authorized loan:	1. Fee for issuing a certificate in Bulgarian – BGN 150; 2. Fee for issuing a certificate in English – BGN 200; 3. Fee for issuing a Certificate of Preliminary Authorisation in Bulgarian or English (regardless of the language in which it is issued) – BGN 120;
1.4.	Loan commitment fee	subject to agreement
1.5.	Fast consumer (annuity) loans	

1.5.1.	Risk assessment fee	1.5% – withheld from the loan amount - only for authorized loan;
1.5.2.	Fee for consideration of loan application documents:	Up to BGN 1,000 – BGN 10; BGN 1,001 to BGN ,1500 – BGN 20; BGN 2000 to BGN 3000 – BGN 50; 3000,01-4000 – 100 BGN, 4 000 BGN - 5,000 BGB – BGN 130
1.6.	Fast consumer overdraft loans	
1.6.1.	Risk assessment fee	1.25% – withheld from the loan amount - only for authorized loan;
1.6.2.	Fee for consideration of loan application documents:	Up to BGN 1,000 – BGN 10; BGN 1,000 to BGN 3,000 – BGN 30; BGN 3000 to BGN 5000 – BGN 50; Exceeding BGN 5,000 – BGN 70;
2. For legal services (not due for mortgage loans for current needs)		
2.1.	Preparation of legal mortgage application	BGN 100 + VAT
2.2.	Preparation of legal mortgage title deed by a Bank‘s lawyer	BGN 250 + VAT
2.3.	Preparation of mortgage deletion application	BGN 50 for one site + BGN 2.00 for each subsequent site + VAT
2.4.	Preparation of pledge registration application	BGN 30 + VAT
2.5.	Preparation of pledge deletion application	BGN 30 + VAT

Notes:

1. Fees for examination and providing an opinion shall be collected in their currency equivalent depending on the currency of the loan.
2. In case of reduction of the repayment deadline, change in the amount or the number of payments under the repayment plan (or combination thereof), resulting from partial early repayment only, no fee for changing loan parameters shall be due (renegotiation commission) under para. 1.5.
3. No loan fees and commissions shall be refunded in the event of early loan repayment.
4. Legal service fee shall be due in case the legal advice is provided by a Bank’s lawyer.
5. For evaluation of collateral on credit transactions, the Bank employs third-party companies approved by the Board, including their Terms and conditions and terms and conditions.
6. Any and all state fees shall be borne by the customer.

7. Upon accepting a pledge on movables, the funds for pledged property storage shall be borne by the customer.
8. For utilization or repayment of loans in a currency other than the one they have been granted in, the Bank shall apply an arbitrage at its "buying"/ "selling" exchange rate on the date of the transaction.
9. For loan transactions involving loan products of Investbank JSC, the fees and commissions approved for the respective loan product by a decision of the Management Board of the Bank shall apply.
10. For issued/received bank guarantees to/of individuals, the Bank shall apply Section X Guarantee Transactions of the Terms and condition for legal entities.
11. For issued/received documentary letters of credit to/of individuals, the Bank shall apply Section VIII Letters of Credit of the Terms and condition for legal entities.
12. Upon change in the maturity date of the loan, no fee for amendment the loan's terms and conditions shall be charged.

VIII. Electronic bank cards operations

Debit cards****					
Issuance fees			**Debit Mastercard PayPass BGN/EUR/USD******	**V PAY******	
1	Issuance of a main debit card		BGN 1.50	BGN 1.50	
2	Express issuance up to 3 working days *		BGN 20.00	Not offered	
3	Issuance of additional card on a card account		BGN 3.00	BGN 3.00	
4	Renewal of a card due to expired term		No fee	No fee	
5	Renewal due to forgotten PIN code, loss, theft, damage, etc., prior to the end of the card validity period		BGN 5.00	BGN 5.00	
6	Minimum non-reducible balance of a card account (the amount of the minimum non-reducible balance depends on the number of cards to the account)		BGN 5.00 / EUR 5.00 / USD 5.00	BGN 5.00	
7	Monthly fee for an additional card		No fee	No fee	
8	Sending / replacing a card urgently abroad		EUR 20 + courier company fee		

*In addition to the fee under para. 1

Issuance fees			Debit Mastercard PayPass BGN/EUR/USD	V PAY****	
1	**Cash withdrawal at ATM**				
1.1	Cash withdrawal at terminals owned by the Bank		BGN 0.30	BGN 0.30	
1.2	Cash withdrawal at terminals owned by another bank in Bulgaria		BGN 1.50	BGN 1.50	
1.3.	Cash withdrawal at terminals abroad				
1.3.1	Cash withdrawal at terminals abroad in EEA countries		BGN 1.50	BGN 1.50	
1.3.2	Cash withdrawal at terminals abroad in non-EEA countries		EUR 2 + 1% of the amount*; EUR 2 + 1% of the amount**	EUR 1 + 1% of the amount	
2	**Cash withdrawal at POS**				
2.1	Cash withdrawal at terminals owned by the Bank		BGN 1.00 + 0.50% of the amount	BGN 1.00 + 0.50% of the amount	
2.2	Cash withdrawal at terminals owned by another bank in Bulgaria		BGN 5.00 + 1.5% of the amount	BGN 5.00 + 1.5% of the amount	
2.3	Cash withdrawal at terminals abroad		BGN 5.00 + 1.5% of the amount	BGN 5.00 + 1.5% of the amount	
3	**Payment for goods and services at POS**				
3.1	At terminals owned by the Bank		No fee	No fee	
3.2	At terminals owned by another bank in Bulgaria		No fee	BGN 0.20	
3.3	Abroad		No fee	BGN 0.20	
3.4	Payment of utility bills using the Time Is Money service* *Payments are executed via ePay.bg system and additional fees are due (further information at www.epay.bg/Тарифа)		No fee	BGN 0.20	

3.5.	Payment with a merchant at physical and virtual POS terminals from a terminal owned by another bank in Bulgaria and abroad, with a merchant whose nature of operations involves gambling.		1.00 %	1.00 %	
3.6.	Transactions for loading foreign payment instruments		0.50 %	0.50 %	
4	**References**				
4.1	PIN change		BGN 0.20	BGN 0.20	
4.2	Reference at ATM for the last five transactions		BGN 0.25	BGN 0.25	
4.3	Card account balance		BGN 0.25	BGN 0.25	
4.4	Transfer of amounts between accounts with Investbank JSC at ATM		N/A	N/A	

Notes:
1. With regard to para. 1.3.: *The fee applies for Debit Mastercard PayPass **The fee applies for Debit Mastercard PayPass
2. **** The product sale has been suspended due to the entry into force of a change in the Terms and condition, as of 1 December 2021. The effective terms and conditions of the product shall be valid until the end of the validity period of the cards.
3.***** The USD product has been suspended from sale as of 07/03/2023. The applicable USD card terms apply until the card expires.

Additional operations			**Debit Mastercard PayPass BGN/EUR/USD*****	**V PAY******	
1	Receipt of a monthly statement for debit card transactions at the Bank's office or at a specified e-mail address		No fee	No fee	
2	Receipt of a monthly statement by the cardholder at the postal address specified in the application		BGN 1.00	BGN 1.00	
3	New PIN code generation		BGN 3.00	BGN 3.00	
4	Change of the daily and weekly card limits – one-time		BGN 2.00	BGN 2.00	
5	Change of the daily and weekly card limits		BGN 1.00	BGN 1.00	
6	Blocking/unblocking fee		BGN 5.00	BGN 5.00	

7	Cash withdrawal from a card account at a bank office without using a card (the fee under para. 6 shall not apply)		BGN 5.00	BGN 5.00	
8	Receipt of a bank card in a branch other than the issuer's / redirection of a card		BGN 10.00	Not offered	
9	Unjustified disputed transaction		BGN 5.00	BGN 5.00	
10	Provision of photo material from ATM to cardholders of the Bank		BGN 5.00	BGN 5.00	
11	Rejected authorization on transaction for withdrawal at ATM abroad		N/A	BGN 0.50	
12	Opening of an arbitrage procedure for disputed transaction abroad		EUR 270	EUR 270	
13	Administrative fee due to the arbitrage commission for considering cases of disputed transactions abroad		EUR 270	EUR 270	
14	Blocking/Activation of a user profile for the 3D Card Protection service		No fee	No fee	
15	SMS notification for transactions		BGN 2 monthly + VAT	BGN 2 monthly + VAT	
16	Receiving amounts on a customer’s bank card via a POS terminal from a merchant (credit refund)		1% of the amount	1% of the amount	

Notes:

1. The fee under para. 6 of Additional Operations shall apply as an one-time fee in the specified amount and upon the execution of a cashless transfer from a card account in a Bank’s office with a debit card of the respective type in OFFLine authorization mode. In addition, the respective charges according to Section V Bank Transfers shall be due.
2. The fee under para. 7 of Additional Operations shall apply regardless of the „OFFLine“ / „ONLine“ authorization mode of the respective type debit card.
3. The fee under para. 18 of Additional Operations shall apply at account level, regardless of the number of the cards to the account.
4. *** The product sale has been suspended due to the entry into force of a change in the Terms and condition, as of 13 April 2019. The effective terms and conditions of the product shall be valid until the end of the validity period of the cards.

5. **** The product sale has been suspended due to the entry into force of a change in the Terms and condition, as of 1 December 2021. The effective terms and conditions of the product shall be valid until the end of the validity period of the cards.
6.****** The USD product has been discontinued as of 07/03/2023. The current USD card terms and conditions apply until the card expires.

Transaction limits		**Debit Mastercard PayPass BGN/EUR/USD**			**V PAY****					
		Purchase	Cash at ATM and at POS in a bank office	Total	Purchase	Cash at ATM and at POS in a bank office	Total			
1.1	Maximum transaction in Bulgaria	10,000	2,000		10,000	2,000				
1.1.1	Maximum transaction outside of Bulgaria	10,000	1,000		10,000	1,000				
1.1.2	24-hour limit in Bulgaria	10,000	2,000	10,000	10,000	2,000	10,000			
1.1.3	24-hour limit outside of Bulgaria	12,000	1,000	12,000	12,000	1,000	12,000			
1.1.4	Total limit for 24 hours	12,000			12,000					
1.2	Number of transactions per 24 hours	20			20					
1.2.1	7-day limit in Bulgaria	12,000	10,000	12,000	12,000	10,000	12,000			
1.2.2	7-day limit outside of Bulgaria	12000	7,000	12,000	12,000	7,000	12,000			
1.2.3	Total 7-day limit	12,000			12,000					
1.2.4.	Number of transactions for 7 days	80			80					

*** The product sale has been suspended due to the entry into force of a change in the Terms and condition, as of 13 April 2019. The effective terms and conditions of the product shall be valid until the end of the validity period of the cards;
**** The product sale has been suspended due to the entry into force of a change in the Terms and condition, as of 1 December 2021. The effective terms and conditions of the product shall be valid until the end of the validity period of the cards.

Credit cards							
Issuance fees	**Mastercard Standard**		**Mastercard Gold**	**VISA Classic**		**VISA Gold**	**VISA FreeCard**

1	Issuance of a main or an additional card	No fee		No fee	No fee		No fee	No fee
2	Express issuance within 3 business days	EUR 20		EUR 20	EUR 20		EUR 20	EUR 20
3	Renewal of a card due to expired term	No fee		No fee	No fee		No fee	No fee
4	Renewal due to forgotten PIN code, loss, theft, damage, etc., prior to the end of the card validity period	EUR 10		EUR 10	EUR 10		EUR 10	EUR 10
5	Minimum non-reducible balance on the card account	EUR 35 USD 50 70 BGN		EUR 100 USD 125 200 BGN	EUR 35 USD 50 70 BGN		EUR 100 USD 125 200 BGN	EUR 10 USD 15 BGN 20
6	Monthly fee for the main card	EUR 2		EUR 4.50	EUR 2		EUR 4.50	EUR 3 USD 4 BGN 6
7	Monthly fee for an additional card	EUR 1		EUR 2.25	EUR 1		EUR 2.25	EUR 1.50 USD 2 BGN 3
8	Emergency replacement of a card abroad	EUR 20 + courier fee		EUR 20 + courier fee	EUR 20 + courier fee		EUR 20 + courier fee	EUR 20 + courier fee
Transaction fees		**Mastercard Standard**		**Mastercard Gold**	**VISA Classic**		**VISA Gold**	**VISA FreeCard**
1	**Cash withdrawal at ATM**							
1.1	Cash withdrawal at terminals owned by the Bank	EUR 2+2%		EUR 2+2%	EUR 2+2%		EUR 2+2%	EUR 2+2%
1.2	Cash withdrawal at terminals owned by another bank in Bulgaria	EUR 3.50 + 3%		EUR 3.50 + 3%	EUR 3.50 + 3%		EUR 3.50 + 3%	EUR 3.50 + 3%
1.3	Cash withdrawal at terminals abroad	EUR 3.50 + 3%		EUR 3.50 + 3%	EUR 3.50 + 3%		EUR 3.50 + 3%	EUR 3.50 + 3%
2	**Cash withdrawal at POS**							
2.1	Cash withdrawal at terminals owned by the Bank	3 EUR + 2%		3 EUR + 2%	3 EUR + 2%		3 EUR + 2%	3 EUR + 2%
2.2	Cash withdrawal at terminals owned by another bank in Bulgaria	EUR 5 + 2.50%		EUR 5 + 2.50%	EUR 5 + 2.50%		EUR 5 + 2.50%	EUR 5 + 2.50%
2.3	Cash withdrawal at terminals abroad	EUR 5 + 2.50%		EUR 5 + 2.50%	EUR 5 + 2.50%		EUR 5 + 2.50%	EUR 5 + 2.50%

3	**Payment for goods and services at POS**							
3.1	At terminals owned by the Bank	No fee		No fee	No fee		No fee	No fee
3.2	At terminals owned by another bank in Bulgaria	No fee		No fee	No fee		No fee	No fee
3.3	Abroad	No fee		No fee	No fee		No fee	No fee
3.4	Payment of utility bills using the Time Is Money service* *Payments are executed via ePay.bg system and additional fees are due (further information at www.epay.bg/Тарифа)	No fee		No fee	No fee		No fee	No fee
4	**References**							
4.1	PIN change	BGN 0.20		BGN 0.20	BGN 0.20		BGN 0.20	BGN 0.20
4.2	Reference at ATM for the last five transactions	BGN 0.40		BGN 0.40	BGN 0.40		BGN 0.40	BGN 0.40
4.3	Card account balance	BGN 0.40		BGN 0.40	BGN 0.40		BGN 0.40	BGN 0.40
Additional operations		**Mastercard Standard**		**Mastercard Gold**	**VISA Classic**		**VISA Gold**	**VISA FreeCard**
1	Receipt of a monthly statement for debit card transactions at the Bank's office or at a specified e-mail address	No fee		No fee	No fee		No fee	No fee
2	Receipt of a monthly statement by the cardholder at the postal address specified in the application	BGN 1.00		BGN 1.00	BGN 1.00		BGN 1.00	BGN 1.00
3	SMS notification for executed transactions (trough Time Is Money service)	BGN 0.15		BGN 0.15	BGN 0.15		BGN 0.15	BGN 0.15
4	New PIN code generation	EUR 10		EUR 10	EUR 10		EUR 10	EUR 10
5	Change of the daily and weekly card limits – permanent	EUR 10		EUR 10	EUR 10		EUR 10	EUR 10
6	Blocking/unblocking fee	EUR 5		EUR 5	EUR 5		EUR 5	EUR 5
7	Receipt of a bank card in a branch other than the issuing branch	EUR 10		EUR 10	EUR 10		EUR 10	EUR 10
8	Closing of a card/current account	BGN 3.00		BGN 3.00	BGN 3.00		BGN 3.00	BGN 3.00
9	Unjustified disputed transaction	EUR 20		EUR 20	EUR 20		EUR 20	EUR 20
10	Provision of photo material from ATM to cardholders of the Bank	BGN 5.00		BGN 5.00	BGN 5.00		BGN 5.00	BGN 5.00
11	Receiving amounts on a customer's bank card via a POS terminal from a merchant (credit refund)	2% of the amount		2% of the amount	2% of the amount		2% of the amount	2% of the amount

12	Rejected authorization on transaction for withdrawal at ATM abroad	N/A		N/A	BGN 0.50		BGN 0.50	BGN 0.50
13	Opening of an arbitrage procedure for disputed transaction abroad	EUR 270		EUR 270	EUR 270		EUR 270	EUR 270
14	Administrative fee due to the arbitrage commission for considering cases of disputed transactions abroad	EUR 270		EUR 270	EUR 270		EUR 270	EUR 270
15	Blocking/Activation of a user profile for the 3D Card Protection service	No fee		No fee	No fee		No fee	No fee
16	SMS notification for transactions	BGN 2 monthly + VAT		BGN 2 monthly + VAT	BGN 2 monthly + VAT		BGN 2 monthly + VAT	BGN 2 monthly + VAT
17	Change of the daily and weekly card limits – one-time	BGN 2		BGN 2	BGN 2		BGN 2	BGN 2
18	Fee for exceeding the credit limit	BGN 20		BGN 20	BGN 20		BGN 20	BGN 20
19	Expedited credit card delivery fee to address	BGN 10		BGN 10	BGN 10		BGN 10	BGN 10

Interest rates on credit cards – depending on the provided collateral, issued after 1 April 2018		**Mastercard Standard**	**Mastercard Gold**	**VISA Classic**	**VISA Gold**	**VISA FreeCard**
1	Promissory note (Interest rate for a regular debt + penalty margin of 10% for overdue debt)	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum	For freelancer customers: 15% on POS at the merchant 15% for cash withdrawal For all other customers: 15% on POS at the merchant 15% for cash withdrawal per annum
2	Financial asset (Interest rate for a regular debt + penalty margin of 10% for overdue debt)	10% on POS at the merchant 15% for cash	10% on POS at the merchant 15% for cash	10% on POS at the merchant 15% for cash	10% on POS at the merchant 15% for cash	10% on POS at the merchant 15% for cash withdrawal per annum

		withdrawal per annum	withdrawal per annum	withdrawal per annum	withdrawal per annum	
3	Pledge of future receivables under employment contract (Interest rate for a regular debt + penalty margin of 10% for overdue debt)	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum

Notes:
No loan management and commitment fees shall be due for credit card overdrafts.
The costs of the pledge establishment, deletion, renewal, entry and other changes in the collateral shall be borne by the borrower (cardholder).
The fee under para. 6 of Additional Operations shall apply as an one-time fee in the specified amount and upon the execution of a cashless transfer from a card account in a Bank's office with a credit card of the respective type with own funds in OFFLine authorization mode. In addition, the respective charges according to Section V Bank Transfers shall be due.
The fee under para. 18 of Additional Operations shall apply at account level, regardless of the number of the cards to the account.
The fee under para. 18 shall apply for credit cards issued after 1 April 2018.
* The USD product has been discontinued as of 07/03/2023. The current USD card terms and conditions apply until the card expires.

Transaction limits MASTERCARD		**Mastercard Standard**			**Mastercard Gold**		
		Purchase	In cash	Total	Purchase	In cash	Total
1.1	Maximum transaction in Bulgaria	10,000	1,000		15,000	3,000	
1.1.1	Maximum transaction outside of Bulgaria	10,000	1,000		15,000	3,000	
1.1.2	24-hour limit in Bulgaria	10,000	2,000	12,000	15,000	4,000	16,000
1.1.3	24-hour limit outside of Bulgaria	12,000	2,000	12,000	15,000	4,000	16,000
1.1.4	Total limit for 24 hours	12,000	2,000	12,000	15,000	5,000	16,000
1.2	Number of transactions per 24 hours	40			40		
1.2.1	7-day limit in Bulgaria	12,000	3,000	12,000	15,000	7,000	20,000
1.2.2	7-day limit outside of Bulgaria	12,000	3,000	12,000	20,000	7,000	20,000
1.2.3	Total 7-day limit	12,000	3,000	12,000	20,000	8,000	20,000
1.2.4	Number of transactions for 7 days	80			80		

Transaction limits VISA		VISA Classic			VISA Gold			VISA FreeCard		
		Purchase	In cash	Total	Purchase	In cash	Total	Purchase	In cash	Total
1.1	Maximum transaction in Bulgaria	10,000	1,000		15,000	3,000		10,000	1,000	
1.1.1	Maximum transaction outside of Bulgaria	10,000	1,000		15,000	3,000		10,000	1,000	
1.1.2	24-hour limit in Bulgaria	10,000	2,000	12,000	15,000	4,000	16,000	10,000	2,000	12,000
1.1.3	24-hour limit outside of Bulgaria	12,000	2,500	12,000	15,000	4,000	16,000	12,000	2,500	12,000
1.1.4	Total limit for 24 hours	12,000	2,500	12,000	15,000	4,000	16,000	12,000	2,500	12,000
1.2	Number of transactions per 24 hours	40			40			40		
1.2.1	7-day limit in Bulgaria	12,000	3,000	12,000	20,000	8,000	20,000	12,000	3,000	12,000
1.2.2	7-day limit outside of Bulgaria	12,000	3,000	12,000	20,000	8,000	20,000	12,000	3,000	12,000
1.2.3	Total 7-day limit	12,000	3,000	12,000	20,000	8,000	20,000	12,000	3,000	12,000
1.2.4.	Number of transactions for 7 days	80			80			80		

* The product sale has been suspended due to the entry into force of a change in the Terms and condition, as of 13 December 2016. The effective terms and conditions of the product shall be valid until the end of the validity period of the cards.

IX. Internet Banking

1.	For Internet Banking	BGN 1.50 monthly fee
2.	For Internet Banking only with the right of access for checks, as well as for "active" Internet Banking for depositors who do not have a current account with the Bank	No monthly fee
3	Bank transfers via Internet Banking	
3.1.	For bank-to-bank effected transfers	BGN 1.50
3.2.	For intrabank effected transfers	BGN 0.55
3.3.	For intrabank transfer from account to account of one and the same customer /identified with Personal Number, Foreigner's Personal Number/	Free of charge
4.	Bank transfers via Internet Banking through RINGS	BGN 14 per transaction
5.	Reissuing/generating a saved password for entering Internet banking - at a bank office.	BGN 3.50
6.	Assistance in installation/setup of mobile/internet banking on customer's device by bank employee	BGN 3.00

Notes:
1. The Bank sets a total daily limit for transactions made by currencies on customer level.
2. The total daily limit under para. 1 can be changed after the explicit written request by the customer.

X. Fees for safe box storage of valuables at the Bank's public vault

1.	Size I – small safe box	
1.1.	Price in BGN for 1 month	BGN 50
1.2.	Price in BGN for 3 months	BGN 80
1.3.	Price in BGN for 6 months	BGN 120
1.4.	Price in BGN for 1 year	BGN 240
2.	Size II – middle-sized safe box	
2.1.	Price in BGN for 1 month	BGN 80
2.2.	Price in BGN for 3 months	BGN 110
2.3.	Price in BGN for 6 months	BGN 160
2.4.	Price in BGN for 1 year	BGN 300
3.	Size II – large safe box	
3.1.	Price in BGN for 1 day	BGN 30
3.2.	Price in BGN for 1 month	BGN 100
3.3.	Price in BGN for 3 months	BGN 150
3.4.	Price in BGN for 6 months	BGN 250
3.5.	Price in BGN for 1 year	BGN 480
4.	Loss of key	BGN 60 + expenses

Notes:
1. All prices are exclusive of VAT.
2. Upon undue extension of the period for using a safe box without having notified whether the safe box will be vacated or rent will be renewed for another period, the customer shall pay the standard fee applicable to the respective period according to the Terms and condition plus BGN 1 for each day of undue extension.

XI. Package programs

Package programs		
1.	Monthly commission for maintaining and servicing of a package program	
1.1.	Invest Optima Package - the offer of new packages has been discontinued	BGN 3.99
1.2.	Invest Optima+ Package	BGN 5.99
1.3	Invest Premium	BGN 19.90
1.4	Invest Premium +	BGN 29.90
1.5	Package “Start”	BGN 2.99
1.6	Package “Salary”	BGN 3.99
2.	Fee for stop package program * is not due when a customer switches from one package to another carrying this or similar added value, as well as when switching to a more expensive package.	BGN 10.00

XII. Other fees and commissions

1.1.	For providing reports on bank transactions and copies of documents upon a customer's written request duly referenced with an incoming number and receipt at the Head Office or in any Financial Center of the Bank	
1.1.1.	For the current year, for one account	BGN 10.00 + BGN 1.00 per page (A4) + VAT
1.1.2.	For each previous calendar year, for one account	BGN 20.00 + BGN 1.00 per page (A4) + VAT
1.2.	For the issuance of Bank References, upon a written request of the customer duly referenced with an incoming number at the Bank	
1.2.1.	in Bulgarian	BGN 50 + VAT
1.2.2.	in a foreign language	BGN 70 + VAT
1.3.	For the issuance of certificates, upon a written request of the customer duly referenced with an incoming number and receipt at the Head Office or in any Financial Center of the Bank	
1.3.1.1	Before the Commission in the Republic of Bulgaria - For local individuals and foreign individuals, citizens of EU countries **	BGN 40 +VAT
1.3.1.2	Before the institutions in the Republic of Bulgaria - For foreign natural persons, citizens of non-EU countries**	BGN 60 +VAT
1.3.2.1	For having an account/s and the assets on it/them - For local individuals and foreign individuals, citizens of EU countries**	BGN 40 +VAT
1.3.2.2	For having an account/s and the assets on it/them - For foreign natural persons, citizens of non-EU countries**	BGN 60 +VAT

1.3.3.	– For the existence or absence of liabilities to Investbank JSC, to be served to another bank; – For the final repayment of a loan, issued upon the request of the borrower.	BGN 100 + VAT
1.4.	Other fees and commissions related to preparation of references and certificates	
1.4.1.	Express service under para. 1.1. 1.2. and 1.3. - issued not later than the following business day and received in the Head Office or a Financial Center of the Bank	Increase by 50% +VAT
1.4.2.	For preparation of requests for information by government institutions (NRA Courts, public enforcement agents, NSSI, etc.).	no fee for preparation and postal services*
1.5.	For processing attachment orders	
1.5.1.	Fee for imposing enforcement attachment on one account or all accounts of the customer	BGN 30
1.5.2.	Fee for imposing security attachment on one account or all accounts of the customer	BGN 15
1.5.3.	Fee for annulment of security attachment on one account or all accounts of the customer	BGN 15
1.5.4.	Fee for annulment of enforcement attachment on one account or all accounts of the customer	No fee
1.6.	For corrections on accounting records upon the request and at the default of the ordering party	BGN 10 + VAT
1.7.	Special courier services	BGN 8 + VAT + actual costs
1.8.	Postal services upon customer’s request	BGN 4 + VAT
1.9.	Fax messages	
1.9.1.	Nationwide	BGN 2 per page + VAT
1.9.2.	Abroad	EUR 5 + VAT
2.1.	Queries and complaints on payments in foreign currency	correspondent's costs + porto fee and fee for communication service
2.2.	Communication services fee:	
2.2.1.	Nationwide	EUR 10 per transfer
2.2.2.	Abroad	EUR 10 per page
2.3.	Special courier services	EUR 5 + VAT + actual costs

3.	With regard to services relating to National Revenue Agency, Registry Agency and other organisations on individual agreements, the Bank shall apply specific Terms and condition terms and conditions, published in its offices.	
4.	Fee for keeping funds on a special current bank account / customer account – opened to agreement for special/ customer bank accounts under Art. 39 of the Legal Profession Act (framework agreement). The fee shall be due for total daily balance on all customer accounts opened under a framework agreement for each of the currencies BGN, EUR or USD exceeding BGN 1,000,000 or the currency equivalent of BGN 1,000,000 according to the fixing rate of BNB for the respective excess day – for accounts opened before 28.02.2022	2.4% per annum, but not less than the quotations of the interest rate indices on the bank-to-bank market applicable on a daily basis for each day of exceeding the specified balance, calculated on the excess, payable on the 26th day of each month.
5.	Fee for non-submission of additional documents/data requested by the bank(s) in case of incoming/outgoing currency transfer – 0.30% on the value of the transfer order	0.30% on the value of the transfer order
6.	Fee on accounts of customers with restrictive measures imposed by competent institutions* – in all currencies. (*not related to enforcement in private or public enforcement/security cases)	4% per annum, applicable on a daily basis, payable on the 26th day of each month.
7.	Fee for storage of funds in bank accounts for customers with accounts closed ex officio	2% per annum, applicable on a daily basis, payable on the 26th day of each month.
8.	Fee for additional investigations and checks related to fraud and money laundering	BGN 200
9.	A monthly fee for carrying out an ongoing extended review of the use of accounts and services by customers who have received inquiries from correspondent banks and other banks, from other institutions, or who carry out complex or unusually large transactions or operations.	negotiable, minimum BGN 3,000.
10.	A fee for collecting additional information and documents for the study of customers and their sources of income, in connection with inquiries from correspondent banks and banks servicing transfer counterparties. * Effective from 01.10.2023 for new customers and customers who are not users and effective from 01.12.2023 - for existing as of 01.10.2023 customers - users	BGN 300

Notes:

1. The Bank shall have the right to debit any and all customer's accounts with the amount of the accrued interest, fees, commissions and levies – even with their equivalent amount in foreign currencies, provided that the funds in any of the customer's accounts are insufficient to cover those.

By accepting the provisions herein, the customer hereby consents that this text shall be considered consent for immediate cash collection in compliance with BUS 1092 K with respect to any and all accounts held with Investbank JSC, as prescribed by the provisions of Art. 29 of Regulation No. 3 of BNB.
2. Any mailing, telephone, fax, communication services, courier and other costs, if any, related to the implementation of a customer's order, including other banks' costs, shall be charged separately.
3. The bank does not collect fees for processing freeze messages to customers, individuals who receive social assistance according to the order of the USSR, ZSPD, PPZSP, heating assistance on accounts, except in cases where there is no movement on the account for more than 6 /six/ months ago.
4. The Bank reserves its right to charge additional fees and commissions on special orders or requirements resulting in additional work or unusual complexity and responsibility.
* If there is a fee, VAT shall be due.
** Effective from 01.08.2023 for new customers and from 01.10 for existing customers - users

XIII. Time Is Money

1.	Registration of Time Is Money Service	BGN 3
2.	Annual maintenance fee for Time Is Money Service	BGN 1.80
3.	Renewal of the registration in case of change of the bank card	No fee
4.	Payment of utility bills	BGN 0.20 per paid bill
5.	Change of data for Time Is Money Service (subscriber number)	BGN 1
6.	Receipt of monthly report for paid utility bills at the customer's specified postal address	BGN 1 per month
7.	Receipt of reports for paid utility bills via e-mail	Free of charge
8.	Receipt of SMS for paid utility bill (the fee is withheld from the deposited amount upon registration)	BGN 0.10 per notification
9.	Receipt of SMS for executed transaction (the fee is withheld from the deposited amount upon registration)	BGN 0.15 per notification
10.	Total daily limit for payments through virtual POS terminal at registered merchants	BGN 3,000
11.	Fee payment of utility service via internet / mobile banking	BGN 0.25

Notes:
1. Guarantee deposit shall be mandatory blocked upon registration of the customer for SMS notification.
2. The annual fee for Time Is Money Service shall be collected in the end of the calendar year of the customer's registration.

3. The fee under para. 4 Payment of Utility Bills shall only be deducted for VISA Electron and V PAY cards.

XIV. Private banking

1.	Opening a current account in BGN or foreign currency	Negotiable
2.	Monthly commission for account maintenance and servicing	Negotiable
3.	Payment fee on payment accounts	Negotiable
4.	Depositing amounts in BGN and foreign currency	Negotiable
5.	Withdrawal of amounts in BGN and foreign currency	Negotiable
6.	Bank transfers in BGN	Negotiable
7.	Bank transfers in currency	Negotiable
8.	Bank loans	Negotiable
9.	Issuance of debit / credit card	Negotiable
10.	Electronic banking	Negotiable
11.	For products and services offered by the Bank, not included in the section "Private banking", the standard fees and commissions under the Tariff for conditions, interest fees and commissions applied by Investbank AD for individuals are applied.	
12.	Premium Premium Package	BGN 19,90
13.	Invest Premium + package	BGN 29,90

XV. Supplementary provisions

1.	The fees and commissions provided for in this Terms and condition are valid in cases where no other charge is agreed. For specific services not included in the Terms and condition, separate additional fees and commissions shall be arranged.
2.	No other fees and commissions shall be payable by the Bank's employees except for those for the use of public treasury safes and for transfers ordered over the counter in the bank office. .
3.	Deadline for complaints – within 15 days from the date of the daily statement with accounted transaction entries.
4.	The fees and commissions included in this Terms and condition that are taxable under the VAT Act are net of VAT. An exception to the foregoing statement is made for the fees charged for the acceptance of valuables on storage in the Bank’s public treasury safes.

5.	Any fees and commissions stated herein in EUR and other currencies may be withheld in their BGN equivalent calculated at the officially announced exchange rates of the Bank for the date of the transaction in case the customer doesn't have an account opened in the currency in which the fee is due or in case there are not sufficient funds in this account. When determining the commissions, the Bank shall apply the fixing rate for the day of accounting the transfer only for incoming transfers in foreign currency other than EUR, with OUR commissions (no costs for the beneficiary).
6.	Any mailing, telephone, fax, communication services, courier and other costs, if any, related to the implementation of a customer's order, including other banks' costs, shall be charged separately.
7.	This Terms and condition shall only be valid and shall supersede all previous ones.

The Terms and condition was adopted at a meeting of the Managing Board of Investbank JSC and entered into force on 1 January 2005 and is subject to an update without the Bank's obligation to notify its customers in advance.

The last updates were adopted by Minutes of Meeting of the Management Board No. 7/02.02.2016, No. 12/01.03.2016, No. 15/15.03.2016, No. 55/30.08.2016, No. 60/20.09.2016, No. 68/08.11.2016, No. 73/29.11.2016, No. 74/06.12.2016, No. 1/10.01.2017, No. 7/07.02.2017, No. 36/14.06.2017, No. 39/27.06.2017, No. 41/05.07.2017, No. 44/18.07.2017, No. 70/21.11.2017, No. 72/28.11.2017, No. 3/23.01.2018, No. 5/30.01.2018, Minutes of Meeting No. 26/22.05.2018, Minutes of Meeting No. 28 of the Management Board dated 05.06.2018, Minutes of Meeting No. 33/03.07.2018, Minutes of Meeting No. 36 dated 17.07.2018, Minutes of Meeting No. 42 dated 22.08.2018, Minutes of Meeting No.46 dated 11.09.2018, Minutes of Meeting No. 55 dated 23.10.2018, Minutes of Meeting No. 64 dated 11.12.2018, Minutes of Meeting No. 2 dated 15.01.2019, Minutes of Meeting No. 3 dated 22.01.2019, Minutes of Meeting No. 10 dated 12.03.2019, Minutes of Meeting No. 14 dated 08.04.2019, Minutes of Meeting No. 18 dated 14.05.2019, Minutes of Meeting No. 38 dated 10.09.2019, Minutes of Meeting No. 45 dated 22.10.2019, Minutes of Meeting No. 46 dated 29.10.2019, Minutes of Meeting No. 48 dated 12.11.2019, Minutes of Meeting No. 52 dated 03.12.2019, Minutes of Meeting No. 1/ 07.01.2020, Minutes of Meeting of the Management Board No. 5 dated 28.01.2020, Minutes of Meeting of ALCO No.5/05.02.2020, No. 16/04.05.2020, No. 27/14.07.2020, No. 30/19.08.2020, No. 31/26.08.2020, No. 35/30.09.2020, 37/14.10.2020, 38/28.10.2020, No. 18/28.04.2021, No. 19/12.05.2021, No. 23/09.06.2021, No. 22/02.06.2021, No. 32/08.09.2021, No. 42/21.09.2021, No. 38/20.10.2021 and No.6/09.02.2022 year, № 14/30.03.2022 years, № 15/06.04.2022 years and № 17/20.04.2022 year and No 24/17.06.2022 year, № 26/01.07.2022 year. , № 32/10.08.2022 year and № 33/18.08.2022 year, № 35/01.09.2022 year and, № 37/28.09.2022 year, № 38/05.10.2022 year and Protocol УС № 43/29.09.2022 г., Protocol 42/10.11.2022, Protocol 48/14.12.2022, Protocol № 5/01.02.2023 ., Protocol № 9 / 01.03.2023, Protocol 11/15.03.2023 and Protocol 23/07.06.2023 year, protocol 29/19.07.2023 and Protocol 29/25.07.2023 and Protocol 39/27.09.2023

APPENDIX 1 TO TERMS AND CONDITION FOR TERMS AND CONDITIONS, INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK JSC FOR INDIVIDUALS IN FORCE AS OF 1 JUNE 2020

Specific fees and commissions, applied for payment accounts with basic features

1.1.	Opening of a payment account with basic features	No fee
1.2.	Opening of a payment account with basic features in a Bank's office with issuing Debit Mastercard PayPass debit card	BGN 1.24
2.1.	Monthly commission for maintaining and servicing the payment account with basic features, without issued debit card, with included electronic account statement by e-mail (on a daily, monthly basis)	BGN 2.13
2.2.	Monthly commission for maintaining and servicing the payment account with basic features, with issued VISA Electron, Debit Mastercard PayPass or V PAY debit card, with included electronic account statement by e-mail (on a daily, monthly basis)	BGN 1.98
3.1.	Closing of a payment account with basic features opened within 6 months prior to the closing date	BGN 1.99
4.	Depositing funds in BGN in a payment account with basic features in a bank office, daily (by the account holder).* The limits for depositing amounts in BGN are daily and the commissions shall be calculated based on the total amount of the cash deposits in BGN for the day for all different accounts of the customer in the same currency. In case the daily limits are exceeded, the Bank shall collect the due fees and commissions on the portion exceeding the threshold specified in the Terms and condition.	Up to BGN 5,000 – no fee Exceeding BGN 5,000 – 0.095% of the amount Exceeding BGN 5,000 – max. BGN 195
5.	Cash withdrawal from a payment account with basic features	
5.1.	In cash in a Bank's office up to BGN 1,000	No fee
5.2.1.	With Visa Electron, V Pay debit card at an ATM serviced by the Bank	BGN 0.18*
5.2.2.	With Debit Mastercard - PayPass debit card at an ATM serviced by the Bank	No fee
5.3.	With a debit card at an ATM serviced by another bank in Bulgaria	BGN 0.89
6.	Payment by direct debit	
6.1.	To an account with the same bank	BGN 0.20
6.2.	To an account with another bank	BGN 1.29

7.	Payment transactions performed through a payment account with basic features using a payment card transactions, including via the Internet	
7.1.	Payment with a debit card at POS serviced by the bank	No fee
7.2.	Payment with Visa Electron, V Pay debit card at POS serviced by another bank in Bulgaria	BGN 0.00
7.3.	Payment with Debit Mastercard PayPass debit card at POS serviced by another bank in Bulgaria	No fee
7.4.	Payment with a debit card at POS serviced by another bank in the European Union	No fee
8.	Credit transfers in national currency	
8.1.	Paper-based transfer through to a payment account with the same bank	BGN 0.98
8.2.	By on-line banking to a payment account with the same bank	BGN 0.42
8.3.	Paper-based transfer through BISERA to a payment account with another bank	BGN 2.21
8.4.	By on-line banking through BISERA to a payment account with another bank	BGN 1.00
8.5.	Paper-based transfer through to a budget payment account with the same bank	BGN 1.04
8.6.	By on-line banking to a budget payment account with the same bank	BGN 0.45
8.7.	Paper-based transfer through BISERA to a payment account of the state budget with another bank	BGN 2.28
8.8.	By on-line banking through BISERA to a payment account of the state budget with another bank	BGN 0.96
9-9.4.	N/A	
9.5.	Periodic transfer in national currency	
9.5.1.	Execution of a periodical transfer to a payment account with the same bank, filed on a hard copy	BGN 0.59
9.5.2.	Execution of a periodical transfer through BISEAR to a payment account with another bank, filed on a hard copy	BGN 1.49
10.	For all other admissible operations and services using payment accounts with basic features other than those referred to in para. 1.1 to 10 above, the fees and commissions specified in the Terms and condition for Terms and Conditions, Interest Rates, Fees and Commissions applied by Investbank JSC for Individuals shall be charged. The account shall be considered equal to a current account.	

The last updates were adopted by Record of the Management Board No. 39/27.06.2017, Record No. 28 of the Management Board dated 05.06.2018, Record No. 14 of the Management Board dated 08.04.2019, and Record No. 20 of the Management Board dated 28.05.2019.
Last amendment by Record No. 52 dated 03.12.2019, in force as from 01.06.2019, and by Record of ALCO No. 24/2020, in force as from 01.06.2020. No. 27/14.07.2020, No. 30 / 19.08.2020, No. 31/26.08.2020, No. 35/30.09.2020, 37/14.10.2020, 38/28.10.2020 No. 18 /28.04.2021, No. 19/12.05.2021, No. 23/09.06.2021, No. 22/02.06.2021, No. 32/08.09.2021, No. 42/21.09.2021, No. 38/20.10.2021, No. 6/09.02.2022, No. 14/30.03.2022, No. 15/06.04.2022, No. 17/20.04.2022 and No. 24/17.06.2022 year, No. 26/01.07.2022 year. . № 32/10.08.2022 year and №33/18.08.2022 year., № 35/01.09.2022 year. ALCA Protocol No. 37/13.09.2023