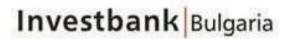


TERMS AND CONDITIONS FOR INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK JSC FOR INDIVIDUALS VALID AS OF 16.08.2021

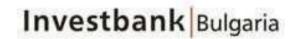
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| | PENDIX 1 TO TERMS AND CONDITIONS FOR INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK JSC FOR INDIVIDUALS | |





General information

INVESTBANK JSC is a privately owned financial institution, which was established in 1994. It has Banking License No.364/1994 issued by the Bulgarian National 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;

Specialized Service Internal Audit

Directors of Departments and Chief Accountant;

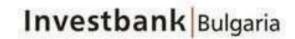
Managers of Financial Centers, offices and remote workplaces.

The main customer care directorates supporting the key bank service transactions are:

| Corporate Banking Department | tel.: +359 2 81-86-140, 120, 122 |
|-------------------------------------|---------------------------------------|
| Liquidity and Investment Services | tel.: +359 2 81-86-128, 129, 130, 131 |
| Back Office | tel.: +359 2 81-86-133, 132 |
| Accounting and Methodology | tel.: +359 2 81-86-145 |
| International Department | tel.: +359 2 81-86-138, 137, 136 |
| Information Technologies Department | tel.: +359 2 81-86-168, 157, 158 |
| Specialized Service Internal Audit | tel.: +359 2 81-86-114, 139, 154 |
| Customer Service | tel.: +359 2 81-86-123, 124 |

INVESTBANK JSC is universal commercial bank offering the full range of banking services permitted under the full banking license.

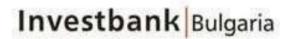




I. General provisions

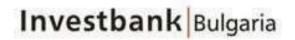
| 1. | By these Terms and Conditions Investbank JSC (the Bank) settles its business relations with its customers, regulates the usual interest rates terms, fees and other expenses that it applies regarding operations in BGN or another currency unles no other explicit agreements be tween the Bank and its clients or correspondents under particular transactions are concerned. | | |
|------|--|--|--|
| 2. | Bank commissions, fees, interests and other expenses excluding the charges described below in the second sentence are collected in BGN, foreign currency or the equivalent calculated with officially announced rates of the Bank for the day of operation for the respective currency on the day of registration of the payment unless otherwise agreed with the Bank. Regular monthly fees and fees related to transactions with electronic bank cards collected through money conversion from other accounts of the client - in BGN currency or the 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 current Terms and conditions are applied to all clients of the Bank – individuals (Bulgarian or foreign citizens), who have opened a current or deposit account with the bank and /or have executed operations in the Bank's offices, as well as individuals – lawyers, public notaries, private enforcement agents, insurance agents, who operate within their professional and commercial activity. | | |
| 5. | The Bank executes customers' orders deposited in the necessary form and having legitimate contents. | | |
| 5.1. | 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. | | |
| 5.2. | No partial payments on payment documents or requests for payment are allowed. | | |
| 6. | An integral part of the Terms and Conditions shall be considered the Interest Rates Bulletin of the Bank. | | |
| 6.1. | The interest rates policy, the usual interest rates accrued on deposit and credit accounts are specified by the governing bod ies of the Bank upon observing the effective legislation and depending on market conditions. | | |
| 7. | Conditions specified in these Terms and Conditions and in the Interest Rate Bulletin conditions may differ from conditions offered by the Bank for credit or deposit products. In these cases mandatory shall be applied conditions of the respective product. | | |
| 7.1. | By modification or termination of a particular product shall be appled conditions specified in the contract for the same product. | | |
| 8. | In cases when a certain operation consists of two or more activities, commissions and fees are collected separately. | | |
| 9. | Customers, who have no 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 requirement of BNB, upon requirement of governmental bodies, within the power of law, upon collecting and spending funds for medication outside Bulgaria after submitting of the respective documents | |
|-------|---|--|
| 11. | The Bank shall collect no fees and commissions from budget spending authorities. | |
| 12. | For operations and services in Bulgaria (certificates, references, correspondence, etc.) the commissions and fees in these Terms and conditions specified in foreign currency shall be collected in BGN reassessed at 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 reassessed at the Bank's officially announced exchange rates for the day of the operation. | |
| 14. | The Bank reserves the right to collect from its customers under the separate services and operations, besides the specified in these Terms and Conditions, interest rates, fees and commissions, additional costs as well, including those for postage, phone, telex, etc., that could arise in accordance with the customer's order and not specified in these Terms and Conditions. | |
| 15. | All costs regarding establishing, amending and extinguishing under submitted collateral in accordance with the order set by the law, are chargeable of 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 retains the right to reject rendering that service with no additional explanations for its motives. | |
| 17. | In cases when it is specified in the order that all fees and commissions and other costs are chargeable of the beneficiary but he/she refuses the payment, the Bank preserves the right to collect them from the ordering person. | |
| 18. | The Bank closes accounts ex officio in compliance with the provisions of Ordinance No 3 of BNB and these Terms and Conditions. | |
| 19. | The Bank does not charge commissions for placing cash on deposit, regardless the amount, at opening of a term deposit, donation accounts as well as at payment of monthly installments under a loan granted by the Bank to a legal entity. | |
| 19.1. | Provisions of it.19 of these Terms and Conditions shall not be in force, whenever a legal entity repays a loan in cash prior to the term set. Provisions of it.19 of these Terms and Conditions shall not be applied as well, whenever a revolving or an overdraft loan facility are repaid in cash. | |
| 20. | The Bank does not charge commission for cash withdrawal from a term deposit on its maturity date, and when drawing down a loan in cash by an individual. Commission for withdrawing cash (at bank front office) are not due for withdrawal of funds from the credit of the account on which it is provided (up to the amount of the loan). | |
| 20.1. | The Bank requires a request with prior notice for cash withdrawal from term deposits on a non-maturity date in accordance with section IV Cash Operations from these Terms and Conditions | |
| 22. | The size of fees and commissions for all services in these Terms and Conditions is without VAT included. VAT is additionally accrued for each operation in accordance with the Value Added Tax Act. The Bank specifies in these Terms and Conditions every service that is VAT laid. | |



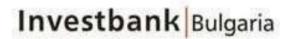


| 23. | For services not specified in these Terms and Conditions, the Bank collects fees and commissions at agreed upon prices by a separate order of the executive directors. If the service requires VAT payment, it is additionally paid by the customer. |
|-----|--|
| 24. | For complexe services, specific operations and other additional services the Bank preserves the right to collect fees and commissions upon agreement. |
| 25. | Deviations from those indicated in these Terms and Conditions for separate clients are allowed in accordance 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 maintenance and servicing of account are due per calendar month or for the part of the calendar month in which the account exists. |

II. Interests, value dates and terms for accepting and processing of payment orders

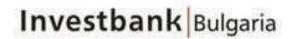
| 1. Interests in BGN | | | |
|---------------------|--|--|--|
| 1.1. | With a resolution of the Management Board the Bank determines the interest rates (regular, penal and surplus) in BGN to be applied on current, credit, savings and deposit accounts. | | |
| 1.2. | The basis for calculating the interest rate on funds extended in credit 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 attracted funds - 30/360 (30 days in the period/360). | | |
| 1.3. | The interest rate scales approved for any given period shall be placed at prominent places in the front desks of the Bank. | | |
| 1.4. | To loans extended in BGN shall be applied: - Fixed interest rates or - base interest rate of the Bulgarian National Bank (BNB) or EURIBOR, for the respective period, plus an agreed fixed surplus rate. | | |
| 1.5. | Upon change of the base interest rate of BNB or EURIBOR the Bank as from the date when the change came into effect according to the Methodology for fixing a reference interest rate, the bank shall amend the regular and penal interest rate, whereas the agreed surplus shall remain unchanged. | | |
| 1.6. | Upon re-negotiation of loan conditions (increase of the loan amount, extension of the repayment period) the Bank may increase the agreed surplus rate above the base interest rate and the respective EURIBOR. | | |
| 1.7. | The interest on current accounts in BGN shall be accrued annually in compliance with the approved interest scale and it is due onetime on December 31st of the current year or upon closing of the account. | | |
| 1.8. | The interest 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 on term deposits in BGN shall be accrued in compliance with the approved interest scale and it is due upon expiration, termination of the deposit or according to the specific conditions of the deposit product. | | |





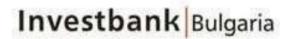
| 1.10. | The interest rate on savings accounts or the interest specified in the product's conditions shall be applied in case of pre-term termination of a term-deposit contract. |
|----------|---|
| 1.11. | Upon additional depositing of amounts into term deposit accounts, allowing additional depositing, interest rate for the term deposit shall be accrued on the additionally deposited amount from the date of the additional deposit, as the initial term of deposit remains. |
| 1.12. | For term deposits, allowing partial withdrawal, the Bank permits the withdrawal of the capitalized interest or of the maximum allowed part of the principal, according to the conditions of the certain bank products without terminating the deposit. |
| 2.Value | e dates for accounts in national currency |
| 2.1. | The value date shall be an interest day. |
| 2.2. | With respect to accounts in local currency this value date shall be the date of accounting. |
| 3. Inter | ests in foreign currency |
| 3.1. | By means of resolution of the Management Board the Bank determines interest rates (regular, penal and surplus) in EUR and USD payable on current, credit, savings and deposit accounts. |
| 3.2. | The basis for calculating the interest rate on funds extended in credit 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 attracted funds - 30/360 (30 days in the period/360). |
| 3.3. | The approved scales of interest rates for any given period shall be placed at prominent places in the front desks of the Bank. |
| 3.4. | Fixed interest or interest based on EURIBOR for the respective period plus agreed surplus interest rate shall be applied to loans extended in EUR. LIBOR for the respective period and currency plus agreed surplus interest rate shall be applied to loans extended in other foreign currencies with which the Bank works. The agreed interest rate shall be accrued on a monthly basis. |
| 3.5. | The interest on current accounts in foreign currency shall be accrued annually in compliance with the approved interest scale and it is due onetime on December 31st of the current year or upon closing of the account. |
| 3.6. | The interest on savings accounts in foreign currency shall be accrued in compliance with the approved interest scale and shall be due at the end of the calendar year or upon closing of the account. |
| 3.7. | The interest on term deposits in foreign currency shall be accrued in compliance with the approved interest scale and shall be accrued towards the end of the term, upon termination of the deposit, or according to the deposit's specific conditions. |
| 3.8. | The interest rate on savings accounts or the interest specified in the product's conditions shall be applied in case of pre-term termination of a term-deposit contract. |
| 3.9. | Upon additional depositing of amounts into term deposit accounts, allowing additional depositing, interest rate for the term deposit shall be accrued on the additionally deposited amount from the date of the additional deposit, as the initial term of deposit remains. |
| 3.10. | For term deposits, allowing partial withdrawal, the Bank permits the withdrawal of the capitalized interest or of the maximum allowed part of the principal, according to the conditions of the certain bank products without terminating the deposit. |
| | ue dates for accounts in foreign currency |
| 4.1. | Upon crediting of a client's foreign currency account with an incoming transfer, the value date shall be the date of receivin g the funds int o the account by the correspondent bank. |





| 4.2. | Upon debiting of a client's foreign currency account at the client's order for interbank transfer, the value date shall be the date of executing the payment. | |
|----------|---|--|
| 4.3. | The normal value date for execution of a currency transfer is SPOT - two working days after the date of receipt of the order at the Central Office of the Bank. It is certified with Entr. № in the Bank. The normal value date for SEPA transfers ordered electronically is the next business day after the date of receipt of the order at the Bank. | |
| 4.4. | In case of a bank transfer between two "Loro" accounts the value date of obligation and certification shall be the date on wh ich the order has been received by the Head Office of Investbank JSC. | |
| 4.5. | In case of a transfer ordered by a bank with a "Loro" account in favour of a client and provided the order has been received by Investbank J by 10:00 a.m. Bulgarian time - for the "Loro" account the value date of the obligation shall be the date of receipt of the order at the Head Office Investbank JSC. For the client and recipient of the amount the value date shall be one working day after the day of receipt of the order at Head Office of Investbank JSC. | |
| 4.6. | In case of transfer ordered from "Loro" bank account in favour of a Bank's client, the value date of debiting and crediting shall be the day of receiving the order in the Head Office of the Bank, applying the terms under it.5. | |
| 5. Terms | for accepting and processing of payment orders | |
| 5.1. | Payment orders will be accepted in the working hours with customers and orders via Internet banking 24 hours in a day. | |
| 5.2. | Payment orders for transfers in national currency. | |
| 5.2.1. | Payment orders will be accepted in the working hours and orders via Internet banking 24 hours in a day. Receiving of the payment orders of the Bank will be certified through its Reg.No, and this for Internet orders with receiving of second reference from the accounting system of the Bank | |
| 5.2.1.1. | All transfers of amounts equal to or exceeding BGN 100,000.00 will be executed through RINGS obligatory. | |
| 5.2.1.2. | | |
| 5.2.1.3. | The receiving of the payment orders for execution through RINGS in paper form in the Bank's Financial Center is certified with date and time, placed by an employee of the Financial Center on the order, upon receiving it, and the orders via the Internet banking with receiving a second reference from the Bank's accounting system. | |
| 5.2.1.4. | · · · · · · · · · · · · · · · · · · · | |
| 5.2.1.5. | Payment orders received in the Bank before 3.00 PM will be executed on the same working day with a value date - the date of this working day, but not later than 1 hour from the moment of their receiving. | |
| 5.2.1.6. | Payment orders received in the Bank after 3.00 PM will be treated for received on the next working day and will be executed with value date - the date of the next working day. | |
| 5.2.2. | Payment orders for transfers in national currency through BISERA. | |



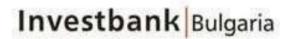


| 5.2.2.1. | Payment orders in BGN for execution through BISERA, received in the working hours with clients defined by Investbank JSC, will be processed during the working day, with a term of execution not later than the next working day. | | |
|----------|---|--|--|
| 5.3. | Payment orders for currency transfers | | |
| 5.3.1. | The receiving of the payment orders in paper form in the Bank's Financial Center is certified with date and time, placed by an employee of the Financial Center on the order, upon receiving it, and the orders via the Internet banking with receiving a second reference from the Bank's accounting system. | | |
| 5.3.2. | Payment orders for bank-to-bank currency transfers will be processed on the same working day when received in the Bank before 3.30 PM. Orders received after that hour will be processed on the next working day. | | |
| 5.3.3. | Payment orders received by the Bank for interbank foreign currency transfers by 15.30 shall be executed with a value date in accordance with item 4.3. For orders received after this hour, the spot value date is determined from the next business day. | | |
| 5.3.4. | Express transfers in EUR and USD will be executed with a value date - the day of receiving the order in the Bank, in case it is presented before 12.00 AM Bulgarian time, otherwise - with a value date the next working day. For any other currencies the term of execution of express transfers will have a value date - the next working day and will be executed by the Bank when it is possible. | | |
| 5.3.5. | Orders for interbank transfers from and into bank account will be accepted until 4.30 PM and will be executed with value date - the same working day. Orders received after that hour will be executed on and and with value date - the next working day. | | |
| 5.4. | Received currency transfers from other banks in favour of clients of the Bank will be processed on the same day when received before 4.40 PM /the hour registered on the SWIFT message/ and will be provided to the client with a value date according to it.4.1. The transfers received after 4.30 PM are processed on the next working day and will be provided to the client according to it. 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 receiving the Application for receiving in In vestbank JSC on the condition that the Application is received till 4 p.m. in the Financial Center of the Bank and the data from it match with the data of the transfer in the Unistream system. | | |

III. Opening, maintaining and closing accounts

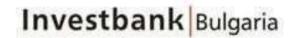
| 1. Opening, maintaining and closing accounts in BGN | | |
|---|--|----------------|
| 1.1. | Current accounts and termless deposits | |
| 1.1.1. | Opening of a current account / Current account Extra + and termless deposit | free of charge |
| 1.1.2 | Monthly commission for maintaining and servicing of current account / Current account Extra + with included electronic statement of account delivered via e-mail | |
| 1.1.2.1 | - with issued debit card) | BGN 2,49 |
| 1.1.2.2. | - without issued debit card | BGN 2,99 |





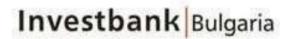
| 1.1.3. | Monthly commission for maintaining and servicing termless deposit | BGN 2.49 |
|-----------|---|--|
| 1.1.4. | One-time fee for closing of a current account and termless deposit | BGN 2.00* |
| 1.1.4.1 | One-time fee for closing of Current Account Extra + | BGN 15.00* |
| 1.2 | Special accounts (for lawyers, notaries and private enforcement agents, insurance a | agents within their professional and business activities) |
| 1.2.1. | One-time fee for opening | Subject to agreement |
| 1.2.2. | Monthly fee for maintaining and servicing | Subject to agreement |
| 1.2.2.1. | Monthly commission for maintaining and servicing a special current bank account / client account - opened to agreement for special/ client bank accounts under Art. 39 of the Law on the Legal Profession (framework agreement) | |
| 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 with the Bank | free of charge |
| 1.2.4.1. | Opening and maintaining cumulative account for treatment or education | free of charge |
| 1.2.4.2 | Closing cumulative account for treatment or education | free of charge |
| 1.3. | Deposit accounts for individuals | free of charge |
| 1.4. | Opening and servicing of ESCROW accounts /out of products/ | 1% of the incoming amount, min. BGN 100 * Minimum balance is not required **Monthly service fee is not collected |
| 1.4.1. | Opening and servicing of account for Loan "Invest Agro" | free of charge |
| | | |
| 1.5 | For closing accounts opened ex officio in connection with the servicing of TD of NRA | BGN 1 |
| 1.6. | Minimum balance | |
| 1.6.1 | Current accounts and termless deposits | BGN 5.00 |
| 1.6.2. | Cumulative account for treatment or education | No required |
| 2. Openir | ng, maintaining and closing accounts in foreign currency | |
| 2.1. | Current accounts and termless deposits | |
| 2.1.1. | Fee for opening | free of charge |





| | Monthly commission for maintaining and servicing of current account / Current acc | count Extra + with included electronic statement of account delivered via | |
|----------|---|--|--|
| 2.1.2. | e-mail | | |
| 2.1.2.1 | - with issued debit card | BGN 2.49 | |
| 2.1.2.2. | - without issued debit card | BGN 2.99 | |
| | | | |
| | Monthly commission for maintaining and servicing of current account / Current account Extra + without issued debit card | BGN 2.00 | |
| 2.1.3. | Monthly commission for maintaining and servicing termless deposit | BGN 2.49 | |
| 2.1.4. | One-time fee for closing | BGN 2.00* | |
| 2.1.4.1. | One-time fee for closing Current account Extra + | BGN 15.00* | |
| 2.2. | Special accounts (for lawyers, notaries and private enforcement agents, insurance | e agents within their professional and business activities) | |
| 2.2.1 | One-time fee for opening | Subject to agreement | |
| 2.2.2. | Monthly fee 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 with the Bank | free of charge | |
| 2.2.4.1 | Opening and maintaining cumulative account for treatment or education | free of charge | |
| 2.2.4.2 | Closing cumulative account for treatment or education | free of charge | |
| 2.3. | Deposits for individuals | free of charge | |
| 2.4. | Opening and servicing of ESCROW accounts /out of products/ | 1% of the incoming amount, min. BGN 100 * Minimum balance is not required **Monthly service fee is not collected | |
| 2.5. | Special current account Unistream | | |
| 2.5.1. | 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 account balance | EUR/USD 3.00 | |
| 2.5.4. | Available funds on the account can be withdrawn in cash or transferred to another account of the customer with Investbank. Not permitted is a transfer from that account to accounts in other banks with other holders. | | |
| 2.4. | Termless deposits for individuals | price payable for savings book only or savings | |
| 2.5. | Special current account UNISTREAM | | |
| 2.5.1. | Opening and closing | Free of charge | |
| | | | |





| 2.5.2. | Mainaining | Annual fee EUR/USD 6,00 – monthly deduction of EUR/USD 0,5 | |
|------------|--|--|--|
| 2.5.3. | Minimum balance | EUR/USD 3,00 | |
| 2.5.4. | The available funds on the account can be withdrawn on the cash-desk or they can be transferred on another account of the customer in Investbank JSC. Transfer from this account to accounts in other banks and with other holders is not allowed. | | |
| 2.6. | Minimum balance | | |
| 3. Periodi | cal notification | | |
| 3.1. | Periodical notification for current accounts | | |
| 3.1.1. | I OF THE DATIK TOF A DEFIDURED TO 12 HIGHLIS | BGN 4.00 per statement | |
| 3.1.2. | Printed monthly statements upon request by the account holder in financial center of the bank for a period exceeding 12 months | BGN 8.00 per statement | |
| 3.1.3 | SMS notification for final balance on current account | BGN 2 monthly + VAT | |
| 3.3.4 | SMS notification for balance on current account | BGN 2 monthly + VAT | |

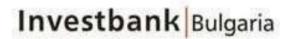
^{*} Non applicable upon closing accounts opened before more than 12 months since the date of closing.

Appendix: Interest Rates Bulletine of the Bank.

IV. Cash transactions

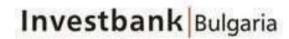
| 1. Cash t | 1. Cash transactions in BGN | | |
|-----------|---|---|--|
| 1.1. | Deposits of amounts in BGN | | |
| 1.1.1. | For amounts up to BGN 3,000 per day (from the Account Holder) - BGN 1 per transaction; For the part over BGN 3,000: - 0.20% min. BGN 3 per transaction, maximum BGN 300. | 0,20% | |
| 1.1.2. | For payment for account with the Bank initiated by third parties different from the Account holder (it is due by the depositor) | - BGN 3.00 * for amounts up to BGN 2,000 (daily) - 0.20% min. BGN 3 per transaction, maximum BGN 300 - for amounts over BGN 2,000.01 ** | |
| 1.1.2.1. | For installment into account of TD of NRA with the bank (insurance contributions and tax obligations of individual persons), including contributions made at an office of the Bank located in the premises of TD of NRA, in cases where the contributor is different from the taxable person. | | |





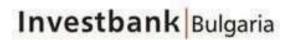
| 1.1.2.2. | For installment into account of TD of NRA with the bank (insurance contributions and tax obligations of individual person), deposited into office of the Bank located in TD of NRA sub-branch, in cases where the real contributor is the taxable person | free of charge |
|----------|--|---|
| 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 term deposits | free of charge |
| 1.1.5. | Payments of amounts for repayment of principals and interest accrued on credits, up to the principal and interest amount | free of charge |
| 1.1.6. | Payments of amounts for collateral on granted loans | free of charge |
| 1.1.7.1. | Upon exchange of coins for banknotes, and vice versa up to BGN 500 | 0,5%, min. BGN 1.00 |
| 1.1.7.2. | Upon exchange of coins for banknotes, and vice versa above BGN 500 | 1,5%, min. BGN 7.00 |
| 1.1.8. | Depositing of coins | 0,3%, min. BGN 1.00 |
| 1.1.9. | Depositing of banknotes not sorted in wads, face upwards unidirectionally | 0.2% + standard |
| 1.2. | Drawing amounts in BGN | |
| 1.2.1 | For withdrawing amounts up to BGN 2 000 | BGN 4.00 |
| 1.2.2 | For withdrawing amounts exceeding BGN 2 000 | 0,50%, min BGN 7.00 |
| 1.2.3 | For not requested amounts up to BGN 2 000 | BGN 4.00 |
| 1.2.4. | For not requested amounts exceeding BGN 2 000 | 0,60%, min BGN 10.00 |
| 1.2.5. | Requested but not withdrawn amounts | 0,60% on the amount |
| 1.2.4. | For early termination* of term deposit (*according to the product's conditions) | |
| 1.2.4.1. | For early termination* of term deposit and withdrawing the amount | BGN 5.00, plus fee under it. 1.2. additionally |
| 1.2.4.2. | For early termination of non-standard** deposit and withdrawing the amount (** with individual arrangements, out of the products) | 3,00%, but not more than BGN 3 000, plus fee under it. 1.2. |
| 1.2.4.3. | For early termination* of term deposit and opening of another deposit product in the Bank | free of charge |
| 1.2.5. | Withdrawing amounts of term deposits on maturity date | free of charge |
| 1.3. | Advance cash payment on POS-terminal with a card at Investbank's bank office | |
| 1.3.1. | with cards issued by Investbank JSC | free of charge |
| 1.3.2. | with bank cards issued by other Bulgarian banks | free of charge |





| 2.7. | Ordering of banknotes in single direction | 0.2%, max. BGN 500, added to the standard |
|----------------|---|---|
| 2.6. | Verification of authenticity of banknotes | BGN 1.00 per banknote (+VAT) |
| 2.5. | Withdrawing amounts of term deposits on maturity date | free of charge |
| 2.2.4.3. | For early termination* of term deposit and opening of another deposit product in the Bank | free of charge |
| 2.2.4.2. | For early termination of non-standard** deposit and withdrawing the amount (** with individual arrangements, out of the products) | 3,00%, but not more than 1 500 currency units, plus fee under it. 2.2. additionally |
| 2.2.4.1. | For early termination* of term deposit and withdrawing the amount | BGN 5,00, plus fee under 2.2. additionally |
| 2.2.4 | For early termination* of term deposit (*according to the product's conditions) | |
| 2.2.3. | Requested but not withdrawn amounts | 0,6% on the amount |
| 2.2.2. | For not stated withdrawn amounts over 1 000 currency units | 0,7%, min 5 currency units |
| 2.2.1.2. | Withdrawal of amounts over 1 000 currency units | 0,5%, min 3.5 currency units |
| 2.2.1.1. | Up to 1 000 currency units | 2 currency units |
| 2.2. | Withdrawal of sums in foreign currency | |
| 2.1.4. | Payments related to repayment of principals and interest accrued on credits up to principal and interest amount | free of charge |
| 2.1.3. | Depositing of amounts into term deposits | free of charge |
| 2.1.2. | For installment into a bank account with Investbank done by third parties which are different from the bank account holder / at expense of the depositor/ | **- 1,50 EUR* за суми до 1 000 EUR (дневно - 0,20% за суми над 1 000,01 EUR** |
| .1.1. | For amounts up to 1500 currency units per day (from the Account Holder) - 1 currency unit per transaction; For the part over 1,500 currency units - 0.20% min. per transaction, maximum 150 shaft. units. 0.2% for the excess over 5 000 units ** | 0,2% for the amount over 5 000 units ** |
| 2.1. 2.1.1. | Depositing amounts in foreign currency | |
| | ransactions in foreign currency | |
| 1.7. | Arranging denominations in the same direction | 0,2%, max. BGN 500, which is added to the regular one |
| l. 6 . | Withdrawal of nominal notes requested by the customer | 0,25%, plus fee under it. 1.2.1. additionally |
| 1.5. | Cash services by arrangement + VAT | |
| 1.4. | Verification of authenticity of banknotes | BGN 1.00 (plus VAT) per single banknote |
| 1.3.3. | With bank cards issued by other banks outside Bulgaria – maximum transaction value of BGN 6000 | 5% on the sum min. BGN 5.00 |





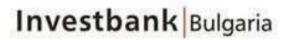
| 2.8. | Cash services | by arrangement + VAT |
|------|---|---|
| 2.9. | Withdrawal of nominal notes requested by the customer | 0,35%, plus fee under it. 2.2.1. additionally |

- 1. The limits for depositing and withdrawing amounts in BGN or another foreigh currency are **daily** and commissions shall be calculated on the total amount of the cash transactions for the day for all different accounts of the client in the same currency. By exceeding the daily limits the Bank shall collect due fees and commissions for the part **exceeding** the specified limit.
- 2.The Bank requires notice-request of 2 /TWO/ working days until 2:00 p.m. for withdrawing amounts over BGN 2000
- 3. The Bank requires notice-request of 3 /THREE/ working days until 2.00 p.m. for withdrawing amounts over BGN 1000 currency units
- 4. In case a notice under it, 2 or it, 3 is not submitted the Bank reserves its right to refuse to pay the requested amount in cash.
- 5. As a prior notice shall be considered only a request filed for withdrawals in the respective currency to be withdrawn in cash, regardless of the currency of the customer's account.
- 6. The respective conditions and commissions for cash transactions are also applied when cash amount is deposited/withdrawn on/from client account and at the same time a currency conversion is executed.
- 6.1. In case of purchase and sale of foreign currency from and to the Bank by exchange rate, which is different from the announced, no commission on cash transactions shall be collected.
- 7. The fee under it.1.1.2. and 2.1.2. s not applied for installments on accounts for opening deposits and additional depositing as well as all saving products of the Bank, on accounts servicing residential and consumer loans, as well as for paying installments on credit cards, as well as for installments on accounts for medical treatment or education.
- 8. Cash purchases and foreign exchange is executed under specified rates of exchange for cash transactions and the Bank does not charge additional fees and commissions for these operations.
 - * per instalment ** daily

V. Bank transfers

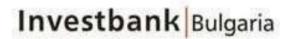
| 1. Bank transfers in BGN | | |
|--------------------------|--|----------------|
| 1.1. | For bank-to-bank transfers effected | BGN 5.00 |
| 1.1.1. | For bank-to-bank periodical transfer | BGN 2,00 |
| 1.2. | For interbank transfers effected | BGN 2.00 |
| 1.2.1 | For interbank bank transfer from account to account of one and the same customer /identified with PIN/ | free of charge |
| 1.2.2. | For interbank periodical transfer | BGN 0,60 |
| 1.3. | Direct debit | |
| 1.3.1. | Subscription / cancellation of the service (one-time) | BGN 1.00 |
| 1.3.2. | Processing of direct debit request / initiation, meeting, refusal / | |





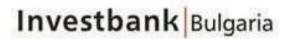
| 1.3.2.1. | Initiation | BGN 2.00 |
|--|---|---|
| 1.3.2.2. | Payment in the system of Investbank JSC BGN 2.00 | |
| 1.3.2.3. | Interbank payment | BGN 3.50 |
| 1.3.2.3. | Payment by RINGS | BGN 20 |
| 1.3.2.3. | For Direct debit request processing – Refusal | BGN 2.00 |
| 1.4. | For RINGS transfers | BGN 20 per transaction |
| 1.5. | For early termination* of term deposit (*according to the product's conditions) | |
| 1.5.1. | For early termination* of term deposit and withdrawing the amount | BGN 5,00, plus fee under it.1.1. |
| | | |
| 1.5.2. | For early termination of non-standard** deposit and withdrawing the amount (** with individual arrangements, out of the products) | 3,00%, but not more than BGN 3 000, plus fee under it.1.1. additionally |
| 1.5.3. | For early termination* of term deposit and opening of another deposit product in the Bank free of charge | |
| 2. Bank tr | ransfers in foreign currency | |
| 2.1. | For interbank currency transfers will be collected commissions from the Ordering | g customer: |
| 2.1.1. | For interbank transfer from account to account of one and the same customer /identified with PIN, PFN/ | free of charge |
| 2.1.2. | For interbank currency transfers in favor of Investbank' s client will be collected commissions: | |
| | For interbank currency transfers in favor of investbank's client will be collected | commissions: |
| 2.1.2.1. | By transfer ordered by electronic way | commissions: EUR 1,50 |
| 2.1.2.1. 2.1.2.2. | - | |
| | By transfer ordered by electronic way | EUR 1,50 |
| 2.1.2.2. | By transfer ordered by electronic way By transfer on hard copy | EUR 1,50 |
| 2.1.2.2. 2.2. | By transfer ordered by electronic way By transfer on hard copy Incoming transfers: | EUR 1,50 EUR 3,00 |
| 2.1.2.2. 2.2. 2.2.1. | By transfer ordered by electronic way By transfer on hard copy Incoming transfers: For incoming transfers of up to EUR 10 incl. | EUR 1,50 EUR 3,00 |
| 2.1.2.2. 2.2. 2.2.1. 2.2.2. | By transfer ordered by electronic way By transfer on hard copy Incoming transfers: For incoming transfers of up to EUR 10 incl. For incoming transfers above EUR 10.01 up to EUR 1000 incl | EUR 1,50 EUR 3,00 Free of charge |
| 2.1.2.2. 2.2. 2.2.1. 2.2.2. 2.2.2. | By transfer ordered by electronic way By transfer on hard copy Incoming transfers: For incoming transfers of up to EUR 10 incl. For incoming transfers above EUR 10.01 up to EUR 1000 incl From countries outside of European Economic Area (EEA) From countries part of European Eco Member States nomic Area (EEA) in | EUR 1,50 EUR 3,00 Free of charge EUR 7,50 |
| 2.1.2.2. 2.2. 2.2.1. 2.2.2. 2.2.2.1. 2.2.2.2. | By transfer ordered by electronic way By transfer on hard copy Incoming transfers: For incoming transfers of up to EUR 10 incl. For incoming transfers above EUR 10.01 up to EUR 1000 incl From countries outside of European Economic Area (EEA) From countries part of European Eco Member States nomic Area (EEA) in currencies other than Euro or the currencies of EEA | EUR 1,50 EUR 3,00 Free of charge EUR 7,50 EUR 7,50 |





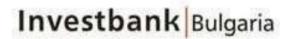
| 2.2.3.2. | From EEA States received in currencies other than Euro or the currencies of EEA Member States | 0,1%, міп. EUR 10, мах. EUR 200.00 |
|------------|--|--|
| 2.2.3.3. | From EEA States received in EUR or in currencies of the EEA Member States | Free of charge |
| 2.2.4. | Incoming Unistream transfers | Free of charge for Investbank's clients |
| 2.3. | Issued transfers: | |
| 2.3.1. | For issued credit transfers in EUR inside EEA or in currencies of the EEA MemberSt | ates |
| 2.3.1.1. | Transfer with value date Spot | |
| 2.3.1.1.1. | With value date Spot up to BGN 100,000 or the equivalent calculated as per BNB's fix rate for the currency on the respective day, ordered electronically | Not available |
| 2.3.1.1.2. | With value date Spot over BGN 100,000 or the equivalent calculated as per BNB's fix rate for the currency on the respective day, ordered electronically | Not available |
| 2.3.1.1.3. | With value date Spot up to BGN 100,000 or the equivalent calculated as per BNB's fix rates for the currency on the respective day, issued on hard copy | 2,55 EUR |
| 2.3.1.1.4. | With value date Spot over BGN 100,000 or the equivalent calculated as per BNB's fix rate for the currency on the respective day, issued on hard copy | 10,23 EUR |
| 2.3.1.2. | Transfer with value date – tomorrow (TOM) | |
| 2.3.1.2.1. | With value date TOM up to BGN 100,000 or the equivalent calculated as perBNB's fix rate for the currency on the respective day, ordered electronically | 0,77 EUR |
| 2.3.1.2.2. | With value date TOM over BGN 100,000 or the equivalent calculated as perBNB's fix rate for the currency on the respective day, ordered electronically | 7,16 EUR |
| 2.3.1.2.3. | With value date TOM up to BGN 100,000 or the equivalent calculated as perBNB's fix rate for the currency on the respective day, issued on hard copy | 2,55 EUR |
| 2.3.1.2.4. | With value date TOM over BGN 100,000 or the equivalent calculated as perBNB's fix rate for the currency on the respective day, issued on hard copy | 10,23 EUR |
| 2.3.1.3. | Transfers executed with SAME DAY value date regardless of the amount and method of ordering, excluding SEPA payments | 10,23 EUR |
| 2.3.2. | For issued credit transfers outside EEA or transfer in the EEA in currencies, other than EU | |
| 2.3.2.1. | , , , , , , , , , , , , , , , , , , , | EUR 20.00 + EUR 10.00 fee communication services |
| 2.3.2.2. | For issued transfers with value date Spot over EUR 1000: | |





| 2.3.2.2.1. | Ordered electronically | 0.15% min. EUR 15, max. EUR 200 + EUR 10.00 fee communication services | |
|--------------|--|---|--|
| 2.3.2.2.2. | ssued on hard copy | 0.16% min. EUR 20, max. EUR 250 + EUR 10.00 fee communication services | |
| 2.3.2.3. | For transfers executed with an express value date regardless of the way they are of | ordered will be collected commission as follows: | |
| 2.3.2.3.1 | Transfers executed with SAME DAY value date /with the consent of the Bank/ | 0.35% min. EUR 50, max. EUR 500 + EUR 10.00 fee communication services | |
| 2.3.2.3.2. | Transfer with value date TOM | | |
| 2.3.2.3.2.1. | Ordered electronically | 0,2% min. EUR 15, max. EUR 350 + EUR 10.00 fee for communication services | |
| 2.3.2.3.2.2. | Issued on hard copy | 0,3% min. EUR 30, max. EUR 400 + EUR 10.00 for communication services | |
| 2.3.3. | For issued transfers with 'OUR' charges, a commission is 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 sender pays the commissions of Unistream Bank and of the recipient's financial institution | | |
| 2.3.5. | For early termination* of term deposit (*according to the product's conditions) | | |
| 2.3.5.1 | For early termination* of term deposit and withdrawing the amount | BGN 5.00 plus fees under it. 2.3 | |
| 2.3.5.2. | (** with individual arrangements, out of the products) | fees under it.2.3. | |
| 2.3.5.3. | For early termination* of term deposit and opening of another deposit product in the Bank | free of charge | |
| 2.4. | Client's inquiries and disputes of transfers | EUR 10 | |
| 2.5. | For return of transfer | the respective fees for outgoing transfer | |
| 2.6. | For cancelling a transfer or amendment | EUR 30 | |
| 2.7. | An additional commission is accrued by ordering customer if a currency transfer for EU countries without presenting of beneficient's IBAN and BIC code | EUR 10 | |
| 3. Incoming | money transfers | | |
| 3.1. | Incoming money transders – no fee for the beneficiary in Investbank JSC | | |





- 1. For transfers with OUR /no costs for the beneficiary/ note, the commission shall be collected from the ordering customer in accordance with the Bank's Terms and Conditions. In case the fees for incoming transfers have not been paid by the ordering customer's account within two months from the value date of the transfer the Bank shall collect the due fees and commissions from the beneficiary's account. If the beneficiary close his/her account with the Bank before the expiration of the two-month period, the due fees and commissions on received transfers "OUR" shall be collected by the beneficiary at the time of closing the account. In case the transfer is directed to a client of another bank, the due fees and commissions shall be deducted from the amount of the transfer.
- 2. The Bank accepts the conditional payment orders as documentary letters of credit and processes them according the respective Chapter of these Terms and Conditions.
- 3. For processing documents, presented under L/C or documentary guarantee, but paid with free transfer, will be collected commissions applied to documentary guarantees according to the respective Chapter of these Terms and Conditions.
- 4. Interbank transfer means transfer done by customers whose acounts are with one and the same or with different branches of the Bank.
- 5. Transfers in EUR, ordered electronically, will be processed by the end of the next business day after the receipt of the payment order.
- 6. "SEPA credit transfer" is a transfer in EUR to countries in EEA with "SHA"-charges and with a value date different from the same working day.
- 7. For currency transfers with "OUR"-commissions /no costs for the beneficiary/, the commission shall be collected from the originator in accordance with the Bank's Terms and Conditions as well as commissions to third banks. The ordering party may not close its account with the Bank before the expiration of a two-month period from the value date of the ordered transfers.
- 8. The EEA (European Economic Area) includes EU Member States and countries member of the European Free Trade Association (EFTA) Iceland, Liechtenstein and Norway.
- 9. All transfers in EUR or in currencies of the EEA Member States (including SEPA transfers) are executed with charges SHA (shared).

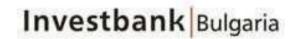
VI. Cheques

1. Cheques cpllecting and repurchasing will be performed upon preliminary agreement with the Bank.

VII. Lending operations

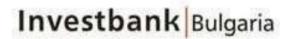
| 1. L | 1. Loans for individual clients | | |
|------|---------------------------------|---|--|
| 1.1 | | Consumer loans | |
| 1.1 | .1. | Risk assessment fee (not due for loans secured by cash and/ or government securities) | |





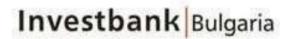
| 1.1.2. | Research fee: | | |
|----------|--|--|--|
| 1.1.2.1. | For loans to pensioners: | BGN 10 | |
| | | 1. For loans up to BGN 5 000 - BGN | 50.00, due from the loan amount. |
| | | | N 10 000 - BGN 75.00, due as follows: BGN 30 - upon submission of proval of the loan, it is optional for the second part to be paid from the |
| 1.1.2.2. | For loans to working clients: | 3. For loans from BGN 10 001 up to BGN 20,000 - BGN 150.00, due from the loan amount | |
| | | 4. For loans over BGN 20,000 - 1.00% of the approved loan amount, 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, minimum BGN 35, maximum BGN 200, due upon loan approval (it is optional to be paid from the loan amount) | | maximum BGN 200, due upon loan approval (it is optional to be |
| 1.1.3. | Fee for renegotiation of loan terms: | | |
| 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 over BGN 20,000 | | BGN 150 |
| 1.1.4. | Fee for early repayment of a consumer loan | | free of charge |
| 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. | 1.2.2. Research fee: 1. For loans up to BGN 1 000 (The fee is also due upon extension of the loan term - overdraft) | | |
| | | | BGN 25 |





| | More than BGN 1 000 (The fee is also due upon extension of the loan term - overdraft) | BGN 50 |
|---------|---|---|
| | For loans secured by a financial asset (The fee is due and extension of the loan - overdraft) | 0.2% of the loan amount, minimum BGN 35, maximum BGN 200, due upon loan approval (it is optional to be paid from the loan amount) |
| 1.2.3. | Fee for renegotiation of loan terms - overdraft | BGN 50 |
| 1.2.3.1 | Fee for renegotiation of loan terms - overdraft secured by a financial asset | BGN 20 |
| 1.2.4. | Fee for early repayment of an overdraft loan | free of charge |
| 1.2.5. | Credit card risk assessment fee | BGN 5 |
| 1.3. | Mortgage loans: | |
| 1.3.1. | Risk assessment fee | BGN 50 |
| 1.3.2. | Research fee (not due when refinancing a mortgage loan from another bank) | 0.30% of the amount of the approved loan, min. BGN 350.00 or the currency equivalent, payable by the client after approval and before utilization of loan amounts |
| 1.3.3. | Fee for early repayment of a mortgage loan for 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% on a prepaid 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% of the prepaid amount |
| 1.3.4. | When changing the terms of mortgage loans | 0.5% of the loan balance, min. BGN 50 |





| 1.3.5. | For mortgage loans used for the purchase of property within the EU, at the request of the client, the bank issues a certificate for the amount of the authorized loan: | Fee for issuing a certificate in Bulgarian - BGN 150; Fee for issuing a certificate in English - BGN 200; Fee for issuing a certificate for preliminary approval in Bulgarian or English (regardless of the language in which it is issued) - BGN 120. | | | | | |
|-------------|--|--|--|--|--|--|--|
| 11.5.2. | In case of change of the terms on loans secured by a mortgage | 0.5% of the loan balance, min. BGN 50 | | | | | |
| 1.4. | Loan commitment fee | negotiable | | | | | |
| 2. Legal se | ervices | | | | | | |
| 2.1. | Preparation of application for a legal mortgage | | BGN 100 +VAT | | | | |
| 2.2. | Preparation of notary act for a mortgage by bank's lawyer | | BGN 250 +VAT | | | | |
| 2.3. | Preparation of application for invalidating a mortgage | | BGN 50 for 1 object + 2,00 BGN for each next +VAT | | | | |
| 2.4. | Preparation of application for entry of a pledge | | BGN 30 +VAT | | | | |
| 2.5. | Preparation of application for invalidating a pledge | | BGN 30 +VAT | | | | |

- 1. Fees for examination and providing an opinion will be collected in their currency equivalent depending on the currency of the loan.
- 2. By reducing the end term of repayment, change in the amount or the number of payments under the repayment plan (or combination thereof) that are necessary only in result of partial prepayment, no fee for changing parameters of the loan shall be due (commission for renegotiation) under it.1.5.
- 3. The fee shall not be subject to refunding in the event of pre-term repayment of the loan.
- 4. The commission is due only in case a legal service is delivered from a lawyer of the Bank.
- 5. For "Evaluation of collateral" under credit transactions the Bank uses approved by the Board foreign companies, including their terms and conditions.
- 6. Any and all state fees shall be at the client's expense.
- 7. Upon accepting a pledge on a movable properties, the funds for storaging of the pledge shall be paid from the customer.
- 8. For drawing down or repayment of a credit in a currency other than the advanced one, the Bank shall apply an arbitrage at the "buying"/ "selling" exchange rate of Investbank JSC on the date of transaction.
- 9. For loan transactions under respective loan product of Investbank JSC the fees and commissions approved by a decision of the Management Board of the Bank in the respective loan product are valid.
- 10. For issued / received bank guarantees to individuals, the Bank applies Section X. "Guarantee transactions" of the Tariff of legal entities.
- 11. For issued / received letters of credit to individuals, the Bank applies Section VIII. "Letters of Credit" of the Tariff of 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 | | | | |
|---|---|----------------|--|----------------|-----------------------------------|
| | Issuing Fees | Maestro | Debit MasterCard PayPass in BGN/EUR/USD | V PAY | VISA Electron in BGN/EUR/USD |
| 1 | Opening a main debit card | BGN 1.50 | BGN 1.50 | BGN 1.50 | BGN 1.50 |
| 2 | Express issuance within 3 working days* | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |
| 3 | Issuance of additional card on a card account | BGN 3.00 | BGN 3.00 | BGN 3.00 | BGN 3.00 |
| 4 | Renewal of a card due to expired term | Free of charge | Free of charge | Free of charge | Free of charge |
| 5 | Renewal due to forgotten PIN code, loss, theft, damage, etc. Prior to the card expiration term | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |
| 6 | Minimum balance on a card account (the amount of the minimum balance depends on the number of cards to the account) | BGN 5.00 | BGN 5.00/EUR 5.00/ USD 5.00 | BGN 5.00 | BGN 5.00 / 5.00 EUR / 5.00 USD |
| 7 | Monthly fee for maintaining an additional card | Free of charge | Free of charge | Free of charge | Free of charge |

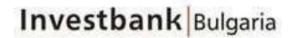
^{*} Additionally to the fee under it.1



| | Transaction Fees | Maestro | Debit MasterCard PayPass in BGN/EUR/USD | V PAY | VISA Electron in BGN/EUR/USD |
|-------|--|--------------------------|---|--------------------------|---|
| 1 | Cash withdrawal at ATM | | | | |
| 1.1 | Cash withdrawal at ATM terminal owned by the Bank | BGN 0.30 | BGN 0.30 | BGN 0.30 | BGN 0.30 |
| 1.2 | Cash withdrawal at ATM owned by another bank in Bulgaria | BGN 1.25 | BGN 1.25 | BGN 1.25 | BGN 1.25 |
| 1.3 | Cash withdrawal at ATM abroad, outside EEA | 2 EUR + 1% of the amount | 2 EUR + 1% of the amount *; 3 EUR + 1% of the amount** | 1 EUR + 1% of the amount | 2 EUR + 1% ot of the amount*; 3 EUR + 1% of the amount** |
| 1.3.1 | Cash withdrawal at ATM abroad, in EEA | BGN 1.25 | BGN 1.25 | BGN 1.25 | BGN 1.25 |
| 2 | Cash withdrawal at POS terminal | | | | |

| 2.1 | Cash withdrawal at POS terminal owned by the Bank | BGN 1.00 + 0.5% of the amount | BGN 1.00 + 0.5% of the amount | BGN 1.00 + 0.5% of the amount | BGN 1.00 + 0.5% of the amount |
|-----|---|----------------------------------|----------------------------------|----------------------------------|-------------------------------|
| 2.2 | Cash withdrawal at POS owned by another bank in Bulgaria | BGN 5.00 +1% of the amount | BGN 5.00 +1% of the amount | BGN 5.00 +1% of the amount | BGN 5.00 +1,5% of the amount |
| 2.3 | Cash withdrawal at POS abroad | 5 BGN + 1,5% of the amount | 5 BGN+ 1,5% of the amount | 5 BGN + 1,5% of the amount | 5 BGN + 1,5% of the amount |
| 3 | Payments of goods and services at POS | | | | |
| 3.1 | trough terminal owned by the Bank | free of charge | free of charge | free of charge | free of charge |
| 3.2 | trough terminal owned by another bank in Bulgaria | BGN 0.20 | BGN 0.20 | BGN 0.20 | BGN 0.20 |
| 3.3 | trough terminal abroad | BGN 0.20 | BGN 0.20 | BGN 0.20 | 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 (for additional information – www.epay.bg/Тарифа) | BGN 0.20 | free of charge | BGN 0.20 | BGN 0.20 |



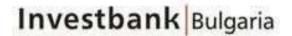


| 4 | References | | | | |
|-----|---|----------|----------|----------|----------|
| 4.1 | PIN change | BGN 0.20 | BGN 0.20 | BGN 0.20 | BGN 0.20 |
| 4.2 | Reference at ATM for the last five transactions | BGN 0.25 | BGN 0.25 | BGN 0.25 | BGN 0.25 |
| 4.3 | Card account balance/ Registration for a 3D Card Protection service | BGN 0.25 | BGN 0.25 | BGN 0.25 | BGN 0.25 |
| 4.4 | Transfer of funds between accounts with Investbank via ATM | BGN 0.20 | n.a. | n.a. | n.a. |

1. With regard to it.1.3.: *The fee is applied for Debit Master Card PayPass and VISA Electron in BGN; ** The fee is applied for Debit Master Card PayPass and VISA Electron in EUR/USD.

| | Additional operations | Maestro | Debit | V PAY | VISA Electron in BGN/EUR/USD |
|---|--|----------------|---|----------------|---------------------------------|
| | | | MasterCard PayPass in BGN/EUR/USD | | |
| 1 | Delivery of a monthly statement for debit card transactions at the Bank or on a specified e-mail address | free of charge | free of charge | free of charge | free of charge |
| 2 | Delivery of a monthly statement to the card holder at a specified postal address | BGN 1.00 | BGN 1.00 | BGN 1.00 | BGN 1.00 |
| 3 | New PIN code generating | n.a. | BGN 3.00 | BGN 3.00 | BGN 3.00 |
| 4 | Change of the daily and weekly limits on card account – one time | BGN 2.00 | BGN 2.00 | BGN 2.00 | BGN 2.00 |
| 5 | Change of the daily and weekly limits on card account | BGN 1.00 | BGN 1.00 | BGN 1.00 | BGN 1.00 |
| 6 | Fee for Blocking/Unblocking of an account | BGN 5 | BGN 5 | BGN 5 | BGN 5 |
| 7 | Cash withdrawal at a bank office without using a card (the fee related to p. 6 shell not be deducted) | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |
| 8 | Receiving a bank card at a branch different of the issuer | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |
| 9 | Unjustified disputed transaction | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |



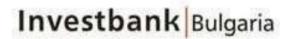


| 10 | Providing photo material from ATM to cardholders of the Bank | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |
|----|--|-----------------------------|--------------------------------|--------------------------------|--------------------------------|
| 11 | Rejected authorization on transaction for withdrawal at ATM | n.a. | n.a. | 0.50 | 0.50 |
| 12 | Opening an arbitrage procedure for disputed transaction abroad | EUR 270 | EUR 270 | EUR 270 | EUR 270 |
| 13 | Administrative fee by the arbitrage committee for examination of the case of disputed transaction abroad | EUR 270 | EUR 270 | EUR 270 | EUR 270 |
| 14 | Blocking/Activation of a user profile for the 3D Protection | free of charge | free of charge | free of charge | free of charge |
| 15 | SMS-notification for transactions | BGN 2.00 /monthly/ + VAT | BGN 2.00 /monthly/ + VAT | BGN 2.00 /monthly/ + VAT | BGN 2.00 /monthly/ + VAT |
| 16 | Receiving amounts on client's bank card via a POS terminal from a merchant (credit refund) | 1% of the amount | 1% of the amount | 1% of the amount | 1% of the amount |

- 1. The fee under it.6. of, Additional operations" shall be applied one time in the indicated amount and by execution of noncash transfer from a card account in front office of the Bank, with a debit card of the respective type in authorization mode "OFFLine". In addition, the respective charges according to Section V. "Bank Transfers" are due.
- 2. The fee under it.7. of "Additional operations "shall be applied regardless of authorization mode "OFFLine" / "ONLine" of debit card from the respective type.
- 3. The fee under it.18. of Additional operations shall be applied on account level, regardless of the number of the cards to the account.

| | Transaction limits | | Maestro | | | Debit MasterCard PayPass | | | V PAY | | | VISA Electron | | |
|-------|--------------------------------------|----------|----------------|---------------------|-------|--------------------------|---|-------|----------|----------------|------------------------|---------------|----------------|------------------------|
| | | Purchase | Cash at ATM | At POS in a Bank | Total | Purchase | Cash at ATM and at POS in a Bank | Total | Purchase | Cash at ATM | At POS in a Bank | Purchase | Cash at ATM | At POS in a Bank |
| 1.1 | Maximum transaction in Bulgaria | 9000 | 400 | 9000 | | 3000 | 2000 | | 3000 | 2000 | | 3000 | 2000 | |
| 1.1.1 | Maximum transaction outside Bulgaria | 3000 | 1000 | 1000 | | 3000 | 1000 | | 3000 | 1000 | | 3000 | 1000 | |
| 1.1.2 | 24-hour limit within Bulgaria | 9000 | 400 | 9000 | | 3000 | 2000 | 3000 | 3000 | 2000 | 3000 | 3000 | 2000 | 3000 |
| 1.1.3 | 24-hour limit outside Bulgaria | 6000 | 1000 | 3000 | 6000 | 6000 | 1000 | 6000 | 6000 | 1000 | 6000 | 6000 | 1000 | 6000 |
| 1.1.4 | Total limit for 24 hours | | 600 | 00 | | | 7000 | | 7000 | | | | 7000 | |
| 1.2 | Number of transactions for 24 hours | | 20 | | | | 20 | | 20 | | | 20 | | |
| 1.2.1 | 7-days limit within Bulgaria | 9000 | 2800 | 9000 | 9000 | 6000 | 10000 | 10000 | 6000 | 10000 | 10000 | 6000 | 10000 | 10000 |





| 1.2.2 | 7-days limit outside Bulgaria | 9000 | 7000 | 7000 | 10000 | 9000 | 7000 | 10000 | 9000 | 7000 | 10000 | 9000 | 7000 | 10000 |
|-------|-----------------------------------|-------|------|------|-------|-------|------|-------|-------|------|-------|-------|------|-------|
| 1.2.3 | Total 7-days limit | 10000 | | | | 10000 | | | 10000 | | | 10000 | | |
| 1.2.4 | Number of transactions for 7 days | | 80 |) | | | 80 | | | 80 | | | 80 | |

| Tariff for the Mobi - b e-service for debit and credit cards | | | | | | | | | |
|--|----------------|--|--|--|--|--|--|--|--|
| 1. Reference / balance | BGN 0.05 | | | | | | | | |
| 2. Reference for the last five transactions | BGN 0.05 | | | | | | | | |
| 3. Transfer of amounts between accounts through Mobi - b with debit cards | BGN 0.20 | | | | | | | | |
| 4. Transfer of amounts between accounts through Mobi - b with credit cards | BGN 0.50 | | | | | | | | |
| 5. POS/Virtual POS transactions through Mobi - b with debit cards | BGN 0.30 | | | | | | | | |
| 6. POS/Virtual POS transactions through Mobi - b with credit cards | free of charge | | | | | | | | |

| Credit cards | | | | | | |
|--------------|--|--|--|--|-----------|--|
| Issuing fees | | | | | VISA Gold | |

| | | MasterCard Standard | MasterCard Business** | MasterCard Gold | VISA Classic | VISA Busines | S** | | VISA FreeCard |
|---|--|------------------------|--------------------------|--------------------|-------------------|----------------|--------|---------|------------------|
| 1 | Issuance of a main or an additional card | free of charge | free of charge | free of charge | free of charge | free of charge | | free of | free of charge |
| 2 | Express issuance within 3 working days | EUR 20 | EUR 20 | EUR 20 | EUR 20 | EUR 20 | EUI | R 20 | EUR 20 |
| 3 | Renewal due to expired term | free of charge | free of charge | free of charge | free of charge | free of charge | free o | | free of charge |
| 4 | Renewal due to forgotten PIN code, loss, theft, damage, etc. Prior to the card expiration term | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUI | R 10 | EUR 10 |



| | | | | | OF FLID | EO ELID | 400 EUD | ELID 40 |
|-------|---|---------------------------------------|---|-----------------------------------|----------------------------------|---|---|-------------------------------|
| 5 | Minimum balance on a card account | 35 EUR 50 USD 70 BGN | 50 EUR 75 USD 100 BGN | 100 EUR 125 USD 200 BGN | 35 EUR 50 USD 70 BGN | 50 EUR 75 USD 100 BGN | 100 EUR 125 USD 200 BGN | EUR 10 USD 15 BGN 20 |
| 6 | Monthly fee for maintaining a main card | EUR 2 | EUR 3.50 | EUR 4.50 | EUR 2 | EUR 3.50 | EUR 4.50 | EUR 3 USD 4 BGN 6 |
| 7 | Monthly fee for maintaining an additional card | EUR 1 | EUR 1,5 | EUR 2,25 | EUR 1 | EUR 1,5 | EUR 2,25 | EUR 1,5 USD 2 BGN 3 |
| 8 | Replacement of a card as emergency case abroad | EUR 20 + courier fee | EUR 20 + courier fee | 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 Business** | MasterCard Gold | VISA Classic | VISA Business** | VISA Gold | VISA FreeCard |
| 1 | Transaction fees Cash withdrawal at ATM | | | | VISA Classic | | VISA Gold | VISA FreeCard |
| 1 1.1 | | | Business** | | VISA Classic EUR 2.00 +2% | | | VISA FreeCard EUR 2.00 +2% |
| | Cash withdrawal at ATM Cash withdrawal at ATM terminal | Standard | Business** EUR 2.00 +2% | Gold | | Business** | EUR 2.00 +2% | |
| 1.1 | Cash withdrawal at ATM Cash withdrawal at ATM terminal owned by the Bank through terminal owned by another | Standard EUR 2.00 +2% | Business** EUR 2.00 +2% | Gold EUR 2.00 +2% | EUR 2.00 +2% EUR 3.50 + | Business** EUR 2.00 +2% | EUR 2.00 +2% EUR 3.50 + 3% | EUR 2.00 +2% EUR 3.50 + 3% |
| 1.1 | Cash withdrawal at ATM Cash withdrawal at ATM terminal owned by the Bank through terminal owned by another bank in Bulgaria | Standard EUR 2.00 +2% EUR 3.50 + 3% | Business** EUR 2.00 +2% EUR 3.50 + 3% EUR 3.5+ | Gold EUR 2.00 +2% EUR 3.50 + 3% | EUR 2.00 +2% EUR 3.50 + 3% EUR | Business** EUR 2.00 +2% EUR 3.50 + 3% | EUR 2.00 +2% EUR 3.50 + 3% EUR 3.5+ | EUR 2.00 +2% |

| 2 | Cash withdrawal at POS | | | | | | | |
|-----|---|--------------|-----------------|-----------------|--------------------|--------------|-----------------|-----------------|
| 2.1 | Cash withdrawal at POS terminal owned by the Bank | EUR 3.00 +2% | EUR 3.00 +2% | EUR 3.00 +2% | EUR 3.00 +2% | EUR 3.00 +2% | EUR 3.00 +2% | EUR 3.00 +2% |
| 2.2 | trough terminal owned by another bank in Bulgaria | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% |



| 2.3 | trough terminal abroad | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | EUR 5 + 2.5% | | | |
|-----|---|------------------------|------------------------|--------------------|-------------------|-----------------|-------------------|-------------------|----------|----------|----------|
| 3 | Payment of goods and services at POS | | | | | | | | | | |
| 3.1 | at POS terminal owned by the Bank | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | | | |
| 3.2 | trough terminal owned by another bank in Bulgaria | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | | | |
| 3.3 | trough terminal abroad | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | | | |
| 3.4 | Payment of utility bills using the Time is money service* *payments are executed via ePay.bg system and additional fees are due (for additional information – www.epay.bg/Тарифа) | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | | | |
| 4 | References | | | | | | | | 1 | | |
| 4.1 | PIN change | BGN 0.20 | BGN 0.20 | 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 | BGN 0.40 | BGN 0.40 | | | |
| 4.3 | Card account balance / Registration for 3D Card Protection service. | BGN 0.40 | BGN 0.40 | BGN 0.40 | BGN 0.40 | BGN 0.40 | BGN 0.40 | BGN 0.40 | | | |
| | Additional operations | MasterCard Standard | MasterCard Business | MasterCard Gold | VISA Classic | VISA Business | VISA Gold | VISA FreeCard | | | |
| 1 | Delivery of a monthly statement for transactions at the Bank or on a specified e-mail address | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | | | |
| 2 | Delivery of a monthly statement to the card holder at a specified postal address | BGN 1.00 | BGN 1.00 | 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 | BGN 0.15 | BGN 0.15 |



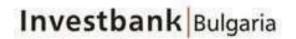
| 4 | New PIN code generating | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 |
|----|--|------------------|------------------|---------------------|------------------|---------------------|------------------|------------------|
| 5 | Change of the daily and weekly limits on card account – permanent | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 |
| 6 | Fee for Blocking/Unblocking | EUR 5 | EUR 5 | EUR 5 | EUR 5 | EUR 5 | EUR 5 | EUR 5 |
| 7 | Receiving a bank card at a branch different of the issuer | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 | EUR 10 |
| 8 | Closing a card/current account | BGN 3.00 | BGN 3.00 | 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 | EUR 20 | EUR 20 |
| 10 | Providing photo material from ATM to Investbank's cardholders | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 | BGN 5.00 |
| 11 | Receiving amounts on a client's bank card via a POS terminal from merchant (credit refund) | 2% of the amount | 2% of the amount | 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 | n.a. | n.a. | n.a. | BGN 0.50 | BGN 0.50 | BGN 0.50 | BGN 0.50 |
| 13 | Opening an arbitrage procedure for disputed transaction abroad | EUR 270 | EUR 270 | EUR 270 | EUR 270 | | EUR 270 | EUR 270 |
| 14 | Administrative fee by the arbitrage committee for examination of the case of disputed transaction abroad | EUR 270 | EUR 270 | EUR 270 | EUR 270 | EUR 270 | EUR 270 | EUR 270 |

| 15 | Registration for the service 3D Card Protection | | Fees a | e applied under | it4.3: Card acc | ount balance / I | Registration for | a 3D Cai | rd Protection s | ervice | | | | | |
|----|--|-----------------------|--|-----------------|-----------------|------------------|------------------|----------|-----------------|--------|------|--|--|--|--|
| 16 | Generating a new temporary Secret Code for the 3D Protection Service | | Fees are applied under it4.3: Card account balance / Registration for a 3D Card Protection service | | | | | | | | | | | | |
| 17 | Blocking/Activation of a user profile for the 3D Protection | free of charge | of charge free of charge | | | | | | | | | | | | |
| 18 | SMS –notification for transactions | BGN 2 monthly +VAT | N 2 monthly BGN 2 | | | | | | | | | | | | |
| | | | +VAT | +VAT | | | | +VAT | +VAT | +VAT | +VAT | | | | |
| 19 | Changing daily and weekly limits on a card – one-time | BGN 2 | | | | | | | | | | | | | |



| 20 | Fee for exceeding the credit limit | BGN 20 | n/a | BGN 20 | BGN 20 | n/a | BGN 20 | BGN 20 |
|----|--|---|---|---|---|---|---|--|
| In | terest rates - depending on the provided collateral | MasterCard Standard | MasterCard Business | MasterCard Gold | VISA Classic | VISA Business | VISA Gold | VISA FreeCard |
| 1 | Promissory Note (Interest rate for a regular debt + interest rate for overdue debt) | 15% per annum + 5% | 15% per annum + 5% | 15% per annum + 5% | 15% per annum + 5% | 15% per annum + 5% | 15% per annum + 5% | For freelance clients: 1% for "cash" 15% for "purchase" + 5% markup For all other customers: 17.5% per year + 5% |
| 2 | Financial asset (Interest rate for a regular debt + interest rate for overdue debt) | 9.5 % per annum + 10% | 9.5 % per annum + 10% | 9.5 % per annum + 10% | 9.5 % per annum + 10% | 9.5 % per annum + 10% | 9.5 % per annum + 10% | 9.5 % per annum + 10% |
| 3 | Pledge of future receivables on a labor agreement (Interest rate for a regular debt + interest rate for overdue debt) Note: * Interest Rate for a loan amount up to BGN 5,000 (or the equivalent in foreign currency) ** Interest Rate for a loan amount above BGN 5,000. (or the equivalent in foreign currency); | *15 % per annum + 5% **15 % per annum + 5% | *15 % per annum + 5% **15 % per annum + 5% | *15 % per annum + 5% **15 % per annum + 5% | *15 % per annu m + 5% **15 % per annu m + 5% | *15 *15 % per annum + 5% **15 % per annum + 5% | *15 % per annum + 5% **15 % per annum + 5% | *15 % per annum + 5% **15 % годишно + 5% |





| | rest rates on Credit Cards - depending on the provided ateral issued after 01.04.2018 | MasterCard Standard | MasterCard Gold | VISA Classic | VISA Gold | VISA FreeCard |
|---|--|---|---|---|---|--|
| 1 | Promissory note (Interest rate for regular debt + penalty of 10% for overdue debt) | 15% at POS at merchant 15% for cash withdrawals per year | 15% at POS at merchant 15% for cash withdrawals per year | 15% at POS at merchant 15% for cash withdrawals per year | 15% at POS at merchant 15% for cash withdrawals per year | For freelance customers: 15% per POS at merchant 15% for cash withdrawals For all other customers: 15% at POS at merchant 15% for cash withdrawals per year |
| 2 | Financial asset (Interest rate for regular debt + penalty of 10% for overdue debt) | 10% per POS at merchant 15% for cash withdrawals per year | 10% per POS at merchant 15% for cash withdrawals per year | 10% per POS at merchant 15% for cash withdrawals per year | 10% per POS at merchant 15% for cash withdrawals per year | 10% per POS at merchant 15% for cash withdrawals per year |



| 3 | Pledge on future receivables under an employment contract (Interest rate for regular debt + penalty of 10% for overdue debt) | 15% per POS at merchant 15% for cash withdrawals per year | 15% per POS at merchant 15% for cash withdrawals per year | 15% per POS at merchant 15% for cash withdrawals per year | 15% per POS at merchant 15% for cash withdrawals per year | 15% per POS at merchant 15% for cash withdrawals per year |
|---|--|---|---|---|---|---|
|---|--|---|---|---|---|---|

- 1. No management commission and commitment commission is due for overdraft loans on credit cards.
- 2. For establishing a pledge, deletion, renewal, registration and other changes in the collaterals the expenses are due by the borrower (cardholder).
- 3. The fee under it.6 Additional operations is applied one-time in the indicated amount and upon executing non-cash transfer from card account to a Bank's office, with credit card with own funds from the respective type in the Off-line authorization mode. In addition, the respective fees under Section V. Bank transfers are due. 4. The fee under it. 18. of "Additional operations" shall be applied at the account level, regardless of the number of cards to the account.

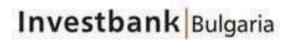
| | Transaction limits MASTERCARD | | STERCARD MasterCard Standard MasterCard Business | | | | Mast | erCard | Gold | MasterCard Platinum | | | MasterCard TravelCard | | | MasterCard Family Стандартна | | | |
|-------|--------------------------------------|----------|--|-------|----------|-------|-------|----------|-------|---------------------|----------|-------|--------------------------|----------|-------|---------------------------------|----------|-------|--------|
| | | Purchase | Cash | Total | Purchase | Cash | Total | Purchase | Cash | Total | Purchase | Cash | Total | Purchase | Cash | Total | Purchase | Cash | Total |
| 1.1 | Maximum transaction in Bulgaria | 2 000 | 1 000 | | 2 000 | 1 000 | | 6 000 | 3 000 | | 6 000 | 3 000 | | 2 000 | 1 000 | | 6 000 | 3 000 | 9 000 |
| 1.1.1 | Maximum transaction outside Bulgaria | 2 000 | 1 000 | | 2 000 | 1 000 | | 6 000 | 3 000 | | 6 000 | 3 000 | | 2 000 | 1 000 | | 6 000 | 3 000 | 9 000 |
| 1.1.2 | 24-hour limit within Bulgaria | 3 000 | 2 000 | 4 000 | 3 000 | 2 000 | 4 000 | 6 000 | 4 000 | 10 000 | 8 000 | 4 000 | 12 000 | 3 000 | 2 000 | 4 000 | 6 000 | 4 000 | 10 000 |
| 1.1.3 | 24-hour limit outside Bulgaria | 3 000 | 2 000 | 4 000 | 3 000 | 2 000 | 4 000 | 6 000 | 4 000 | 10 000 | 8 000 | 4 000 | 12 000 | 3 000 | 2 000 | 4 000 | 6 000 | 4 000 | 10 000 |



| 1.1.4 | Total limit for 24 hours | 3 000 | 2 000 | 4 000 | 3 000 | 2 000 | 4 000 | 10 000 | 5 000 | 10 000 | 14 000 | 7 000 | 12 000 | 3 000 | 2 000 | 4 000 | 10 000 | 5 000 | 10 000 | |
|-------|-------------------------------------|-------|-------|-------|-------|-------|-------|--------|-------|--------|--------|-------|--------|-------|-------|-------|--------|-------|--------|--|
| 1.2 | Number of transactions for 24 hours | | 40 | | | 40 | | | 40 | | | 40 | | | 40 | | | 40 | | |
| 1.2.1 | 7-days limit within Bulgaria | 4 000 | 3 000 | 5 000 | 4 000 | 3 000 | 5 000 | 10 000 | 7 000 | 10 000 | 12 000 | 8 000 | 12 000 | 4 000 | 3 000 | 5 000 | 10 000 | 7 000 | 10 000 | |
| 1.2.2 | 7-days limit outside Bulgaria | 4 000 | 3 000 | 5 000 | 4 000 | 3 000 | 5 000 | 10 000 | 7 000 | 10 000 | 12 000 | 8 000 | 12 000 | 4 000 | 3 000 | 5 000 | 10 000 | 7 000 | 10 000 | |
| 1.2.3 | Total 7-days limit | 4 000 | 3 000 | 5 000 | 4 000 | 3 000 | 5 000 | 10 000 | 8 000 | 10 000 | 16 000 | 9 000 | 16 000 | 4 000 | 3 000 | 5 000 | 10 000 | 8 000 | 10 000 | |
| 1.2.4 | Number of transactions for 7 days | | 80 | | 80 | | | 80 | | | 80 | | | 80 | | | 80 | | | |

| | Transaction limits VISA | VISA Classic | | | VISA Business | | VISA Gold | | | VISA FreeCard | | | |
|-------|---|--------------|-------|-------|---------------|-------|-----------|----------|-------|---------------|----------|-------|-------|
| | | Purchase | Cash | Total | Purchase | Cash | Total | Purchase | Cash | Total | Purchase | Cash | Total |
| 1.1 | Maximum transaction in Bulgaria | 2 000 | 1 000 | | 3 000 | 2 000 | | 6 000 | 3 000 | | 2 000 | 1 000 | |
| 1.1.1 | Maximum transaction outside Bulgaria | 4 000 | 1 000 | | 5 000 | 2 000 | | 6 000 | 3 000 | | 4 000 | 1 000 | |
| 1.1.2 | 24-hour limit within Bulgaria | 4 000 | 2 000 | 6 000 | 4 000 | 3 000 | 7 000 | 7 000 | 4 000 | 10 000 | 4 000 | 2 000 | 6 000 |
| 1.1.3 | 24-hour limit outside Bulgaria | 5 000 | 2 500 | 7 000 | 5 000 | 4 000 | 8 000 | 8 000 | 4 000 | 12 000 | 5 000 | 2 500 | 7 000 |
| 1.1.4 | Total limit for 24 hours | 5 000 | 2 500 | 7 000 | 5 000 | 4 000 | 8 000 | 8 000 | 4 000 | 12 000 | 5 000 | 2 500 | 7 000 |
| 1.2 | Number of transactions for 24 hours | | 40 | | | 40 | | | 40 | | | 40 | |
| 1.2.1 | 7-days limit within Bulgaria | 6 000 | 3 000 | 9 000 | 8 000 | 6 000 | 12 000 | 12 000 | 8 000 | 20 000 | 6 000 | 3 000 | 9 000 |
| 1.2.2 | 7-days limit outside Bulgaria | 6 000 | 3 000 | 9 000 | 8 000 | 6 000 | 12 000 | 15 000 | 8 000 | 20 000 | 6 000 | 3 000 | 9 000 |
| 1.2.3 | Total 7-days limit | 6 000 | 3 000 | 9 000 | 8 000 | 6 000 | 12 000 | 15 000 | 8 000 | 20 000 | 6 000 | 3 000 | 9 000 |
| 1.2.4 | 1.2.4 Number of transactions for 7 days | | 80 | | | 80 | | | 80 | | | 80 | |





^{*} The product was suspended from sale with the entry into force of a change in the Tariff as of 13.12.2016. The current product conditions apply until the expiration date of the cards.

IX. Electronic banking

| 1. | For Internet banking | BGN 1,50 monthly fee |
|------|---|------------------------|
| 2. | For Internet banking restricted to online reports only, as well as for "active" "Electronic banking" service for depositors who do not have a current account in the Bank | No monthly fee |
| 3. | Bank transfers via Electronic banking | |
| 3.1. | For issued interbank transfers | BGN 1,50 |
| 3.2. | For issued internal transfers | BGN 0,55 |
| 3.3. | For internal bank transfer from account to account of one and the same customer /identified with PIN, PNF/ | Free of charge |
| 4. | Bank transfers via Electronic Banking through RINGS | BGN 14 per transaction |

Notes:

X. Fees for safe box storage of valuables at the bank public vault

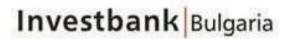
| 1. | Size I – Small Safe Box | | |
|------|---------------------------------|---------|--|
| 1.1. | 1 Month | BGN 50 | |
| 1.3. | 3 Months | BGN 80 | |
| 1.4. | 6 Months | BGN 120 | |
| 1.5. | 1 Year | BGN 240 | |
| 2. | Size II – Middle-sized Safe Box | | |

^{**} The product was suspended from sale with the entry into force of a change in the Tariff as of 01.08.2017. The current product conditions apply until the expiration date of the cards.

^{1.} The Bank sets a total daily limit for transactions made by currencies on customer level.

^{2.} The total daily limit under it. 1 can be changed after the explicit written request by the customer.





| 2.2. | 1 Month | BGN 80 |
|------|---------------------------|-----------------------|
| 2.3. | 3 Months | BGN 110 |
| 2.4. | 6 Months | BGN 160 |
| 2.5. | 1 Year | BGN 300 |
| 3. | Size III – Large Safe Box | |
| 3.1. | 1 Day | BGN 30 |
| 3.2. | 1 Month | BGN 100 |
| 3.3. | 3 Months | BGN 150 |
| 3.4. | 6 Months | BGN 250 |
| 3.5. | 1 Year | BGN 480 |
| 4. | Lost of a key | BGN 60 incl. expenses |

- 1. The quoted prices include 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 client shall pay the standard fee applicable to the respective period according to the Terms and Conditions plus BGN 1 for each day of undue extension.

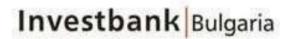
XI. Package Programs

| Пакетни програми | | |
|------------------|--|----------|
| 1. | Monthly commission for maintaining and servicing a Package Program | |
| 1.1. | Invest Optima Package | BGN 3.99 |
| 1.2. | Invest Optima + Package | BGN 5.99 |

XII. Other fees and commissions

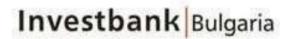
| 1.1. | 1. For providing reports on bank transactions, copies or photocopies of documents upon a client's written request duly referenced with an incoming number from the Bank | |
|--------|---|---|
| 1.1.1. | For the current year, for one account | BGN 10.00 + BGN 1.00 per page (A4), + VAT |





| 1.1.2. | For each previous calendar year, for one account | BGN 20.00 + BGN 1.00 per page (A4), + VAT |
|--------|---|---|
| 1.2. | Bank references | |
| 1.2.1. | in Bulgarian | BGN 50 + VAT |
| 1.2.2. | in foreign language | BGN 70 + VAT |
| 1.3. | For issuing of certificates upon a client's written request duly referenced w | ith an incoming number from the Bank |
| 1.3.1. | For issuing of certificates to be provided to Bulgarian institutions | BGN 25 + VAT |
| 1.3.2. | For the existence of account / s and balance to it / them | BGN 20 + VAT |
| 1.3.3. | For the existence or absence of an obligation to Investbank JSC which have to serve to another bank; For the final repaid credit at the request of the borrower. | BGN 100 + VAT |
| 1.4. | Other fees and commissins related to preeparation of references and certif | icates |
| 1.4.1. | Express service under item 1.1. 1.2. and 1.3 Preparation no later than the next business day and receiving in the Head Office or financial center of the Bank. | |
| 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. | Processing attachment orders | |
| 1.5.1. | Fee for imposing executive attachment on one account or all accounts of the customer | BGN 30 |
| 1.5.2. | Fee for imposing seizure on one account or all customer accounts | BGN 15 |
| 1.5.3. | Fee for anullment of the seizure on one account or all customer accounts | BGN 15 |
| 1.5.4. | Fee for anullment of executive attachment on one account or all accounts of the customer | Free of charge |
| 1.6. | For corrections on accounting records on orders of the event of sender's default | BGN 10 +VAT |
| 1.7. | Special courier services | BGN 8 + VAT + actual costs |
| 1.8. | Postal services upon customer's request | BGN 4.00 +VAT |
| 1.9. | Fax messages | |

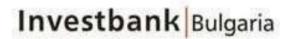




| 1.9.1. | Nationwide | BGN 2 per page + VAT |
|------------------|---|---|
| Ψρ ί6 92. | Aproad | EUR 5 + VAI |
| 2.1. | Queries and complaints on payments in foreign currency | correspondent's costs + porto fee and fee for communication service |
| 2.2. | Communication servises: | |
| 2.2.1. | Nationwide | 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 servicing of National Revenue Agency, Registry Agency and other specific Terms and Conditions, published in its offices. | organisations on individual agreements concluded, the Bank applies |
| 4. | Fee for storing cash in special current bank account / client account opened to a contract for special / client bank accounts under Art. 39 of theBar act(framework contract). The fee is payable on the total daily balance of one account holder on all the accounts opened under a framework contract for each of BGN, EUR or USI currencies, exceeding BGN 1 000 000 or the currency equivalent of BGN 1 000 000 on the BNB fixing for the respective day of excess. | on the interbank market, applicable on a daily basis for each day of exceeding the determined balance, on the excess payable on the 26th of each month. |
| 5. | Fee for non-submission of requested additional documents / data from the bank s in case of completed incoming / outgoing currency transfer - 0.30% on the value of the transfer order | |
| 6. | Fee on client's bank account with limited measures imposed by competent institutions* - for all currencies, (*unrelated to enforcement in private or public executive security cases) | 2% annualy, calculated on a daily basis and payable on the 26th of each month. |
| 7. | Fee for storing cash into bank accounts, for customers with ex officio closed accounts. | 2% annualy, calculated on a daily basis and payable on the 26th of each month. |

- 1. The Bank shall have the right to debit any and all client's accounts with the amount of the interest accrued as well as other fees, commissions and levies payable even with their equivalent amount in foreign currencies provided that funds in any of the client's accounts are insufficient to cover those. By accepting the provisions hereof the client hereby consents that this text has the force to precipitate immediate cash payment 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, telex, telephone, fax, communication services, courier and other costs, if any, related to the implementation of a client's order, including other banks' costs shall be charged separately.





- 3. The Bank does not charge fees for processing attachment orders of customers, individuals who receive in their accounts funds that are not subject of sequestration.
- 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 is due.

XIII. "Time is money" service and SMS notification

| 1. | Registration of Time is money service and SMS notification | BGN 3 |
|-----|---|--------------------------------|
| 2. | Annual fee for maintainance of the service Time is money | BGN 1 80 |
| 3. | Renewal of the registration in case of change of the bank card | free of charge |
| 4. | Payment of consumer bills | BGN 0.20 for each paid bill |
| 5. | Change in data for the service Time is money (subscriber number) | BGN 1 |
| 6. | Receiving of monthly reference for paid consumer bills at a specified postal address | BGN 1 monthly fee |
| 7. | Receiving of monthly reference for paid consumer bills on a specified e-mail address | free of charge |
| 8. | Receiving of SMS for paid consumer bill (the fee will be collected from the deposited amount by the registration) | BGN 0.10 for each notification |
| 9. | Receiving of SMS for executed transaction (the fee will be collected from the deposited amount by the registration) | BGN 0,15 for each notification |
| 10. | Total daily limit for payments through virtual POS terminal by registered merchants | BGN 3000 |

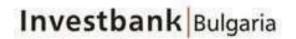
Notes:

- 1. The blocking of guarantee deposit is obligatory by client's registration of the client for the service SMS notification.
- 2. The annual fee for the service Time is money will be collected in the end of the calendar year of the client's registration.
- 3. The fee under it. 4. Payment of consumer bills is deducted only for VISA Electron, V PAY and Maestro cards.

XIV. Other provisions

- 1. The fees and commissions set in these Terms and Conditions are valid in the cases where no other fees and commissions have been negotiated. For specific services not included in the Terms and Conditions separate additional fees and commissions shall be arranged.
- 2. No other fees and commissions shall be payable by the Bank's officers except for the use of public treasury safes.
- 3. Deadline for complaints within 15 days from the date of the daily statement with accounted transaction entries.





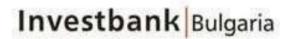
- 4. The fees and commissions included in these Terms and Conditions that are taxable under the VAT Act are net of VAT. An exception to the foregoing statement is made for the fees charged for the acceptance of valuables on storage in the Bank's public treasury safes.
- 5. Any fees and commissions stated in the Terms and Conditions in EUR and other currencies shall be deducted in their officially announced BGN equivalent at the exchange rate 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. Only by received foreign transfers in a cur rency other than EUR, with commissions OUR, ie no cost to the beneficiary, by determining of the Bank's commissions the fixed exchange rate for the day of accounting the transfer shall be applied.
- 6. Any mailing, telex, telephone, fax, communication services, courier and other costs, if any, related to the execution of a client's order, including other banks' costs shall be charged separately.
- 7. These Terms and Conditions are only valid and replace all previous Terms and Conditions.

The Tariff was adopted at a meeting of the Managing Board of Investbank AD and entered into force on 01.01.2005. And is subject to an update without the Bank's obligation to notify its clients in advance.

The last update is approved with Protocols of the Management Board No 7/02.02.16, 12/01.03.16, No 15/15.03.16, No 55/30.08.16, 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, No 26/22.05.2018, No 28/05.06.2018, No 33/03.07.2018, No 36/17.07.2018, No 42/22.08.2018, No 46/11.09.2018, No 55/23.10.2018, No 64/11.12.2018, No2 /15.01.2019, No 3 /22.01.2019, No 10/12.03.2019, No 14/08.04.2019, No 18/14.05.2019, No 38/10.09.2019 and No 45/22.10.2019 and № 46/ 29.10.2019, № 48/12.11.2019 and № 52/03.12.2019, № 1/07.01.2020, № 5/28.01.2020, № 5/05.02.2020, № 16/04.05.2020, № 27/14.07.2020 and № 27/14.07.2020, № 35/30.09.2020, № 37/14.10.2020, № 38/28.11.2020, № 19/12.05.2021 and № 23/09.06.2021

APPENDIX 1 TO TERMS AND CONDITIONS
FOR INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK JSC FOR INDIVIDUALS



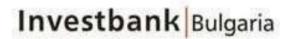


IN FORCE AS OF 01.06.2020

Specific fees and commissions, applied on the current account for main operations

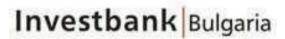
| 1.1. | Opening current account for main operations | Free of charge |
|--------|--|--|
| 1.2. | Opening current account for main operations in an office of the bank, with issue of debit card Debit MasterCard PayPass, V PAY or VISA Electron to the account | 1,24 BGN |
| 2.1. | Monthly commission for maintenance and servicing the current account for main operations, without issued debit card with included electronic statement of the account, received by e-mail (on a daily, montly basis) | 2,13 BGN |
| 2.2. | Monthly commission for maintenance and servicing the current account for main operations, with issued debit card VISA Electron or V PAY with included electronic statement of the account, received by e-mail (on a daily, montly basis) | 1,98 BGN |
| 3.1. | Closing current account for main operations | 1.99 |
| 4. | Depositing funds in BGN to a current account for main operations in a bank office, daily (by the account holder).* * The deposit limit of funds in BGN are on a daily basis and the commission amount is calculated based on the sum of the deposits in BGN on cash desk for the day for all different accounts of the client in one type | Up to 5 000 BGN. – free of charge above 5 000 BGN. – 0,095% for the amount above 5 000 BGN, max. BGN 195 |
| | of currency. When exceeding the daily limits the Bank collects the due fees and commissions on the part which is | |
| | above the money threshold specified in the Tariff. | |
| 5. | Withdrawing money in cash from the current account for main operations | |
| 5.1. | Up to BGN1 000 on a cash desk in the bank | Free of charge |
| 5.2.1. | · · | 0,18 BGN |
| 5.2.2. | With debit card Debit MasterCard - PayPass on an ATM, serviced by the bank | Free of charge |





| 5.3. | With debit card on an ATM, serviced by another bank in the country | 0,89 BGN |
|---------------------|---|---|
| 6. | Payment under direct debit | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| 6.1. | To an account with the same bank | 0,20 BGN |
| 6.2. | To an account with another bank | 1,29 BGN |
| 7. | Payment operations, made through a current account for main oprations, through a payment card, including through the internet | |
| 7.1. | Payment with debit card through POS, serviced by the bank | Free of charge |
| 7.2. | Payment with debit card Visa Electron, V Pay на ПОС, serviced by another bank in the country | 0,00 BGN |
| 7.3. | Payment with debit card through POS with Debit MasterCard PayPass card, serviced by another bank in the country | Free of charge |
| 7.4. | Payment with debit card through POS, serviced by another bank in the European Union | Free of charge |
| 8. | Credit transactions in the national currency | |
| 8.1. | On a paper copy to the current account with the same bank | 0,98 BGN |
| 8.2. | Through online banking to a payment account with the same bank | 0,48 BGN |
| 8.3. | On a paper copy through BISERA to a current account with another bank | 2,21 BGN. |
| 8.4. | Through online banking through BISERA to a current account with another bank | 1,00 BGN |
| 8.5. | On a paper copy to a current account to the budget with the same bank | 1,04 BGN. |
| 8.6. | Through online banking to a current account to the budget with the same bank | 0,45 BGN. |
| 8.7. | On a paper carrier through BISERA to a current account to the budget to another bank | 2,28 BGN. |
| 8.8. | Through online banking through BISERA to a current account to the budget with another bank | 0,96 BGN |
| 9. – 9.4. | N.a. | |
| 9.5. | Periodic transfer into national currency | |
| 9.5.1 | Execution of a periodical transfer to a bank account with the same bank, filed in on a hard copy | BGN 0.59 |
| 9.5.2 | Execution of a periodical transfer via BISERA to a payment system with another bank | BGN 1.49 |





10. For all other admissible operations and services under the Current account for main operations, except the operations described in 1.1 to 10 above, fees and commissions are due in accordance with Terms and Conditons for Interest Rates, Fees and Commissions, applied by Investbank Jsc for Individuals. The account shall be equal to a current account.

The last updates were adopted with Protocol of the Management Board No 39/27.06.2017, No28/05.06.2018, No 14 of 08.04.2019, No 20/28.05.2019. Last updates No 52/03.12.2019, in force as of 01.06.2019, and № 24/2020, in force as of 01.06.2020.