

**TERMS AND CONDITIONS
INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK PLC
FOR INDIVIDUALS**

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General information

Investbank PLC is a privately owned financial institution, which was established in 1994. It has Banking License No. Б 18-А issued by the Bulgarian National Bank and conducts the full range of banking operations nationally and internationally.

The Bank conducts its activities through its Head Office, branches and sub-branches.

The organisational structure of the Bank is presented below:

Supervisory Board;
Management Board;
Executive Directors;
Procurator;
Internal Control & Audit Department;
Directors of Departments and Chief Accountant;
Branch Directors and Managers of sub-branches.

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

Liquidity and Money Markets Department	tel.: +359 2 81-86-128, 129, 130, 131
Dealing	tel.: +359 2 81-86-130
Back Office	tel.: +359 2 81-86-133, 132
Financial and Accounting Department	tel.: +359 2 81-86-145
International Department	tel.: +359 2 81-86-138, 137, 136
IT Department	tel.: +359 2 81-86-168, 157, 158
Internal Control & Audit Department	tel.: +359 2 81-86-114, 139, 154
Customer Service	tel.: +359 2 81-86-123, 124

Investbank PLC is a commercial bank offering the full range of banking services permitted under the full banking license.

I. General Provisions

1.	The present Terms and Conditions regulate the processes under which Investbank PLC calculates interests and applies fees, commissions and expenses incurred in bank operations in national and foreign currency.
2.	The fees and commissions contained in these Terms and Conditions are applicable to usual contracts and orders. In cases of execution of specific agreements, contracts, orders and other operations that are not included in the Terms and Conditions special fees and commissions shall be negotiated.
3.	An integral part of the Terms and Conditions shall be considered the appendices for calculating interest on bank accounts in national and foreign currency and the minimum balances for opening current accounts.
4.	The current Terms and Conditions are applied to all clients of the bank, who are individuals (Bulgarian and foreign citizens).
5.	Any changes in the fees and commissions indicated in the current Terms and Conditions are allowed only with the written consent of two of the Bank's Executive Directors.

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 365/360 and the interest rate on attracted funds - 365/365.
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.	Fixed interest instruments; or the base interest rate of the Bulgarian National Bank (BNB); or Sofibor for any given period, plus an agreed surplus rate, shall be applied to credits extended in BGN. The agreed interest shall be accrued on a monthly basis.
1.5.	Upon change of the base interest rate of BNB, Sofibor the Bank shall amend the regular and penal interest rate as from the date when the change came into effect, 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 APR and the respective LIBOR.
1.7.	The interest on current accounts in BGN shall be accrued in compliance with the approved interest scale and shall be paid on a monthly basis 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 upon expiration or termination of the deposit.
1.10.	The interest rate on savings accounts shall be applied in case of pre-term termination of a term-deposit contract.
1.11.	Upon additional transfers of amounts into term deposit accounts, interest rate equal to the rate applied to the term deposit shall be accrued on the additional amounts and they shall be blocked.
1.12.	The Bank shall allow drawing of capitalised interest accrued on term deposits without termination of the deposit.

2. Value 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. Interests 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.
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3.2.	The basis of calculation of the interest rate on funds extended in credit shall be 365/360 and the interest rate on funds attracted, respectively – 365/365.
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.	LIBOR for the respective period plus a surplus interest rate shall be applied to funds extended in credit in foreign currency. The agreed interest shall be accrued on a monthly basis
3.5.	Interest on current accounts in foreign currency shall be accrued in compliance with the approved scale of interest rates and shall be due monthly 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 or upon termination of the deposit.
3.8.	The interest rate on savings accounts shall be applied in case of pre-term termination of a term-deposit contract.
3.9.	Upon additional transfers of amounts into term deposit accounts, interest rate equal to the rate applied to the term deposit shall be accrued on the additional amounts and they shall be blocked.
3.10.	The Bank shall allow drawing of capitalised interest accrued on term deposits without termination of the deposit.
4. Value 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 receiving the funds into 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 foreign currency transfers shall be SPOT – two working days after the date of receipt of the order in the Head Office of Investbank PLC. Receipt shall be certified by an incoming reference number of 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 which the order has been received by the Head Office of Investbank PLC.
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 PLC, 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 of Investbank PLC. 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 the Head Office of Investbank PLC.
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 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.	Payment orders for transfers in national currency.
5.2.1.	Payment orders for transfers in national currency executed through the payment system RINGS (Real-Time Interbank Gross Settlement System).
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.	In case of explicitly client's choice the Bank will execute transfers up to BGN 99,999.99 through RINGS.
5.2.1.3.	Investbank PLC defines as an end of the working hours with clients for executing transfers through RINGS 3.00 PM of the respective working day.
5.2.1.4.	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.
5.2.1.5.	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 PLC, will be processed during the working day, with a term of execution not later than the next working day.
5.3.	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.
5.4.	Payment orders for bank-to-bank currency transfers received in the Bank before 3.30 PM will be executed with value date according to it.4.4. For orders received after that hour - the spot value date will be defined from the next working day.
5.5.	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.
5.6.	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 with value date – the next working day.
5.7.	Received money orders 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.

5.8.	Payment orders and applications for Unistream transfers
5.8.1.	Unistream transfers are received on the account of the recipient on the day of receiving the Application in Investbank PLC on the condition that the Application is received till 4 p.m. in the Bank and the data from it match with the data of the transfer in the Unistream system.
5.8.2.	Outgoing Unistream transfer can be received on the day of presenting the Transfer of the customer in Investbank PLC in case the Transfer is presented till 4 p.m.

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 free of charge
1.1.2.	Maintaining BGN 1 monthly
1.1.3.	Closing free of charge
1.2.	Special accounts
1.2.1.	Opening BGN 10
1.2.2.	Maintaining free of charge
1.2.3.	Closing in case a current account is not opened in the Bank - BGN 15
1.3.	Deposit accounts for individuals free of charge
1.4.	Termless deposits for individuals price payable for savings book only
1.4.1.	For closing accounts opened ex officio in connection with the servicing of TD of NRA BGN 1
1.5.	Minimum funds on which interest is accrued
1.5.1.	Standard deposits BGN 500
1.5.2.	Termless deposits for individuals BGN 50
1.5.3.	Current accounts for individuals BGN 50
1.6.	Accounts of lawyers (under Art. 39 of the Advocacy Act), notaries and private enforcement agents (under Art. 24 of the Law on Private Enforcement Agents)
1.6.1.	Opening accounts of barristers companies free of charge

1.6.2.	Monthly fee for maintaining accounts of barristers companies	free of charge
1.6.3.	All other bank services	under standard conditions
1.7.	Minimum balance	
1.7.1.	Current accounts and termless deposits	BGN 5
2. Opening, maintaining and closing accounts in foreign currency		
2.1.	Current accounts and termless deposits	
2.1.1.	Opening	free of charge
2.1.2.	Maintaining	BGN 1 monthly
2.1.3.	Closing	free of charge
2.2.	Deposits for individuals	free of charge
2.3.	Termless deposits for individuals	price payable for savings book only
2.4.	Opening and servicing of ESCROW accounts	0.25% of the received amount, min. BGN 100, without condition for a minimum balance
2.5.	Minimum funds on which interest is accrued	
2.5.1.	Current accounts	EUR 100 or equivalence in currency
2.5.2.	Standard deposits for individuals	500 currency units
2.5.3.	Termless deposits for individuals	50 currency units
2.6.	Minimum balance	
2.6.1.	Current accounts and termless deposits	5 currency units
2.7.	Special current account Unistream	
2.7.1.	Opening and closing of the account	no commission
2.7.2.	Maintaining	annually EUR/USD 6.00, EUR/USD 0.5 are collected monthly
2.7.3.	Minimum balance	EUR/USD 3.00
2.7.4.	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 PLC. Transfer from this account to accounts in other banks and with other holders is not allowed.	
3. Periodical notification		
3.1.	Receiving statement via e-mail	free of charge
3.2.	SMS notification about deposit account movement	free of charge
3.3.	SMS notification about final balance on current account	BGN 2 monthly

Appendix: Interest conditions and minimum amounts by type of deposits and accounts.

IV. Cash transactions

1. Cash transactions in BGN		
1.1.	Deposits of amounts in BGN	
1.1.1.	Over BGN 10000 daily (installment)	0.1%
1.1.2.	Installment to an account with another branch of Investbank PLC	BGN 0.50 + 0.1% of the amount
1.1.3.	Cash transfer to an account with another bank, regardless of amount	0.4 %, min. BGN 2,50
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.	On payment of sums paid in as guarantee of credits extended	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
1.1.7.2.	Upon exchange of coins for banknotes, and vice versa above BGN 500	1,5%, min. BGN 7
1.1.8.	Depositing of coins	0,3%, min. BGN 1
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.	Drawing amounts over BGN 5 000 on a daily basis, including by credit deals	0.3%
1.2.2.	Drawing of amounts from term deposits on maturity with a prior notice	free of charge
1.2.3.	Drawing of sums paid in as guarantee on credits extended	free of charge
1.2.4.	Cash advance at POS with card in Investbank sub-branch (processing fee)	
1.2.4.1.	with cards issued by Investbank PLC	free of charge
1.2.4.2.	with cards issued by other banks	3% over the amount min. BGN 5.00
1.2.4.3.	with bank cards issued by other banks abroad – maximum amount of the transaction EUR 3000 (equivalent in BGN)	3% over the amount min. BGN 5
1.2.5.	Amounts exceeding BGN 5 000 without prior notification	0.45%
1.2.6.	Notificated but not drawn amounts	0.3% over the notified amount
1.2.7.	Drawing of sums exceeding the sum stated in the notification	0.45% for amounts in BGN exceeding the notified amount
1.2.8.	Verification of authenticity of banknotes	BGN 0.10 (plus VAT) per single banknote
1.2.9.	Cash services	by arrangement
1.2.10.	Drawing of nominal value composition at the client's request	0.25%

1.2.11.	Cash withdrawals over BGN 3,000 from clients of BNP Paribas Personal Finance	0.1%
1.2.12.	Cash withdrawals over BGN 3,000 from clients of BNP Paribas Personal Finance which are not requested	0.3%
2. Cash transactions in foreign currency		
2.1.	Payments in foreign currency	
2.1.1.	Amounts exceeding EUR 5 000 or currency equivalent, on a daily basis	0.1%
2.1.2.	Cash transfer on account into another branch of the Bank, regardless of the amount	BGN 1.00 + 0.1% of the amount, max. EUR 500
2.1.3.	Payment of amounts into term deposits	free of charge
2.1.4.	Payments related to repayment of principals and interest accrued on credits up to principal and interest amount	free of charge
2.1.5.	Payment of amounts paid in as guarantee of credits extended or bank guarantees issued	free of charge
2.1.6.	Ordering of banknotes in single direction	0.2%, max. BGN 500, added to the standard
2.2.	Withdrawal of sums in foreign currency	
2.2.1.	Withdrawal of sums serving as collateral for extended credits or issued bank guarantees	free of charge
2.2.2.	Withdrawal from fixed term deposit accounts of individuals with prior notice	free of charge
2.2.3.	Withdrawal of more than EUR 2500 incl. by credit deals	0.2% over the amount
2.2.4.	For amounts requested, but not withdrawn	0.1% over the amount, max. BGN 500
2.2.5.	For withdrawing of non-requested sums exceeding EUR 2,500 or equivalent	0.5% over the amount
2.2.6.	For sums withdrawn above the requested amount	0.5% over the principal exceeding the requested sum
2.2.7.	Verification of authenticity of banknotes	BGN 0,10 per banknote (+VAT)
2.2.8.	Cash services	by arrangement

Notes:

1. By depositing and withdrawing amounts in BGN and foreign currency commissions shall be calculated on the total amount of payment.
2. A prior notice is required for withdrawing amounts over BGN 5,000 or equivalent on a due date from term deposits.
3. In the event of drawing amounts exceeding BGN 5000 the Bank shall require a prior notification 2 (two) working days in advance and not later than 2:00 p.m.
4. In the event of drawing amounts exceeding EUR 2500 the Bank shall require a prior notification 2 (two) working days in advance and not later than 2:00 p.m.
5. 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.

V. Bank transfers

1. Bank transfers in BGN		
1.1.	For interbank transfers effected	BGN 1.50
1.2.	For internal bank transfers effected	BGN 0.50
1.2.1.	For internal bank transfer from account to account of one and the same customer /identified with PIN/	free of charge
1.3.	For processing of request for immediate cash payment (initiation, compliance, rejection)	BGN 1.30
1.4.	For RINGS transfers	
1.4.1.	08:00 – 12:00 a.m. interval	BGN 10 per transaction
1.4.2.	12:00 – 3:00 p.m. interval	BGN 15 per transaction
2. Bank transfers in foreign currency		
2.1.	For internal bank currency transfers will be collected commissions from the sender:	
2.1.1.	For internal bank transfer from account to account of one and the same customer /identified with PIN/	free of charge
2.1.2.	For internal bank currency transfers in benefit of Investbank PLC will be collected commissions from the sender:	
2.1.2.1.	By transfer ordered by electronic way	EUR 0.25
2.1.2.2.	By transfer on hard copy	EUR 0.50
2.2.	Incoming transfers:	
2.2.1.	For incoming transfers of up to EUR 1000,00	EUR 5.00
2.2.2.	For incoming transfers above EUR 1000,00	0.1% , min. EUR 10.00, max. EUR 100.00
2.2.3.	Incoming Unistream transfers	no commission for Investbank PLC customer
2.3.	Outgoing transfers:	
2.3.1.	For outgoing transfers value spot of up to EUR 1,000 including	EUR 5.00 and SWIFT fee
2.3.2.	For outgoing transfers value spot above EUR 1,000:	
2.3.2.1.	Outgoing transfers issued, executed by electronic way	0.15%, min. EUR 10, max. EUR 200 and SWIFT fee
2.3.2.2.	Outgoing transfers issued, executed on hard copy	0.15%, min. EUR 15, max. EUR 250 and SWIFT fee
2.3.3.	For transfers executed with an express value date regardless of the way they are ordered will be collected commission as follows:	
2.3.3.1.	Transfers executed with value date - the same day /with the consent of the Bank/	0.35%, min. EUR 50, max. EUR 500 and SWIFT fee
2.3.3.2.	Transfer with value date - the next day	0.3%, min. EUR 30, max. EUR 400 and SWIFT fee

2.3.3.3	For issued transfers with 'OUR' charges, a commission is paid to other banks upon request	max. EUR 100
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	
2.4.	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 change of transfer terms	EUR 30
2.7.	An additional commission is accrued by ordering a currency transfer for EU countries without providing of beneficiary's IBAN and BIC code	EUR 10
3. Incoming money transfers		
3.1.	Incoming money transfers – no commission for the Recipient in Investbank PLC	

Notes:

- For transfers with "no costs for the beneficiary" note, the commission shall be charged on the principal in accordance with the Bank's Terms and Conditions. In case the fees for incoming transfers have not been paid by the principal's account within one month from the due date the Bank shall collect the due fees from the beneficiary's account. In case the transfer is directed to a client of another bank, the due fees shall be deducted from the amount of the transfer.
- The Bank accepts the transfers under condition for documentary letters of credit and processes them according the respective Chapter of these Terms and Conditions.
- For processing documents, presented to 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.

VI. Cheques

1.	Cheques issuance	0.2 %, min. EUR 10, max. EUR 200 per cheque
2.	Cheques collecting:	
2.1.	Personal cheque collecting	0.2 %, min. EUR 10, max. EUR 200 per cheque + EUR 5 Porto for abroad
2.2.	Traveller cheques repurchase	4 % over the cheque amount, min. EUR 5
3.	For canceling of cheques issued by the Bank	EUR 15 per cheque + foreign correspondent's commissions
4.	For returned unpaid cheques	EUR 15 per cheque + foreign correspondent's commissions

VII. Lending operations

1. Loans to individuals		
1.1.	Mortgage and consumer loans:	
1.1.1.	Processing a loan application	min. EUR 50 depending on the product
1.2.	Loan management commission	
1.2.1.	One time over the loan amount by first utilization of amounts	min. 1% depending on the product
1.2.2.	For the first year (one-year period will be accounted since the date of signing an agreement)	depending on the product
1.2.3.	For every next one-year period over the rest of the loan amount	depending on the product
1.3.	Pre-term payment fee of a mortgage loan by refinancing of another bank	4% over the amount pre-paid
1.4.	Pre-term payment fee of a consumer loan	according to the Law on Consumer Loan
1.5.	Commitment for loan	depending on the product or subject to agreement
1.6.	Changing loan conditions	min. EUR 20 depending on the product
1.7.	Overdues:	
1.7.1.	For overdue principal	depending on the product
1.7.2.	For overdue interest	depending on the product
1.8.	Management of overdraft	depending on the product
2. Legal services		
2.1.	Preparation of application for a legal mortgage	BGN 100
2.2.	Preparation of notary act for a mortgage by bank's lawyer	BGN 250
2.3.	Preparation of application for invalidating a mortgage	BGN 20
2.4.	Preparation of application for entry of a pledge	BGN 20
2.5.	Preparation of application for invalidating a pledge	BGN 20

3. Valuation of collaterals		
3.1.	For mortgage and consumer loans - residential real estate	BGN 150 for Bulgarian citizens EUR 120 for foreign citizens
3.2.	For real estate (when not defined in a concrete product)	0,2% of the requested loan, but not less than BGN 100 and not exceeding BGN 1,500
3.3.	By preparing an expert valuation from the Head Office of the Bank, representing the collateral's value over preliminary prepared evaluation of the collateral offered by a licensed expert	BGN 50
3.4.	By updating an expert valuation from the Head Office of the Bank, representing the collateral's value	BGN 50

Notes:

1. Fees for examination and providing an opinion shall be payable in advance upon submitting of the loan application and shall not be subject to refunding, loan approved or not.
2. Fees for examination and providing an opinion will be collected in their currency equivalent depending on the currency of the loan.
3. Collecting a commitment commission will start not later than 20 calendar days after the date of loan signing and will be collected monthly during the utilization period over the non-utilized amount.
4. The fee shall not be subject to refunding in the event of pre-term repayment of the loan.
5. Loan management commission is not due for loans secured by financial assets.
6. The commission is due only in case a legal service is delivered from a lawyer of the Bank.
7. The evaluation fee shall be payable in advance upon submitting of the application and shall not be subject to refunding in case the loan is not approved.
8. Any and all state fees shall be at the client's expense.
9. For the acceptance of chattels in pawn, the safekeeping costs of the pawn shall be at the client's expense.
10. 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 PLC on the date of transaction.
11. For loan transactions under respective loan product of Investbank PLC the fees and commissions approved by a decision of the Management Board of the Bank in the respective loan product are valid.

VIII. Electronic banking cards transactions

Debit Cards				
Issuing Fees		Maestro	Vpay	VISA Electron
1	Debit card issuance	free of charge	free of charge	free of charge
2	Opening of a card's account	BGN 3.00	BGN 3.00	BGN 3.00
3	Express issuance within 3 working days	BGN 5.00	BGN 5.00	BGN 5.00
4	Issuance of additional card on a card account	BGN 3.00	BGN 3.00	BGN 3.00
5	Renewal of a card due to expired term	free of charge	free of charge	free of charge
6	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
7	Minimum balance on a card account	BGN 5.00	BGN 5.00	BGN 5.00
8	Monthly fee for maintaining a main card	BGN 0.90	BGN 0.90	BGN 0.90
9	Monthly fee for maintaining an additional card	free of charge	free of charge	free of charge

TRANSACTION FEES		Maestro	Vpay	VISA Electron
1	Cash withdrawal at ATM			
1.1	Cash withdrawal at ATM terminal owned by the Bank	BGN 0.20	BGN 0.20	BGN 0.20
1.2	through terminal owned by another bank in Bulgaria	BGN 0.80	BGN 0.80	BGN 0.80
1.3	through terminal abroad	2 EUR + 1% of the amount	1 EUR + 1% of the amount	2 EUR + 1% of the amount
2	Cash withdrawal at POS terminal			
2.1	through terminal owned by the Bank	BGN 0.10	BGN 0.10	BGN 0.10
2.2	through terminal owned by another bank in Bulgaria	BGN 0.75	BGN 0.75	BGN 0.75
2.3	through terminal abroad	2 EUR + 1,5% of the amount	2 EUR + 1,5% of the amount	2 EUR + 1,5% of the amount
3	Payments of goods and services at POS			
3.1	through terminal owned by the Bank	free of charge	free of charge	free of charge
3.2	through terminal owned by another bank in Bulgaria	BGN 0.30	BGN 0.30	BGN 0.30
3.3	through terminal abroad	free of charge	free of charge	free of charge
3.4	Trough the ePay.bg - system, payment of utility bills using the "Time is money" service	BGN 0.30	BGN 0.30	BGN 0.30
4	References			
4.1	PIN change	BGN 0.20	BGN 0.20	BGN 0.20
4.2	Reference at ATM for the last five transactions	BGN 0.20	BGN 0.20	BGN 0.20
4.3	Card account balance	BGN 0.20	BGN 0.20	BGN 0.20
4.4	Transfer of funds between accounts with Investbank via ATM	BGN 0.20	n.a.	n.a.
4.5	Transfer of funds between accounts with another banks via ATM	BGN 1.20	n.a.	n.a.

Additional operations		Maestro	Vpay	VISA Electron
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
2	Delivery of a monthly statement to the card holder at a specified postal address	BGN 1.00	BGN 1.00	BGN 1.00
3	New PIN code generating	n.a.	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
5	Change of the daily and weekly limits on card account	BGN 1.00	BGN 1.00	BGN 1.00
6	Fee for Blocking/Unblocking of an account	BGN 1.00	BGN 1.00	BGN 1.00
7	Cash withdrawal at a bank office without using a card	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
9	Closing a card account before the expiration of the card validity	BGN 3.00	BGN 3.00	BGN 3.00
10	Unjustified disputed transaction	BGN 5.00	BGN 5.00	BGN 5.00
11	Providing photo material from ATM to Investbank's cardholders	BGN 5.00	BGN 5.00	BGN 5.00

Transaction limits		Maestro			Vpay			VISA Electron		
		Purchase	Cash	Total	Purchase	Cash	Total	Purchase	Cash	Total
1.1	Maximum transaction in Bulgaria	3000	400		3000	400		3000	400	
1.1.1	Maximum transaction outside Bulgaria	3000	1000		3000	1000		3000	1000	
1.1.2	24-hour limit within Bulgaria	3000	400	3000	3000	400	3000	3000	400	3000
1.1.3	24-hour limit outside Bulgaria	6000	1000	6000	6000	1000	6000	6000	1000	6000
1.1.4	Total limit for 24 hours	6000			6000			6000		
1.2	Number of transactions for 24 hours	20			20			20		
1.2.1	7-days limit within Bulgaria	3000	2800	5800	3000	2800	5800	3000	2800	5800
1.2.2	7-days limit outside Bulgaria	9000	7000	9000	9000	7000	9000	9000	7000	9000
1.2.3	Total 7-days limit	9000			9000			9000		
1.2.4	Number of transactions for 7 days	80			80			80		

Credit Cards

Issuing Fees		Mastercard Standart	Mastercard Business	Mastercard Gold	Mastercard Platinum	Mastercard TravelCard	Mastercard Family Standard	Mastercard Family Additional	VISA Classic	VISA Business	VISA Gold	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 charge	free of charge	free of charge	free of charge	free of charge	free of charge
2	Express issuance within 3 working days	EUR 20	EUR 20	EUR 20	EUR 20	EUR 20	EUR 20	EUR 20	EUR 20	EUR 20	EUR 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 of charge	free of charge	free of charge	free of charge	free of charge	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 15	EUR 10	BGN 5.00	BGN 5.00	EUR 10	EUR 10	EUR 10	EUR 10
5	Minimum balance on a card account	100 EUR 150 USD 200 BGN	150 EUR 250 USD 300 BGN	300 EUR 350 USD 600 BGN	600 EUR 900 USD 1200 BGN	100 EUR 150 USD 200 BGN	BGN 20.00	none	100 EUR 150 USD 200 BGN	150 EUR 250 USD 300 BGN	300 EUR 350 USD 600 BGN	EUR 10 USD 15 BGN 20
6	Monthly fee for maintaining a main card	EUR 2	EUR 3	EUR 6	EUR 9	EUR 4	BGN 1.00	free of charge	EUR 2	EUR 3	EUR 6	EUR 3 USD 4 BGN 6
7	Monthly fee for maintaining an additional card	EUR 2	EUR 3	EUR 6	EUR 9	EUR 4	free of charge	n.a.	EUR 2	EUR 3	EUR 6	EUR 3 USD 4 BGN 6
8	Replacement of a card as an 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	EUR 20 + courier fee	EUR 20 + courier fee	EUR 20 + courier fee	EUR 20 + courier fee

Transaction fees		Mastercard Standart	Mastercard Business	Mastercard Gold	Mastercard Platinum	Mastercard TravelCard	Mastercard Family Standard	Mastercard Family Additional	VISA Classic	VISA Business	VISA Gold	VISA FreeCard
1	Cash withdrawal at ATM											
1.1	Cash withdrawal at ATM terminal owned by the Bank	EUR 1	EUR 1	EUR 1	EUR 1	EUR 1	BGN 1.00	n.a.	EUR 1	EUR 1	EUR 1	EUR 1
1.2	trough terminal owned by another bank in Bulgaria	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	BGN 2.00	n.a.	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3
1.3	trough terminal abroad	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	n.a.	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)	EUR 3 + 1% (min. 5 EUR)
2	Cash withdrawal at POS											
2.1	Cash withdrawal at POS terminal owned by the Bank	1,5% (min. EUR 5)	1,5% (min. EUR 5)	1,5% (min. EUR 5)	1,5% (min. EUR 5)	1,5% (min. EUR 5)	BGN 1 + 0.5% over the amount exceeding BGN 50	n.a.	1,5% (min. EUR 5)	1,5% (min. EUR 5)	1,5% (min. EUR 5)	1,5% (min. EUR 5)
2.2	trough terminal owned by another bank in Bulgaria	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	BGN 10	n.a.	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)
2.3	trough terminal abroad	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	n.a.	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 5 + 1.5% (min.EUR 10)	EUR 3 + 1% (min.EUR 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	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	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	free of charge	free of charge	free of charge	free of charge
3.4	trough the e-pay.bg system	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4	References											
4.1	PIN change	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	n.a.	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
4.2	Reference at ATM for the last five transactions	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
4.3	Card account balance	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	n.a.	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
	Additional operations	Mastercard Standart	Mastercard Business	Mastercard Gold	Mastercard Platinum	Mastercard TravelCard	Mastercard Family Standard	Mastercard Family Additional	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	n.a.	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	n.a.	BGN 1.00	BGN 1.00	BGN 1.00	BGN 1.00
3	SMS notification for executed transactions (trough "Time is money service")	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18	BGN 0.18
4	New PIN code generating	EUR 10	EUR 10	EUR 10	EUR 10	EUR 10	BGN 2.00	n.a.	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	BGN 5.00	BGN 5.00	EUR 10	EUR 10	EUR 10	EUR 10
6	Fee for Blocking/Unblocking	EUR 5	EUR 5	EUR 5	EUR 5	EUR 5	BGN 1.00	BGN 1.00	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	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	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	BGN 10	BGN 10	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	n.a.	BGN 5.00	BGN 5.00	BGN 5.00	BGN 5.00
Interest rates – depending on the provided collateral		Mastercard Standart	Mastercard Business	Mastercard Gold	Mastercard Platinum	Mastercard TravelCard	Mastercard Family Standart	Mastercard Family Additional	VISA Classic	VISA Business	VISA Gold	VISA FreeCard
1	Promissory Note (Interest rates on approved overdraft + markup for overdue debt)	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	17% by cash 15% by purchase +5% mark-up
2	Financial asset (Interest rates on approved overdraft +markup for overdue debt)	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	12% per annum + 10%	
3	Pledge of future receivables on a labor agreement Interest rates on approved overdraft +markup for overdue debt)	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	14% per annum + 10%	14% per annum + 10%	18.4% per annum + 5%	18.4% per annum + 5%	18.4% per annum + 5%	

Transaction limits MASTERCARD		Mastercard Standart			Mastercard Business			Mastercard Gold			Mastercard Platinum			Mastercard TravelCard			Mastercard Family Standard			Mastercard Family Additional
		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	Limits are defined by the main cardholder – parent.
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	Number of transactions for 7 days	80			80			80			80		

IX. Corporate securities transactions

1.	For transactions with shares, investment vouchers, compensatory instruments, effected upon client's order (on Bulgarian Stock Exchange and OTC)	
1.1.	For purchasing shares:	
1.1.1.	Up to BGN 49, 999	1%, min. BGN 10.00
1.1.2.	From BGN 50, 000 up to BGN 99,999	0.85%
1.1.3.	From BGN 100,000 up to BGN 249,999	0.75%
1.1.4.	Above BGN 250,000	subject to agreement
1.2.	For transferring shares, purchased between 01.10.2005 and 01.09.2007 through the Bank with another intermediary	BGN 10 +2% of the shares acquisition price
1.3.	For sale of shares:	
1.3.1.	For shares, purchased between 01.10.2005 and 01.09.2007 through the Bank up to BGN 49,999	2%, min. BGN 10
1.3.2.	For shares, purchased between 01.10.2005 and 01.09.2007 through the Bank from BGN 50,000 up to BGN 100,000	1,5%
1.3.3.	For shares up to BGN 49,999	1%, min. BGN 15.00
1.3.4.	For shares from BGN 50,000 up to BGN 99,999	0.85%
1.3.5.	For shares from BGN 100,000 up to BGN 249,999	0.75%
1.3.6.	For shares above BGN 250,000	subject to agreement
1.4.	For purchase and sale of compensatory instruments	2%, min. BGN 15
1.5.	For purchase and sale through the COBOS system	per 0.6%, min. BGN 2
1.6.	OTC deals	BGN 15
1.7.	Cross repo-deals	BGN 15
2.	For bond transactions upon client's orders (on BSE and OTC)	
2.1.	Up to BGN 49,999	0,5%, min. BGN 10
2.2.	From BGN 50,000 to BGN 100,000	0.4%
2.3.	Above BGN 100, 000	subject to agreement
2.4.	Block transactions	subject to agreement
3.	Non-stock exchange transfers and transfer with another intermediary	BGN 10

4.	For transfers in which Investbank PLC is acting in the capacity of Trustee	BGN 30 +% of the shares acquisition price (subject to agreement)
5.	For issuing of a depository statement certifying ownership of securities deposited with a client sub-account inscribed in the Register of the Bank at the Central Depository	BGN 5
6.	For payment of interest on bonds	1% of the amount, min. BGN 2, max. BGN 100
7.	For payments upon maturity of bonds	0,05 % of the amount, min. BGN 2, max. BGN 100
8.	Transactions with foreign securities	subject to agreement
9.	For voting at General Meetings	subject to agreement

Notes:

1. By Cash Withdrawals will be implemented Chapter Cash Transactions of the current Terms and Conditions.

X. Government securities transactions

1.	Primary market transactions	
1.1.	Order acceptance	BGN 5
1.2.	Approved order	0.05% over the nominal price min. BGN 5
1.3.	Disapproved order	BGN 10
2.	Secondary market transactions	
2.1.	Transfer/purchase before maturity date among individuals (transactions under Art. 15/1, 15/3)	BGN 15
2.2.	Transfer from individual to the register of another primary dealer (Art.20/2)	BGN 15
2.3.	Transfer from individual to another primary dealer (Art.20/1)	BGN 15
2.4.	Transfer of ownership over state treasury bonds among individuals or secondary market dealers and individuals	BGN 15
2.5.	Payment on maturity dates of issues after 01.09.1997	0.02 % over the nominal price
2.6.	Preparation of report on the amount of state treasury bonds owned	BGN 15
2.7.	Blocking and unblocking of state treasury bonds included in subregisters of the Bank by the pledger and the pledgee	BGN 5 only once + 0.03 % (min. BGN 5) per each blocking and unblocking
2.8.	Issuing of a certificate	BGN 2

XI. Electronic banking

1.	For Internet banking	BGN 1.50 per month
2.	For Internet banking restricted to online reports only	BGN 1 per month
3.	For executed transfers - Electronic banking	BGN 0.8 per transaction

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

1.	Safe Box of size 75/30/40	
1.1.	1 Day	BGN 10
1.2.	1 Month	BGN 20
1.3.	3 Months	BGN 50
1.4.	6 Months	BGN 100
1.5.	1 Year	BGN 200
2.	Safe Box of size 150/30/40	
2.1.	1 Day	BGN 10
2.2.	1 Month	BGN 30
2.3.	3 Months	BGN 80
2.4.	6 Months	BGN 150
2.5.	1 Year	BGN 250
3.	Safe Box of size 300/30/40	
3.1.	1 Day	BGN 10
3.2.	1 Month	BGN 50
3.3.	3 Months	BGN 100
3.4.	6 Months	BGN 200
3.5.	1 Year	BGN 350

Notes:

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.

XIII. Other fees and commissions

1. Fees and commissions for other services in BGN		
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	BGN 2.40 per page, min. BGN 6 + VAT
1.1.2.	For previous years	BGN 5.00 per page, min. BGN 10 + VAT
1.2.	Bank references	
1.2.1.	in Bulgarian	BGN 40 + VAT
1.2.2.	in foreign language	BGN 60 + VAT
1.3.	For issuing of certificates to be provided to Bulgarian institutions	BGN 10 + VAT
1.4.	For corrections on accounting records on orders of the event of sender's default	BGN 10
1.5.	Courier services	as per invoiced amount
1.6.	Fax messages	
1.6.1.	Nationwide	BGN 2 per page + VAT
1.6.2.	Abroad	EUR 5 + VAT

2. Fees and commissions for other services in foreign currency		
2.1.	Queries and complaints on payments in foreign currency	correspondent's costs + porto fee and SWIFT fee
2.2.	SWIFT fee:	
2.2.1.	Nationwide	EUR 5
2.2.2.	Abroad	EUR 10
2.3.	Courier services	as per invoice value
3.	With regard to servicing of National Revenue Agency, Registry Agency and other organisations on individual agreements concluded, the Bank applies specific Terms and Conditions, published in its offices.	

Notes:

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 PLC as prescribed by the provisions of art. 29 of Regulation No 3 of BNB.
2. Any mailing, telex, telephone, fax, SWIFT, 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 reserves its right to charge additional fees and commissions on special orders or requirements resulting in additional work or unusual complexity and responsibility.

XIV. Terms and Conditions for services as a Registration Agent

1.	Intermediary services in transferring corporate securities	
1.1.	By inheritance	
1.1.1.	of shares, traded on BSE	BGN 40 per transfer
1.1.2.	of OTC securities	BGN 20 per transfer
1.2.	Donation	
1.2.1.	to public companies	2% on the transfer value, min. BGN 20 /per application /
1.2.2.	to nonpublic companies	BGN 20 / per application/
1.3.	For transfer of corporate securities in return for consideration	
1.3.1.	to public companies	2% on the transfer value, min. BGN 10 /per application/
1.3.2.	to nonpublic companies	BGN 10 /per application/
2.	Change in personal data with the Central Depository AD of individuals - holders of corporate securities	BGN 50
3.	Preparing a reference about the portfolio status of individuals	BGN 30
4.	Reference about enlarged portfolio of individuals	BGN 50
5.	Issuing a duplicate of depository receipt	BGN 10
6.	Check up of the available funds on depository receipt	BGN 5
7.	Reference about portfolio of inheritee	BGN 20
8.	Portfolio to previous date of individuals	BGN 50
9.	Preparing a reference about the portfolio status of legal entity	BGN 200
10.	Portfolio to previous date of legal entity	BGN 200
11.	Certificate under the Regulation for application of Art.7, par. 3 of the Law on reinstatement of the possession over nationalized real estates	BGN 30

XV. "Time is money" service and SMS notification

1.	Registration of Time is money service and SMS notification	BGN 5
2.	Annual fee for maintenance of the service Time is money	BGN 3
3.	Renewal of the registration in case of change of the bank card	free of charge
4.	Payment of consumer bills	BGN 0.30 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	BGN 0.05 monthly
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 0.18 for each notification
10.	Total daily limit for payments through virtual POS terminal by registered merchants	BGN 3,000

Notes:

1. The blocking of guarantee deposit is obligatory by client's registration for receiving a reference for paid consumer bills on e-mail address and 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.

XVI. Other provisions

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| 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 charged in their BGN equivalent at the exchange rate of the Bank for the date of the transaction. |
| 6. | The Bank reserves its right to charge extra fees and commissions on specific orders or requirements resulting in additional work or unusual complication and responsibility. |
| 7. | Any mailing, telex, telephone, fax, SWIFT, courier and other costs, if any, related to the execution of a client's order, including other banks' costs shall be charged separately. |
| 8. | These Terms and Conditions are only valid and replace all previous Terms and Conditions. |

These Terms and Conditions have been approved at a meeting of the Management Board of Investbank PLC with effective date 01.01.2005 and will be subject to updating without any obligation for the Bank to notify its clients in advance. The last update is approved with Protocol of the Management Board No 50/23.08.2012.