

**TERMS AND CONDITIONS
FOR INTEREST RATES, FEES AND COMMISSIONS APPLIED BY INVESTBANK JSC FOR INDIVIDUALS
IN FORCE AS OF 01.03.2019**

General information	3
I. General provisions	4
1. Interests in BGN	6
2. Value dates for accounts in national currency.....	7
3. Interests in foreign currency	6
4. Terms for accepting and processing of payment orders	7
III. Opening, maintaining and closing accounts	9
IV. Cash transactions	11
1. Cash transactions in BGN	11
2. Cash transactions in foreign currency	13
V. Bank transfers	13
1. Bank transfers in BGN	14
2. Bank transfers in foreign currency	14
3. Incoming money transfers	16
VI. Cheques	17
VII. Lending operations	17
1. Loans to individuals	17
2. Legal services	19
VIII. Electronic bank cards operations	20



IX. Electronic banking	30
X. Fees for safe box storage of valuables at the bank public vault	31
XI. Other fees and commissions	32
XII. "Time is money" service and SMS notification	29
XIII. Other provisions	30

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 unless no other explicit agreements between 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 bodies 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 applied 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: <ul style="list-style-type: none"> - 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 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.
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.
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 JSC. 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 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 JSC, 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 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 the 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.	In case of explicitly client's choice the Bank will execute transfers up to BGN 99,999.99 through RINGS.
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.	Investbank JSC defines as an end of the working hours with clients for executing transfers through RINGS 3.00 PM of the respective working day.
5.2.1.5.	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 for bank-to-bank currency transfers when received in the Bank before 3.30 PM will be processed with a value date according to it.4.4. For orders received after that hour the spot value date is defined by the next working 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 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 Investbank 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 2,29
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 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)	For accounts in BGN - BGN 50 monthly, per account For accounts in EUR - BGN 200 monthly, per account For accounts in USD – BGN 350 monthly, per account
1.2.3.	Closing or transformation	
1.2.3.1.	One-time fee for closing	BGN 15 *
1.2.3.2.	Upon transformation of special account into a current account 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
1.7.	Fee for storing cash at bank accounts. The fee is payable at the total daily balance of one holder on all bank accounts in BGN, exceeding BGN 1 000 000. The fee does not apply to ESCROW accounts, termless deposits and balances on time deposits.	1.2 % per annum, but not less than the interest rate applicable by the BNB for overbooking, applicable on a daily basis for each day of exceedance the specified balance, the excess, payable on the 26th of each month.
2. Opening, maintaining and closing accounts in foreign currency		
2.1.	Current accounts and termless deposits	
2.1.1.	Fee for opening	free of charge
2.1.2.	Monthly commission for maintaining and servicing of current account / Current account Extra + with included electronic statement of account delivered via e-mail	
2.1.2.1	- with issued debit card	BGN 2.29
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 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	
2.7.	Fee for storing money under the Bank accounts. The fee is payable on:	0,6% per annum, but not less than the interest rate applicable by the BNB for overbooking, applicable on a daily basis

	- Total daily balance of one holder in all bank accounts in EUR exceeds the equivalent of BGN 1 000 000 under the BNB for the respective day of exceeding. - Total daily balance of one holder in all bank accounts in USD higher than the equivalent of BGN 1 000 000 under the BNB for the respective day of exceeding. The fee does not apply to ESCROW accounts, timeless deposits and on balances for term deposits.	for each day of exceedance the specified balance, the excess, payable on the 26th of each month.
2.7.1.	Current accounts and termless deposits	5 currency units
2.7.2.	Cumulative account for treatment or education	No required
3. Periodical notification		
3.1.	Periodical notification for current accounts	
3.1.1.	Printed monthly statements upon request by the account holder in financial center of the bank for a period up to 12 months	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 Bulletin of the Bank.

IV. Cash transactions

1. Cash transactions in BGN		
1.1.	Deposits of amounts in BGN	
1.1.1.	For amounts over BGN 10 000 daily (by the Account holder)	0,1%

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 2.00 for amounts up to BGN 2 000. (daily) - 0,15% for amounts above 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)	BGN 3,00 for amounts up to BGN 2 000. (daily) - 0,15% for amounts above BGN 2 000,01

1.1.2.2.	For installment into account of TD of NRA with the bank (insurance contributions and tax obligations of individual persons), deposited into office of the Bank located in TD of NRA sub-branch	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 1.00
1.2.2	For withdrawing amounts exceeding BGN 2 000	0,40%, min BGN 3.00
1.2.3	For not requested amounts up to BGN 2 000	BGN 1.00
1.2.4.	For not requested amounts exceeding BGN 2 000	0,55%, min BGN 5.00
1.2.5.	Requested but not withdrawn amounts	0,50% 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
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
1.4.	Verification of authenticity of banknotes	BGN 0.10 (plus VAT) per single banknote
1.5.	Cash services	by arrangement + VAT
1.6.	Withdrawal of nominal notes requested by the customer	0,25%, plus fee under it. 1.2.1. additionally
1.7.	Arranging denominations in the same direction	0,2%, max. BGN 500, which is added to the regular one
2. Cash transactions in foreign currency		
2.1.	Depositing amounts in foreign currency	
2.1.1.	Amounts exceeding 5 000 currency units on a daily basis (by the account holder)	0,2% for the amount over 5000 units
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/	- 1,00 EUR for amounts up to 1 000 EUR (daily) - 0,15% for amounts above 1 000,01 EUR
2.1.3.	Depositing 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
2.2.	Withdrawal of sums in foreign currency	
2.2.1.	Withdrawal of amounts over 1 000 currency units	0,5%, min 2.5 currency units
2.2.2.	For not stated withdrawn amounts over 1 000 currency units	0,6%, min 3 currency units
2.2.3.	Requested but not withdrawn amounts	0,5% on the amount
2.2.4	For early termination* of term deposit (*according to the product's conditions)	
2.2.4.1.	For early termination* of term deposit and withdrawing the amount	BGN 5,00, plus fee under 2.2. additionally
2.2.4.2.	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
2.2.4.3.	For early termination* of term deposit and opening of another deposit product in the Bank	free of charge
2.5.	Withdrawing amounts of term deposits on maturity date	free of charge
2.6.	Verification of authenticity of banknotes	BGN 0,10 per banknote (+VAT)
2.7.	Ordering of banknotes in single direction	0.2%, max. BGN 500, added to the standard

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 foreign 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. is 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.

V. Bank transfers

1. Bank transfers in BGN		
1.1.	For bank-to-bank transfers effected	BGN 2,80
1.1.1.	For bank-to-bank periodical transfer	BGN 1,50
1.2.	For interbank transfers effected	BGN 1,25
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 /	BGN 1.30
1.4.	For RINGS transfers	BGN 18 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 transfers in foreign currency		
2.1.	For interbank currency transfers will be collected commissions from the sender:	
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 benefit of Investbank JSC 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 10 incl.	Free of charge
2.2.2.	For incoming transfers above EUR 10.01 up to EUR 1000 incl	EUR 7.50
2.2.3.	For incoming transfers above EUR 1000	0.1% , min. EUR 10.00, max. EUR 200.00
2.2.4.	Incoming Unistream transfers	no commission for clients of Investbank
2.3.	Outgoing transfers:	
2.3.1.	For outgoing transfers value spot of up to EUR 1,000 including	
2.3.1.1.	Credit transfer outside the EEA and credit transfer in a currency other than EUR in the EEA	EUR 20.00 + EUR 10.00 fee for communication services
2.3.1.2.	Credit transfer in EUR in the EEA	EUR 20.00 + EUR 10.00 fee for communication services
2.3.2.	For outgoing transfers value spot above EUR 1,000:	
2.3.2.1.	Outgoing transfers issued, executed by electronic way	
2.3.2.1.1	Credit transfer outside the EEA and credit transfer in a currency other than EUR in the EEA	0.15% min. EUR 15, max. EUR 200 + EUR 10.00 fee for communication services

2.3.2.1.2	Credit transfer in EUR in the EEA	0.15% min. EUR 15, max. EUR 200 + EUR 10.00 fee for communication services
2.3.2.2	Outgoing transfers issued, executed on hard copy	
2.3.2.2.1.	Credit transfer outside the EEA and credit transfer in a currency other than EUR in the EEA	0.16% min. EUR 20, max. EUR 250 + EUR 10.00 fee communication services
2.3.2.2.2.	Credit transfer in EUR in the EEA	0.16% min. EUR 20, max. EUR 250 + EUR 10.00 fee communication services
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/	
2.3.3.1.1	Credit transfer outside the EEA and credit transfer in a currency other than EUR in the EEA	0.35% min. EUR 50, max. EUR 500 + EUR 10.00 fee communication services
2.3.3.1.2	Credit transfer in EUR in the EEA	0.35% min. EUR 50, max. EUR 500 + EUR 10.00 fee communication services
2.3.3.2.	Transfer with value date – the next day	
2.3.3.2.1	Credit transfer outside the EEA and credit transfer in a currency other than EUR in the EEA	0.3% min. EUR 30, max. EUR 400 + EUR 10.00 fee communication services
2.3.3.2.2	Credit transfer in EUR in the EEA	0.3% min. EUR 30, max. EUR 400 + EUR 10.00 fee communication services
2.3.3.3.	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 change of transfer terms	EUR 30
2.7.	An additional commission is accrued by ordering a currency transfer for EU countries without presenting of beneficiary's IBAN and BIC code	EUR 10
2.8.	For early termination of non-standard deposit	BGN 5,00, plus fee under it.2.3. additionally
2.9.	For early termination of non-standard deposit	3,00%, but not more than 1 500 currency units, plus fee under it.2.3. additionally
3. Incoming money transfers		
3.1.	Incoming money transfers – no fee for the beneficiary in Investbank JSC	

Notes:

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.

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.

Interbank transfer means transfer done by customers whose accounts are with one and the same or with different branches of the Bank.

VI. Cheques

1.	Cheques issuance	0.2 %, min. EUR 10, max. EUR 200 per cheque
2.	Cheques collecting:	
2.1.	Personal cheque collecting and checking	0.20% min EUR 10, max EUR 200 per cheque + EUR 5 porto for abroad, advance min. 50% (covering the checking expenses)

2.1.	Traveller cheques repurchase	0,2 %, min. EUR 10, max.. EUR 200 per cheque + EUR 5 port for abroad
2.2.	For canceling of cheques issued by the Bank	4 % over the cheque amount, min. EUR 5
3.	For returned unpaid cheques	EUR 15 per cheque + foreign correspondent's commissions
4.	Personal cheque collecting and checking	EUR 15 per cheque + foreign correspondent's commissions

Notes:

20. **Before collection of cheques, a check by the Bank is performed and upon confirmation of the cheque's authenticity the collection of the cheque is implemented with presenting additional documents as required by the current foreign exchange regulations described in the Legal Requirements part.**

VII. Lending operations

1. Loans to individuals		
1.1.	Examination fee payable upon approval of the loan:	
1.1.1.	Consumer loans	
	Universal consumer loan	<p>-For loans up to BGN 5 000 – BGN 50.00, payable as follows: BGN 20 – upon submitting documents and BGN 30 upon loan approval* -For loans from BGN 5 001 up to BGN 10 000 – BGN 75.00, payable as follows: BGN 30 – upon submitting documents and BGN 45 upon loan approval * -For loans exceeding BGN 10 001 – BGN 150.00, payable as follows: BGN 50 upon submitting documents and BGN 100 upon loan approval *</p> <p>*The second part is also eligible to be paid out of the loan amount</p>

	Loans for pensioners	BGN 10,00 payable upon loan approval (Acceptable is payment from the loan amount)
	Loan secured by a financial asset	0,2% of the loan amount, min. BGN 35 max. BGN 200 payable upon loan approval (Acceptable is payment from the loan amount)
	Loan Residential renovation	0,1% of the loan amount min. BGN 10,00
1.1.2.	Mortgage Loans	
	Loan Home Comfort	BGN 150,00 or currency equivalent payable as follows: BGN 100 - upon submitting documents and BGN 50 – upon loan approval (The second part is also eligible to be paid out of the loan amount)
	Loan Invest Comfort	BGN 150,00 or currency equivalent payable as follows: BGN 100 - upon submitting documents and BGN 50 – upon loan approval (Acceptable is payment from the loan amount)
1.1.3.	Overdraft Loan	20,00 BGN payable upon loan approval and prolongation of the term of the overdraft loan
1.1.4.	Standard overdraft loan for individuals	Up to BGN 1000 – BGN 25 Above BGN 1000 - BGN 50 лева The fee is due upon prolongation of the standard overdraft loan.
1.2.	Fee for early repayment of mortgage refinancing from another bank if they are not passed 12 months from the date on which the loan is granted	1,0% on the early repaid amount

1.3.	Fee for early repayment of consumer credit	Free of charge
1.4.	Commitment fee	Subject to agreement
1.5.	By amendment the terms of the loan	EUR 50
1.5.1.	Consumer loans and overdraft loan	EUR 50
1.5.1.1.	For loan secured by a financial asset	BGN 20,00
1.5.2.	Mortgage loans	1% of outstanding, min. 50,00
2. Legal services		
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

Notes:

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 storing 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	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	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	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 0.25	BGN 0.25	BGN 0.25	BGN 0.25

1.2	Cash withdrawal at ATM owned by another bank in Bulgaria	BGN 1.10	BGN 1.10	BGN 1.10	BGN 1.10
1.3	Cash withdrawal at ATM abroad	2 EUR + 1% of the amount	2 EUR + 1% of the amount	1 EUR + 1% of the amount	2 EUR + 1% of the amount*; 3 EUR + 1% of the amount**
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% of the amount
2.3	Cash withdrawal at POS abroad	2 EUR + 1,5% of the amount	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	free of charge
3.2	through terminal owned by another bank in Bulgaria	BGN 0.20	free of charge	BGN 0.20	BGN 0.20
3.3	through terminal abroad	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)	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.

Notes:

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

Additional operations		Maestro	Debit MasterCard PayPass	V PAY	VISA Electron 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 1.50	BGN 1.50	BGN 1.50	BGN 1.50
7	Cash withdrawal at a bank office without using a card (the fee related to p. 6 shall 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 arbitration procedure for disputed transaction abroad	EUR 270	EUR 270	EUR 270	EUR 270
13	Administrative fee by the arbitration 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

Notes:

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	6000				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	10 000	10000	6000	1000	10000	6000	1000	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 23ob 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 23ob with debit cards	BGN 0.20
4. Transfer of amounts between accounts through 23ob with credit cards	BGN 0.50
5. POS/Virtual POS transactions through 23ob with debit cards	BGN 0.30
6. POS/Virtual POS transactions through 23ob with credit cards	free of charge

Credit cards											
Issuing fees										VISA Gold	
		MasterCard Standard	MasterCard Business**	MasterCard Gold	MasterCard Platinum*	MasterCard TravelCard*	MasterCard Family* Standard	VISA Classic	VISA Business**		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
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
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
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	EUR 10	EUR 10	EUR 10	EUR 10
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	200 EUR 300 USD 400 BGN	35 EUR 50 USD 70 BGN	BGN 20.00	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 9	EUR 4	BGN 1.00	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 4,5	EUR 2	free of charge	EUR 1	EUR 1,5	EUR 2,25	EUR 1,5 USD 2 BGN 3
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
Transaction fees		MasterCard Standard	MasterCard Business**	MasterCard Gold	MasterCard Platinum*	MasterCard TravelCard*	MasterCard Family* Standard	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 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%	EUR 2.00 +2%
1.2	through terminal owned by another bank in Bulgaria	EUR 2 + 3%	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3	EUR 2 + 3
1.3	trough terminal abroad	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%	EUR 3.5+ 3%

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%	EUR 3.00 +2%	EUR 3.00 +2%	EUR 3.00 +2%
2.2	trough terminal owned by another bank in Bulgaria	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 2.5%	EUR 3.5+ 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%	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	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
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
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	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	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	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	BGN 0.40	BGN 0.40	BGN 0.40

Additional operations		MasterCard Standard	MasterCard Business	MasterCard Gold	MasterCard Platinum	Mastercard TravelCard	MasterCard Family Standard	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	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	BGN 1.00	BGN 1.00	BGN 1.00
3	SMS notification for executed transactions (through "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	BGN 0.15	BGN 0.15	BGN 0.15
4	New PIN code generating	EUR 10	EUR 10	EUR 10	EUR 10	EUR 10	BGN 2.00	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	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	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
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
9	Unjustified disputed transaction	EUR 20	EUR 20	EUR 20	EUR 20	EUR 20	BGN 10.00	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	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	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.	n.a.	n.a.	n.a.	BGN 0.50	BGN 0.50	BGN 0.50	BGN 0.50
13	Opening an arbitration procedure for disputed transaction abroad	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270
14	Administrative fee by the arbitration committee for examination of the case of disputed transaction abroad	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270	EUR 270

15	Registration for the service 3D Card Protection	Fees are applied under it. .4.3: Card account balance / Registration for a 3D Card Protection service									
16	Generating a new temporary Secret Code for the 3D Protection Service	Fees are applied under it. .4.3: Card account balance / Registration for a 3D Card Protection service									
17	Blocking/Activation of a user profile for the 3D Protection	free of charge	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
18	SMS –notification for transactions	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT	BGN 2 monthly +VAT
19	Changing daily and weekly limits on a card – one-time	BGN 2	BGN 2	BGN 2	BGN 2	BGN 2	BGN 2	BGN 2	BGN 2	BGN 2	BGN 2
20	Fee for exceeding the credit limit	BGN 20	n/a	BGN 20	n/a	n/a	n/a	BGN 20	n/a	BGN 20	BGN 20
Interest rates - depending on the provided collateral		MasterCard Standard	MasterCard Business	MasterCard Gold	MasterCard Platinum	Mastercard TravelCard	MasterCard Family Standard	VISA Classic	VISA Business	VISA Gold	VISA FreeCard
1	Promissory Note (Interest rate for a regular debt + interest rate for overdue debt)	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	17.5% per annum + 5%	For freelance clients: 17% 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%	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%	14% per annum + 10%	*15 % per annum + 5%	*15 % per annum + 5%	*15 % per annum + 5%	*15 % per annum + 5%
		**17.5 % per annum + 5%	**17.5 % per annum + 5%	**17.5 % per annum + 5%	**17.5 % per annum + 5%	**17.5 % per annum + 5%		**17.5 % per annum + 5%	**17.5 % per annum + 5%	**17.5 % per annum + 5%	**17.5 % per annum + 5%

Interest rates on Credit Cards - depending on the provided collateral 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)	16% at POS at merchant 17.5% for cash withdrawals per year	16% at POS at merchant 17.5% for cash withdrawals per year	16% at POS at merchant 17.5% for cash withdrawals per year	16% at POS at merchant 17.5% for cash withdrawals per year	For freelance customers: 15% per POS at merchant 17% for cash withdrawals
						For all other customers: 16% at POS at merchant 17.5% 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 17.5% for cash withdrawals per year	15% per POS at merchant 17.5% for cash withdrawals per year	15% per POS at merchant 17.5% for cash withdrawals per year	15% per POS at merchant 17.5% for cash withdrawals per year	15% per POS at merchant 17.5% for cash withdrawals per year

Notes:

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		MasterCard Standard			MasterCard Business			MasterCard 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	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.

** 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.

IX. Electronic banking

1.	For Internet banking	BGN 1,50 monthly fee
2.	For Internet banking restricted to online reports only	No monthly fee
3.	Bank transfers via Electronic banking	
3.1.	For issued interbank transfers	BGN 1,10
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 12 per transaction

Notes:

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.

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

1.	Size I – Small Safe Box	
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.	Size II – Middle-sized Safe Box	
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.	Size III – Large Safe Box	
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.

XI. Other fees and commissions

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 with 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.	<ul style="list-style-type: none"> - 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 commissions related to preparation of references and certificates	
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.	Increase with 50% +VAT
1.4.2.	For preparation of requests for information by government institutions (NRA Courts, public enforcement agents, NSSI, etc.).	no fee for preparation and postal services*
1.5.	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 annulment of the seizure on one account or all customer accounts	BGN 15
1.5.4.	Fee for annulment 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
1.9.2.	Abroad	EUR 5 + VAT
2.1.	Queries and complaints on payments in foreign currency	correspondent's costs + porto fee and fee for communication service
2.2.	Communication services:	
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 organisations on individual agreements concluded, the Bank applies specific Terms and Conditions, published in its offices.	

Notes:

- 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.
- 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.
- 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.
- 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.

XII. "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.

XIII. 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 currency 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, No60/20.09.2016 and No 68/08.11.2016, No 73/29.11.2016, No74/06.12.2016, No 1/10.01.2017 and No 7/07.02.2017, No 36/14.06.2017, Nr 39/27/06/2017, No 41/05.07.2017 and No 44/18.07.2017 and No 70/21.11.2017, No 72/28.11.2017, No3/ 23.01.2018, No5/ 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, No2 /15.01.2019 and No 3 от 22.01.2019

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

IN FORCE AS OF 01.08.2018

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	1,31BGN
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)	1,85 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)	1,50 BGN
3.1.	Closing current account for main operations	Free of charge
4.	<p>Depositing funds in BGN to a current account for main operations in a bank office, daily (by the account holder).*</p> <p>* 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</p>	<p>Up to 10 000 BGN. – free of charge above 10 000 BGN. – 0,095% for the amount above 10 000 BGN, max. BGN 195</p>
	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.	With debit card Visa Electron, V Pay on an ATM, serviced by the bank	0,19 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	0,88 BGN
5.4.1.	With debit card Visa Electron, Debit MasterCard PayPass on an ATM, serviced by another bank in the European Union	1,95 EUR + 1.00% of amount
5.4.2.	With debit card V Pay on ATM, serviced by another bank in the European Union	0,95 EUR + 1% of amount
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	1,25 BGN
7.	Payment operations, made through a current account for main operations, 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 ПОО, 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	0,96 BGN
8.2.	Through online banking to a payment account with the same bank	0,39 BGN.
8.3.	On a paper copy through BISERA to a current account with another bank	2,11 BGN.
8.4.	Through online banking through BISERA to a current account with another bank	0,95 BGN
8.5.	On a paper copy to a current account to the budget with the same bank	0,99 BGN.
8.6.	Through online banking to a current account to the budget with the same bank	0,44 BGN.
8.7.	On a paper carrier through BISERA to a current account to the budget to another bank	2,24 BGN.
8.8.	Through online banking through BISERA to a current account to the budget with another bank	0,95 BGN
9.	Outgoing credit transfers in euro	
9.1.	On a paper carrier to a current account with the same bank	0,45 EUR
9.2.	Through online banking to a current account with the same bank	0.20 EUR

9.3.	On a paper carrier with value date different from the value date on the same day to a current account to another bank	With spot value date: Up to 2216 EUR – 9,95 EUR Above 2216 EUR - 0,155% min. EUR 19,50, max. EUR 202
9.4.	Through online banking with value date different from the value date on the same day to a current account with another bank	Transfer with a value date next working day: 0.159% of the amount. Min EUR 16.60, max. EUR 255.
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.	Incoming credit transfers	Up to 4646 EUR – 3,64 EUR above 4646 EUR –0,095%, min. EUR 9,50 max. EUR 119
11.	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 Conditions 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 and No28/05.06.2018.