



TERMS AND CONDITION
TERMS AND CONDITION, INTEREST RATES, FEES AND COMMISSIONS APPLIED
BY INVESTBANK JSC FOR LEGAL ENTITIES
IN FORCE AS OF 13.12.2023

General information	3
I. General provisions.....	4
II. Interest rates, value dates and terms for accepting and processing payment orders	6
1. Interest rates in BGN	6
2. Value dates for accounts in national currency	7
3. Interest rates in foreign currency	7
4. Value dates for accounts in foreign currency.....	8
III. Opening, maintaining and closing accounts.....	10
1. Opening, maintaining and closing accounts in BGN.....	10
2. Opening, maintaining and closing accounts in foreign currency	12
3. Periodical notification	13
IV. Cash transactions	14
1. Cash transactions in BGN	14
2. Cash transactions in foreign currency	15
V. Bank transfers	17
1. Bank transfers in BGN.....	17
2. Bank transfers in foreign currency	18
VI. Cheque transactions	21
VII. Documentary collections.....	21
1. Documents received for collection.....	22
2. Documents sent for collection	22
VIII. Documentary letters of credit.....	22
1. Documentary letters of credit in BGN	22
2. Documentary letters of credit in foreign currency.....	23
IX. Lending transactions	25
1. Corporate lending.....	25
2. For legal services	26
X. Guarantee transactions.....	27
1. Bank guarantees in BGN.....	27
2. Bank guarantees in foreign currency.....	29

XI. Undertaking guarantees.....	31
XII. Electronic bank cards operations	31
Installation of POS terminals at a merchants	39
XIII. Mass payment transfers	40
XIV. Internet Banking.....	40
XV. Fees for safe box storage of valuables at the Bank’s public vault.....	41
XVI. Package programs	42
XVII. Other fees and commissions	42
XVIII. Supplementary provisions	47



General information

Investbank JSC is a privately owned financial banking institution which was established in 1994. It holds Full Banking License No. 364 of 1994 issued by the Central Bank and conducts the full range of banking operations nationally and internationally.

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

The organisational structure of the Bank is presented below:

Supervisory Board;

Management Board;

Executive Directors;

Internal Audit Specialized Unit;

Directors of Directorates;

Managers of Financial Centers, Offices and Remote Workplaces.

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

I. General provisions

1.	By these Terms and condition (the Terms and condition) Investbank JSC (the Bank) settles its business relations with its customers, regulates the usual interest rates terms, fees and other expenses that it applies regarding operations in BGN or another currency unless no other explicit agreements between the Bank and its customers or correspondents under particular transactions are concerned.
2.	Bank commissions, fees, interest rates and other expenses, other than the charges described below in the second sentence, are collected in BGN, foreign currency or the equivalent amount according to the officially announced exchange rates of the Bank for the day of the operation for the respective currency on the day of registration of the payment unless otherwise agreed with the Bank. The regular monthly fees and the fees related to transactions with electronic bank cards collected through money conversion from other accounts of the customer – in BGN, foreign currency or the BGN equivalent – are calculated at the exchange rate of the Bulgarian National Bank (BNB) for the respective currency on the day of registration the payment.
3.	All fees and commissions are accrued by the Bank at the time the respective service is being effected (unless specified otherwise) and they are not subject to refund.
4.	<p>This Terms and condition applies to all customers of the Bank – legal entities, which for the purposes of this Terms and condition are considered to include:</p> <ul style="list-style-type: none"> – companies and their associations; cooperatives; sole proprietors, trade representatives, trade intermediaries, trade representation offices, non-profit associations and other similar persons - sole proprietors; unincorporated companies; – financial institutions, including banks and other entities carrying out transactions specified under Art. 1(5) of the Credit Institutions Act (CIA), Stock Exchange, investment firms (IF), investment companies (IC), management companies (MC) and mutual funds (MF) registered under the Public Offering of Securities Act (POSA), insurance companies, pension insurance companies and the voluntary pension funds registered under the Supplementary Voluntary Pension Insurance Act (SVPIA), leasing companies; – budget spending units and other entities holding current or deposit accounts with the Bank and/or executing transactions in the Bank’s offices. <p>The Tariff also applies to all clients of the Bank, individuals who do not have the status of consumers, but act as persons with UIC according to BULSTAT, exercising free profession or craft activity - farmers, lawyers, notaries, PEAs, insurance agents acting within their professional and commercial activities.</p>
5.	The Bank executes customers' orders deposited in the required form and having legitimate content.
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.	The Interest Rate Bulletin of the Bank is an integral part of this Terms and condition .
6.1.	The interest rates policy, the usual interest rates accrued on deposit and credit accounts are specified by the governing bodies of the Bank in compliance with the effective legislation and subject to the market conditions.
7.	The Terms and condition specified in herein and in the Interest Rate Bulletin may differ from the Terms and condition offered by the Bank for credit or deposit products. In this case, the Terms and condition of the respective product shall be mandatory.
7.1.	In case of modification or termination of a specific product, the Terms and condition specified in the contract for the same product shall apply.
8.	In cases where an operation consists of two or more activities, the relevant commissions and fees shall be collected separately.
9.	Customers who do not hold accounts with the Bank shall pay in advance the fees and commissions due.
10.	No fees and commissions are charged for issuing of certificates, references, etc. in the following cases: upon request of BNB; upon request requirement of governmental bodies; when required under the law; upon collecting and spending funds for medical treatment outside Bulgaria after submitting the respective documents.
11.	The Bank collects no fees and commissions from budget spending units.
12.	For operations and services in Bulgaria (certificates, references, correspondence, etc.), the commissions and fees in this Terms and condition specified in foreign currency are collected in BGN converted according to the Bank's officially announced exchange rates for the day of the operation.
13.	Fees and commissions due by a customer of the Bank to foreign correspondents are paid in the respective foreign currency or its equivalent in BGN converted according to the Bank's officially announced exchange rates for the day of the operation.
14.	For separate services and operations, the Bank reserves the right to collect interest rates, fees and commissions, other than those specified herein, as well as additional costs, including those for postage, phone, telex, etc., that could arise in accordance with the customer's order and not specified herein.
15.	All costs regarding establishing, amending and deleting the provided collateral in compliance with the procedure laid down by the law shall be borne by the borrower.
16.	When the respective service requires special efforts on behalf of the Bank's employees and/or is exclusively difficult, and/or bears high risk, the Bank reserves the right to reject rendering that service with no additional explanations for its motives.
17.	In cases where the order specifies that all fees, commissions and other costs are to be borne by the beneficiary but the latter refuses payment, the Bank reserves the right to collect them from the ordering party.
18.	The Bank closes accounts ex officio in compliance with the provisions of Ordinance No. 3 of BNB and this Terms and condition .
19.	The Bank does not charge commissions for depositing money in cash, regardless of the amount, when the purpose is opening a fixed-term deposit and on donation accounts, as well as when for repayments of monthly instalments under loans granted by the Bank to legal entities.

19.1.	In case of early repayment of a loan by a legal entity or a natural person who does not have the quality of consumers, but acts as a person with UIC according to BULSTAT, by depositing of cash (at the box office), the provisions of item 19 do not apply. The provisions of para. 19 herein shall also not apply for depositing money in cash (in a bank office) for the purpose of making repayment on revolving or overdraft loan facilities.
20.	The Bank does not charge commission for cash withdrawal in a bank office from a fixed-term deposit on its maturity date.
20.1.	The Bank requires a request with prior notice for cash withdrawal from fixed-term deposits on a non-maturity date in accordance with Section IV Cash Operations of this Terms and condition .
22.	The amount of fees and commissions for all services in this Terms and condition is exclusive of VAT. VAT is additionally accrued for each operation in accordance with the Value Added Tax Act. In this Terms and condition the Bank specifies every service that is inclusive of VAT.
23.	For services not specified herein, the Bank collects fees and commissions at agreed upon prices by a separate order of the executive directors. If the service requires VAT payment, it is to be additionally paid by the customer.
24.	For performing complex services, specific operations and other additional services, the Bank reserves the right to collect fees and commissions as agreed.
25.	Deviations from the fees and commissions indicated herein for separate clients are allowed subject to the compliance with the established internal regulations of the Bank and/or the written consent of two of the Bank's executive directors.
26.	Monthly commissions for account maintenance and servicing are due per calendar month or part of the calendar month in which the account exists.

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

1. Interest rates in BGN	
1.1.	With a resolution of the Management Board, the Bank shall determine the interest rates (regular, penal and surplus) in BGN to be applied on current, credit, deposit, and savings accounts.
1.2.	The basis for calculating the interest rate on funds extended shall be 360/360 for annuity loans and ACT/360 (actual number of days in the period/360) for the rest of the loans and the interest rate on borrowed funds - 30/360 (30 days in the period/360).
1.3.	The interest rate scales approved for any period shall be placed at prominent places in the Bank's front desks.
1.4.	The following shall apply to loans extended in BGN: <ul style="list-style-type: none"> – Fixed interest rates, or – Base Interest Rate of Bulgarian National Bank (BNB) or EURIBOR effective for the respective period, plus an agreed fixed margin.

1.5.	Upon change of the Base Interest Rate of BNB or EURIBOR, the Bank, as from the effective date according to the Methodology for Determining Reference Interest Rate, shall amend the regular and penalty interest rate, whereas the agreed surplus rate shall remain unchanged.
1.6.	Upon re-negotiation of loan Terms and condition (increase of the loan amount, extension of the repayment period), the Bank may increase the agreed surplus rate above the Base Interest Rate or the respective EURIBOR.
1.7.	The interest rate on current accounts in BGN shall be accrued annually in compliance with the approved interest rate scale and shall be due one-time on 31 December of the current year or upon closing of the account.
1.8.	The interest rate on savings accounts in BGN shall be accrued in compliance with the approved interest rate scale and shall be due at the end of the calendar year or upon closing of the account.
1.9.	The interest rate on fixed-term deposits in BGN shall be accrued in compliance with the approved interest rate scale and shall be due upon expiration, termination of the deposit or according to the specific Terms and condition of the deposit product.
1.10.	The interest rate on savings accounts or the interest specified in the product's Terms and condition shall apply in case of early termination of a fixed-term deposit contract.
1.11.	Upon additional depositing of amounts into fixed-term deposit accounts allowing additional depositing, the interest rate for the fixed-term deposit shall be accrued on the additionally deposited amount as from the date of the additional deposit, preserving the initial term of the deposit.
1.12.	For fixed-term deposits allowing partial withdrawal, the Bank shall permit the withdrawal of the capitalized interest or of the maximum authorized portion of the principal according to the Terms and condition of the relevant bank products without terminating the deposit.
1.13.	Interest shall accrue on accounts for funds paid to serve as authorized capital for the registration of companies or provided as collateral for loans, bank guarantees and letters of credit on explicit agreement only.
1.14.	By agreement, after a decision of the Management Board and in compliance with the requirement for daily balances on the accounts above a certain limit, the Bank may charge higher interest rates for corporate customer.
2. Value dates for accounts in national currency	
2.1.	The value date is an interest-bearing day.
2.2.	For accounts in national currency, the value date shall be the accounting date.
2.3.	In the case of documentary letters of credit, guarantees and collections, the value date specified by the correspondent bank is applied.
3. Interest rates in foreign currency	
3.1.	With a resolution of the Management Board, the Bank shall determine the interest rates (regular, penal and surplus) in USD and EUR to be applied on current, credit, deposit, and savings accounts.
3.2.	The basis for calculating the interest rate on funds extended shall be 360/360 for annuity loans and ACT/360 (actual number of days in the period/360) for the rest of the loans and the interest rate on borrowed funds - 30/360 (30 days in the period/360).

3.3.	The interest rate scales approved for any period shall be placed at prominent places in the Bank's front desks.
3.4.	Fixed interest rate or interest rate based on EURIBOR effective for the respective period plus the agreed surplus interest rate shall apply to loans extended in EUR. LIBOR effective for the respective period and currency plus the agreed surplus interest rate shall apply to loans extended in other foreign currencies with which the Bank operates. The agreed interest rate shall be accrued on a monthly basis.
3.5.	The interest rate on current accounts in foreign currency shall be accrued annually in compliance with the approved interest rate scale and shall be due one-time on 31 December of the current year or upon closing of the account.
3.6.	The interest rate on savings accounts in foreign currency shall be accrued in compliance with the approved interest rate scale and shall be due at the end of the calendar year or upon closing of the account.
3.7.	The interest rate on fixed-term deposits in foreign currency shall be accrued in compliance with the approved interest rate scale and shall be due upon expiration, termination of the deposit or according to the specific Terms and condition of the deposit.
3.8.	The interest rate on savings accounts or the interest specified in the product's Terms and condition shall apply in case of early termination of a fixed-term deposit contract.
3.9.	Upon additional depositing of amounts into fixed-term deposit accounts allowing additional depositing, the interest rate for the fixed-term deposit shall be accrued on the additionally deposited amount as from the date of the additional deposit, preserving the initial term of the deposit.
3.10.	For fixed-term deposits allowing partial withdrawal, the Bank shall permit the withdrawal of the capitalized interest or of the maximum authorized portion of the principal according to the Terms and condition of the relevant bank products without terminating the deposit.
3.11.	Interest shall accrue on accounts for funds provided as collateral for loans, bank guarantees and letters of credit on explicit agreement only.
3.12.	By agreement, after a decision of the Management Board and in compliance with the requirement for daily balances on the accounts above a certain limit, the Bank may charge higher interest rates for corporate customer.
4. Value dates for accounts in foreign currency	
4.1.	Upon crediting a customer's foreign currency account with an incoming transfer, the value date shall be the date of receiving the funds into the account with the Bank by the correspondent bank.
4.2.	Upon debiting a customer's foreign currency account, the value date shall be the date of executing the payment.
4.3.	In the case of documentary letters of credit, guarantees and collections, the value date specified by the correspondent bank is applied.
4.4.	The normal value date for foreign currency transfers shall be SPOT - two business days following the date of receipt of the order in the Head Office of the Bank. It is verified by the affixed Bank's reference number. The normal value date for SEPA transfers ordered electronically shall be the next business day following the date of receipt of the order at the Bank.
4.5.	In case of a bank transfer (virement) between two "Loro" accounts, the value date of debiting and crediting shall be the date on which the order has been received by the Head Office of the Bank.

4.6.	In case of a transfer ordered by a bank with a "Loro" account in favour of a Bank's customer, the value date of debiting and crediting shall be the date of receipt of the order at the Head Office of the Bank, applying the time-limits referred to in para. 5.
5. Terms for accepting and processing of payment orders	
5.1.	Payment orders shall be accepted in the working hours for customers and orders submitted via Internet banking – 24 hours a day.
5.2.	Payment orders for transfers in national currency.
5.2.1.	At the express request of the client, the Bank will execute via RINGS and transfers for amounts up to BGN 99,999.99, regardless of their amount.
5.2.1.1.	Upon explicit order by the customer, the Bank shall also execute transfers up to BGN 99,999.99 through RINGS.
5.2.1.2.	The receipt of payment orders for execution through RINGS in paper form at the Bank's Financial Center shall be certified with date and time affixed by an employee of the Financial Center on the order upon its receipt; and the orders submitted via the Internet Banking system with receiving a second reference from the Bank's accounting system.
5.2.1.3.	Investbank JSC defines 3:00 PM of the respective business day as the end of the working hours for customers for executing transfers through RINGS.
5.2.1.4.	Payment orders received in the Bank before 3:00 PM shall be executed on the same business day with a value date being the date of that business day, but not later than 1 hour from the time of their receipt.
5.2.1.5.	Payment orders received in the Bank after 3:00 PM shall be considered received on the following business day and executed with a value date being the date of the following business day.
5.2.2.	Payment orders for transfers in national currency through BISERA.
5.2.2.1.	Payment orders in BGN for execution through BISERA received during the working hours for customers defined by Investbank JSC shall be processed within the business day with a time-limit for execution not later than the following business day.
5.3.	Payment orders for currency transfers
5.3.1.	The receipt of payment orders in paper form at the Bank's Financial Center shall be certified with date and time affixed by an employee of the Financial Center on the order upon its receipt; and the orders submitted via the Internet Banking system with receiving a second reference from the Bank's accounting system.
5.3.2.	Payment orders for bank-to-bank currency transfers, bank guarantees and documentary transactions shall be processed on the same business day if received at the Bank before 3:30 PM. Orders received after that time shall be processed on the following business day.
5.3.3.	Payment orders for bank-to-bank currency transfers received at the Bank before 3:30 PM shall be executed with a value date set as per para. 4.4. For orders received after that time, the spot value date shall be determined by the following business day.

5.3.4	Express transfers in EUR shall be executed with a value date the day of their receipt at the Bank in case the note is presented by 12:00 AM Bulgarian time, otherwise – with a value date the following business day. For any other currencies, the time-limit for the execution of express transfers shall have a value date the following business day and shall be executed by the Bank as soon as possible.
5.3.5	Orders for intrabank transfers from and into bank account with the Bank shall be accepted by 4:30 PM and shall be executed with value date the same business day. Orders received after that time shall be executed on and with value date the following business day.
5.4.	Received currency transfers from other banks in favour of customers of the Bank shall be processed on the same day if received by 4:40 PM (the time registered on the SWIFT message) and shall be provided to the customer with a value date as per para. 4.1. The transfers received after 4:30 PM shall be processed on the following business day and shall be provided to the customer as per para. 4.1.

III. Opening, maintaining and closing accounts

1. Opening, maintaining and closing accounts in BGN		
1.1.	Current accounts	
1.1.1.	Fee for opening	BGN 10
1.1.1.1.	Opening, maintaining and closing current accounts of budget spending units	No fee
1.1.1.2.	Opening of current accounts of financial institutions	subject to agreement
1.1.2.	Monthly commission for maintaining and servicing a current account regardless of whether or not a debit card has been issued to the account	
1.1.2.1.	– with included electronic account statement by e-mail (on a daily, monthly basis)	BGN 19.99
1.1.2.2.	– with included monthly account statement in hard copy received at a Bank's office	BGN 30
1.1.2.3.	– with included daily account statement in hard copy received at a Bank's office	BGN 50
1.1.3.	One-time fee for closing	BGN 30
1.2	Accumulation, liquidation, special, and dedicated accounts	
1.2.1.	One-time fee for opening	BGN 15
1.2.2.	Monthly commission for maintaining and servicing	
1.2.2.1.	Cumulative accounts (for registration of a company - until the end of 12-month period from the opening of the account, unless it is transformed into a current account), as well as in the cases of raising funds for medical treatment or education	No fee
1.2.2.1.1.	Cumulative accounts for registration of a company after the first 12 months of the opening of the account, if the account is not transformed into a current account.	BGN 50
1.2.2.2.	Liquidation accounts (for companies in liquidation)	BGN 15
1.2.2.3.	Dedicated accounts (bankruptcy)	BGN 15

1.2.3.	Opening and maintaining special accounts (for law, law firms, insurance brokers, notaries, PEAs and agents acting within their professional and business activities)	subject to agreement
1.2.3.1	Opening of a special payment bank account in BGN or foreign currency / opening of a customer account - to the contract for special/ customer bank accounts under Art. 39 of the Advocacy Act (framework agreement)	BGN 500
1.2.3.2.	Monthly commission for maintaining and servicing a special current bank account / customer account – opened to agreement for special/ customer bank accounts under Art. 39 of the Legal Profession Act (framework agreement)	For accounts in BGN – BGN 150 monthly per account For accounts in EUR – BGN 350 monthly per account For accounts in USD – BGN 500 monthly per account
1.2.4.	Opening and servicing of ESCROW accounts (other than products)	With account balance up to BGN 500,000 inclusive - 1% of the amount received, min. BGN 100 With account balance exceeding BGN 500,000 – subject to agreement * Minimum balance is not required ** Monthly servicing fee is not collected
1.2.4.1.	Fee for ESCROW agency	0.15%
1.2.4.2.	Opening and maintaining “Invest Agro” Loan Servicing Account	No fee
1.2.5.	Closing or transformation	
1.2.5.1	One-time fee for closing an accumulation, special, liquidation or dedicated account	BGN 20
1.2.5.2.	Upon transforming an accumulated account into a current account with the Bank	No fee
1.2.5.3.	For closing deposit accounts	No fee

1.2.5.3.1	For early termination / closing of deposit accounts (data other than maturity)	0.003% per day on the balance on the account, for each day of stay of the funds on the deposit. The fee is due in case of early termination of the deposit and non-compliance with the agreed term.
1.2.5.4.	For closing accounts opened ex officio in connection with the servicing of TD of NRA	BGN 1
1.2.5.5.	For closing of cumulative accounts for treatment or education	No fee
1.2.5.6.	For closing an ESCROW account for Residential Renovation	No fee
1.3.	Non-reducible balance	

1.3.1.	On current accounts	BGN 50
1.3.2.	On accumulation, liquidation, special, and dedicated accounts	BGN 100
1.3.3.	For cumulative accounts for treatment or education	Not required
1.3.4.	Non-reducible balance on ESCROW account for Residential Renovation	Not required
1.3.5.	Opening, maintaining and closing current accounts of agricultural producers	No fee
1.3.5.1.	Monthly commission for maintenance and servicing of a current account, regardless of whether or not a debit card has been issued to the account - including an electronic account statement received by email (daily, monthly)	5.99 BGN
1.4	Opening a standard open-ended deposit	BGN 100
1.4.1	Monthly maintenance of Standard open-ended deposit	BGN 99.90
1.4.2	Fee for storage of cash under Standard open-ended deposit The fee is payable if the total daily balance on all Standard open-ended deposits of the client exceeds BGN 10,000 for the relevant day of excess.	2.4% per annum, but not less than the quotations of the interest indices in the interbank market, applicable on a daily basis for each day of excess of the specified balance, on the excess, payable on the 26th of each month.
1.4.3	Non-reducing balance under Standard Fixed Deposit	BGN 100
1.4.4	Closing a Standard open-ended deposit* The fee is also payable in case of official closing of open-ended deposits with a balance below the minimum required for the product	BGN 99.90
2. Opening, maintaining and closing accounts in foreign currency		
2.1.	Current accounts	
2.1.1.	Fee for opening	BGN 10
2.1.1.1.	Opening, maintaining and closing current accounts of budget spending units	No fee
2.1.1.2.	Opening of current accounts of financial institutions	subject to agreement

2.1.2.	Monthly commission for maintaining and servicing a current account regardless of whether or not a debit card has been issued to the account	
2.1.2.1.	– with included electronic account statement by e-mail (on a daily, monthly basis)	BGN 29.99
2.1.2.2.	– with included monthly account statement in hard copy received at a Bank's office	BGN 58
2.1.2.3.	– with included daily account statement in hard copy received at a Bank's office	BGN 98
2.1.3.	One-time fee for closing	BGN 30
2.2.	Accumulation, special accounts, liquidation, dedicated accounts	
2.2.1.	One-time fee for opening	BGN 15
2.2.2.	Monthly commission for maintaining and servicing	
2.2.2.1.	Cumulative accounts (for registration of a company - until the end of 12-month period from the opening of the account, unless it is transformed into a current account), as well as in the cases of raising funds for medical treatment or education	No fee
2.2.2.1.1.	Cumulative accounts for registration of a company after the first 12 months of the opening of the account, if the account is not transformed into a current account.	BGN 50
2.2.2.2.	Liquidation accounts (for companies in liquidation)	BGN 20
2.2.2.3.	Dedicated accounts (bankruptcy)	BGN 20

2.2.3.	Opening and maintaining special accounts (for law firms, insurance brokers and agents acting within their professional and business activities)	subject to agreement
2.2.4.	Opening and servicing of ESCROW accounts (other than products)	With account balance up to the equivalent of BGN 500,000 inclusive in the relevant foreign currency – 1% of the amount received, min. BGN 100 With account balance exceeding the equivalent of BGN 500,000 in the relevant foreign currency – subject to agreement * Minimum balance is not required ** Monthly servicing fee is not collected
2.2.5.	Closing or transformation	
2.2.5.1	One-time fee for closing an accumulation, special, liquidation or dedicated account	BGN 20
2.2.5.2.	Upon transforming an accumulated account into a current account with the Bank	No fee
2.2.5.3.	For closing deposit accounts	No fee
2.2.5.4.	For closing of cumulative accounts for treatment or education	No fee
2.3.	Non-reducible balance	
2.3.1.	On current accounts	50 currency units
2.3.2.	On accumulation, liquidation, special, and dedicated accounts	100 currency units
2.3.3.	For cumulative accounts for treatment or education	Not required
2.3.4.	Opening, maintaining and closing current accounts of agricultural producers	No fee
2.3.4 1.	Monthly commission for maintaining and servicing a current account, regardless of whether there is one or not	15.99 BGN
3. Periodical notification		
3.1.	SMS-notification for final daily balance	BGN 2 monthly + VAT
3.2.	Notification upon balance change	BGN 2 monthly + VAT

* If there is a fee, VAT shall be due.

Notes: 1. The fee under para. 1.1.1. and 2.1.1. shall not apply if at the day of opening the account there is a registration for a Package Program under Chapter XVI. Package Programs.

IV. Cash transactions

1. Cash transactions in BGN		
1.1.	Deposits of amounts in BGN	
1.1.1.1.	Depending on the deposited amount (by the Account holder):	For amounts up to BGN 2,000 per day - BGN 4, For amounts over BGN 2,000.01 per day - 0.40% on the entire amount
1.1.1.2.	For deposits on accounts with the Bank initiated by third parties other than the Account Holder (due by the depositor)	– - BGN 6.00* for amounts up to BGN 2,000 (daily) – - for amounts over BGN 2,000.01 per day - 0.40% on the entire amount.
1.1.1.3.	For a contribution to the NRA's account (cash transfer) (insurance contributions and tax obligations of the National Insurance Company) made at the Bank's office located in a division of the TD of the NRA,	– BGN 4.50* for amounts up to BGN 1,000 (daily) – 0.30% , min BGN 4.50 BGN for amounts exceeding BGN1,000.01
1.1.1.3.1.	For a contribution to the account of the NRA (cash transfer) of insurance contributions and tax obligations of the National Insurance Company - for contributions made in the Bank's office located in a branch of the TD of the NRA.	– BGN 4.50 for amounts up to 1 000 BGN – 0.30% , min BGN 4.50 BGN for amounts exceeding BGN 1,000.01
1.1.2.	For cash transfer to an account in another bank, regardless of the amount	1.00% min. BGN 6.00, plus transaction fee (BISERA/RINGS)
1.1.3.	Adding amounts into fixed-term deposits	Free of charge
1.1.4.	Depositing amounts for repayment of principals and interest accrued on credits, up to the principal and interest amount	Free of charge
1.1.5.	Depositing amounts serving as collateral on granted loans or bank guarantees issued	Free of charge
1.1.6.	Upon exchange of coins for banknotes, and vice versa	5%, min. BGN 5

1.1.7.	Depositing coins The fee is due for counting more than 30 coins regardless of their value and in addition to the fee referred to in para. 1.1.1.1, 1.1.1.2 or 1.1.1.3 or 1.1.2. The deposit of up to 30 coins is free of charge.	5%, min. BGN 5
1.1.8.	Depositing of banknotes not sorted in wads and arranged facing unidirectionally	0.2% + regular
1.2.	Withdrawing of amounts in BGN	

1.2.1.	For amounts up to BGN 1,000 daily (regardless of whether requested in advance or not)	BGN 5.00
1.2.2.	For amounts exceeding BGN 1,000 daily	0.60% of the total amount
1.2.3.	Amounts exceeding BGN 1,000, not requested in advance	0.8%, min, BGN 10.00 of the total amount
1.2.4.	Amounts requested but not withdrawn	0.80%
1.2.5.	For amounts withdrawn in excess of the requested amount	0.6%
1.2.6.	For early termination* of a fixed-term deposit (* according to the Terms and condition for the product)	
1.2.6.1.	For early termination of a fixed-term deposit and withdrawal of the amount	BGN 5.00, plus the fees according to para. 1.2.
1.2.6.2.	For early termination of a non-standard** deposit and withdrawal of the amount (** with individual arrangements, other than products)	3%, min. BGN 5.00, but not more than BGN 10,000, plus the fees according to para. 1.2.
1.2.6.3.	For early termination* of a fixed-term deposit and opening of another deposit product in the Bank	Free of charge
1.2.7.	Withdrawing amounts from fixed-term deposits on the maturity date	Free of charge
1.2.8.	Verification of authenticity of banknotes	BGN 0.10 per banknote + VAT
1.2.9.	Cash collection services	by arrangement + VAT
1.2.10.	Withdrawal of nominal notes requested by the customer	0.25%, plus the fee according to para. 1.2.1 in addition
1.2.11.	Fee for cash withdrawal at a branch from accounts opened in another branch	according to standard conditions
1.3.	Replacement of damaged Bulgarian banknotes and coins	No fees or commissions
2. Cash transactions in foreign currency		
2.1.	Deposits of amounts in foreign currency	
2.1.1.	Depending on the deposited amount (by the Account holder):	For amounts up to 1000 currency units per day - 2 c.e. - For amounts over 1000.01 currency units daily - 0.40% on the entire amount
2.1.1.2.	For deposits on accounts with the Bank initiated by third parties other than the Account Holder (due by the depositor)	- EUR 3.00 for amounts up to EUR 1,000 (daily) - for amounts over EUR 1,000.01 - 0.40% on the entire amount

2.1.2.	Adding amounts into fixed-term deposits	Free of charge
2.1.3.	Depositing amounts for repayment of principals and interest accrued on credits, up to the principal and interest amount	Free of charge
2.1.4.	Arranging denominations facing unidirectionally	0.4%, max. BGN 500, to be added to the regular
2.2.	Withdrawals of amounts in foreign currency	
2.2.1.	Withdrawal of amounts up to 1,000 currency units	3.50 currency units
2.2.2.	Withdrawal of amounts exceeding 1,000 currency units	0.75% of the total amount
2.2.3.	For withdrawn but not requested in advance amounts exceeding 1,000 currency units	0.90% of the total amount
2.2.4.	For amounts requested but not withdrawn	0.90 % of the amount
2.2.5.	For early termination* of a fixed-term deposit (* according to the Terms and condition for the product)	
2.2.5.1.	For early termination of a fixed-term deposit and withdrawal of the amount	BGN 5.00, plus the fees according to para. 2.2.
2.2.5.2.	For early termination of a non-standard** deposit and withdrawal of the amount (**with individual arrangement, out of the products)	3%, min. BGN 5.00, but not more than 10,000 currency units, plus the fees according to para. 2.2.
2.2.5.3.	For early termination* of a fixed-term deposit and opening of another deposit product in the Bank	Free of charge
2.2.5.4.	Withdrawing amounts from fixed-term deposits on the maturity date	Free of charge
2.3.	Verification of authenticity of banknotes	BGN 0.10 per banknote + VAT
2.4.	Cash collection services	by arrangement + VAT
2.5.	Fee for cash withdrawal at a branch from accounts opened in another branch	according to standard conditions
2.6.	Withdrawal of nominal notes requested by the customer	0.35%, plus the fee according to para. 2.2.1 in addition

Notes:

1. The limits for depositing and withdrawing amounts in BGN or another foreign currency are daily and the commissions shall be calculated based on the total amount of the cash transactions for the day for all different accounts of the customer in the same currency.
2. The Bank requires notice - request of 2 /TWO/ business days by 2:00 p.m. for withdrawing amounts in cash exceeding BGN 2,000.
3. The Bank requires notice - request of 3 /THREE/ business days by 2:00 p.m. for withdrawing amounts in cash exceeding 1,000 currency units.



4. In case no notice under (2) and/or (3) is submitted, the Bank reserves its right to refuse to pay the requested amount in cash.
5. A prior notice shall only be considered a request filed for withdrawing amounts in the respective currency in cash, regardless of the currency of the customer's account.
6. The respective Terms and condition and commissions for cash transactions shall also apply when cash amount is deposited/withdrawn on/from a customer's account and a currency conversion is executed simultaneously.
- 6.1. In case of purchase and sale of foreign currency from and to the Bank at exchange rate different from the announced one, no commission on cash transactions shall be collected.
7. The fee referred to para. 1.1. and 2.1. shall not apply for payments on accounts for opening deposits and additional depositing, as well as all the other saving products of the Bank, on accounts servicing residential and consumer loans, as well as for paying instalments on credit cards, as well as for depositing amounts in accounts for medical treatment or education.
8. Cash purchases and foreign exchange shall be executed under specified exchange rates for cash transactions and the Bank shall not charge additional fees and commissions for these operations.

* per deposit

** daily

V. Bank transfers

1. Bank transfers in BGN		
1.1.	For bank-to-bank effected transfers	BGN 8.00
1.1.1.	For bank-to-bank periodical transfer	BGN 3.00
1.1.2	Interbank instant transfer "BLINK"	BGN 8.00
1.2.	For intrabank effected transfers	BGN 4.50
1.2.1.	For intrabank transfer from account to account of one and the same customer /identified with UIC/	Free of charge
1.2.2.	Intrabank periodical transfer	BGN 0.60
1.3.	Direct debit	
1.3.1.	For subscription / cancellation of the service (one-time)	BGN 1.00
1.3.2.	For processing of direct debit request /initiation, compliance, refusal/	
1.3.2.1.	Initiation	BGN 2.00
1.3.2.2.	Payment in the system of Investbank JSC	BGN 2.00
1.3.2.3.	Bank-to-bank payment	BGN 3.50
1.3.2.4.	Payment through RINGS	BGN 35 for transaction

1.3.2.5.	For processing of direct debit request – refusal	BGN 2.00
1.4.	Transfers through RINGS	BGN 35 per transaction
1.5.	For early termination* of a fixed-term deposit (* according to the Terms and condition for the product)	
1.5.1.	For early termination of a fixed-term deposit and transfer of the amount out of the Bank	BGN 5.00, plus the fee according to para. 1.1.
1.5.2.	For early termination of a non-standard** deposit and transfer of the amount out of the Bank (** with individual arrangements, other than products)	3.00%, but not more than BGN 10,000, plus the fees according to para. 1.1.
1.5.3.	For early termination* of a fixed-term deposit and order for opening of another deposit product in the Bank	Free of charge
1.6.	Return of a received transfer to the account of a client of "Investbank" AD at the request of other banks, with a reason other than item 1.8	100 BGN
1.7.	Return or change of terms in the transfer order at the request of the originator	100 BGN
1.8.	Fee for collecting additional information and documents for researching customers and their business relationships and formulating documents at refusal by the Bank to perform payment operations (regardless of the currency of the operation), due to objections, required checks and refusals to process operations by correspondent banks or banks of transfer recipients, due to the application of their risk policies and international banking practices, including suspected fraud, money laundering and/or terrorist financing. (The amount of each payment transaction is collected once, regardless of the currency)	8%
2. Bank transfers in foreign currency		
2.1.	Commissions for intrabank transfers shall be collected from the ordering party:	
2.1.1.	For intrabank transfer from account to account of one and the same customer /identified with UIC/	Free of charge
2.1.2.	Commissions for intrabank transfers in favour of a customer of Investbank JSC shall be collected as follows:	
2.1.2.1.	For electronically ordered transfer	EUR 2.00
2.1.2.2.	For transfer ordered in hard copy	EUR 3.50
2.2.	Incoming transfers:	
2.2.1.	For incoming transfers of up to EUR 10, incl.	No fee
2.2.2.	For incoming transfers of EUR 10.01 to EUR 1,000, incl.	

2.2.2.1	From non-EEA countries	EUR 10.00
2.2.2.2	From EEA countries, received in a currency other than the EUR or the currencies of the EEA countries	EUR 10.00
2.2.2.3	From EEA countries, received in EUR or in currencies of the EEA countries	No fee
2.2.3.	For incoming transfers exceeding EUR 1,000:	
2.2.3.1	From non-EEA countries	0.15%, min. EUR 15, max. EUR 250.00
2.2.3.2	From EEA countries, received in a currency other than the EUR or the currencies of the EEA countries	0.10%, min. EUR 10, max. EUR 200.00
2.2.3.3	From EEA countries, received in EUR or in currencies of the EEA countries	No fee
2.3.	Outgoing transfers:	

2.3.1.	For outgoing credit transfers in EUR in EEA or in the currencies of the EEA countries	
2.3.1.1.	With SPOT value date:	
2.3.1.1.1	With SPOT value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	Not provided
2.3.1.1.2.	With SPOT value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	Not provided
2.3.1.1.3.	With SPOT value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 4
2.3.1.1.4.	With SPOT value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 17.90
2.3.1.2.	With TOM value date:	
2.3.1.2.1	With TOM value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	EUR 1.01
2.3.1.2.2	With TOM value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered electronically	EUR 6.13
2.3.1.2.3	With TOM value date for amounts up to BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 4
2.3.1.2.4	With TOM value date for amounts exceeding BGN 100,000 or the equivalent amounts according to the fixing exchange rates of BNB for the relevant currency on the respective day, ordered in hard copy	EUR 17.90
2.3.1.3.	With SAME DAY value date regardless of the amount and method of ordering, excluding SEPA payments	EUR 17.90
2.3.2.	For outgoing credit transfers outside the EEA or to the EEA in a currency other than EUR and the currency of the EEA countries:	

2.3.2.1.	For outgoing transfers with spot value date in the equivalent amount of EUR 1000 inclusive	EUR 20.00 + EUR 10.00 fee for communication services
2.3.2.2	For outgoing transfers with spot value date in the amount exceeding EUR 1000:	
2.3.2.2.1	Outgoing transfers ordered electronically	0.2% min. EUR 15, max. EUR 350 + EUR 10.00 fee for communication services
2.3.2.2.2	Transfers ordered in hard copy	0.30% min. EUR 20, max. EUR 250 + EUR 10.00 fee for communication services
2.3.2.3	For transfers executed with an express value date regardless of how they are ordered, the following commission shall be collected:	
2.3.2.3.1	Transfers executed with value date – the same day /with the consent of the Bank/	0.35% min. EUR 50, max. EUR 500 + EUR 10.00 fee for communication services
2.3.2.3.2	Transfer with value date – the following day	
2.3.2.3.2.1.	Electronically ordered transfers	0.2% min. EUR 15, max. EUR 350 + EUR 10.00 fee for communication services
2.3.2.3.2.2.	Issued in hard copy	0.25% min. EUR 20, max. EUR 400 + EUR 10.00 fee for communication services
2.3.3.	For outgoing transfers with ‘OUR’ charges, a commission shall be paid to the other banks upon request	max. EUR 150
2.3.4.	For early termination* of a fixed-term deposit	
2.3.4.1.	For early termination of a fixed-term deposit and transfer of the amount out of the Bank	BGN 5.00, plus the fees according to para. 2.3.
2.3.4.2.	For early termination of a non-standard** deposit and ordering transfers of the amount outside the Bank (**with individual arrangement, other than products)	3%, min. BGN 5.00, but not more than 10,000 currency units, plus the fees according to para. 2.3.
2.3.4.3.	For early termination* of a fixed-term deposit and order for opening of another deposit product in the Bank	Free of charge
2.4.	Customer’s inquiries and disputes of transfers	EUR 20

2.5.	For reversal of transfer	the respective fees for outgoing transfer
2.5.1.	To return an outgoing transfer	the respective commissions for the issued translation
2.5.2.	To return an ingoing transfer	the respective commissions for the issued translation
2.6.	For cancelling a transfer or change of transfer terms	EUR 50
2.7.	An additional commission is accrued for ordering a currency transfer to EU member-states without presenting the beneficiary's IBAN and the BIC code of the beneficiary's bank	EUR 10
2.8.	To request additional information from the originator upon request from another bank and/or internal investigation	EUR 50
2.9.	To request additional information on received transfers and/or internal research in connection with an inquiry from another bank, including from correspondent banks and banks serving counterparties of transfers	EUR 50
2.10.	When paying out a received transfer containing incomplete/incorrect data, including wrongly specified or missing IBAN of the beneficiary in the order of the originator	EUR 20
2.11.	Fee for collecting additional information and documents for researching customers and their business relationships and formulating documents at refusal by the Bank to perform payment operations (regardless of the currency of the operation), due to objections, required checks and refusals to process operations by correspondent banks or banks of transfer recipients, due to the application of their risk policies and international banking practices, including suspected fraud, money laundering and/or terrorist financing. (The amount of each payment transaction is collected once, regardless of the currency)	8%
2.12.	Additional fee for transfers received/ordered through another financial institution's online banking system	Negotiable, minimum 100 EUR

Notes:

1. For transfers with OUR /no costs for the beneficiary/ note, the commission shall be collected from the ordering party in accordance with the Bank's Terms and condition . In case the ordering party's bank fails to pay the costs on incoming transfers within two months from the value date of the transfer, the Bank shall collect the due commissions from the beneficiary's account. If the beneficiary closes his/her account with the Bank before the end of the two-month period, the commissions due on the incoming transfers with OUR note shall be collected from the beneficiary at the time of closing the account. In case the transfer is directed to a customer of another bank, the commissions shall be deducted from the amount of the transfer.



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

VI. Cheque transactions

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

VII. Documentary collections

1. Documents received for collection		
1.1.	Collection of documents against payment	0.30%, min. EUR 50, max. EUR 300
1.2.	Collection of documents against acceptance	0.35%, min. EUR 70, max. EUR 350
1.3.	Avalizing of securities, received for collection:	
1.3.1.	with cash cover	0.30%, min. EUR 60 per quarter or part thereof
1.3.2.	without cash cover	subject to agreement
1.4.	Collection of documents without payment	0.25%, min. EUR 50, max. EUR 150
1.5.	Amendment of collection instructions	EUR 50
1.6.	Return of unpaid collection documents	EUR 50
1.7.	Claims	EUR 50
2. Documents sent for collection		
2.1.	Documents sent for collection against payment of acceptance	0.30 %, min. EUR 50, max. EUR 300
2.2.	Sending documents without payment	0.25 %, min. EUR 50, max. EUR 150
2.3.	Amendment of collection instructions	EUR 50.00
2.4.	Claims	EUR 50.00

Notes:

1. The Bank processes the documentary collections in accordance with the current version of the ICC Uniform Rules for Collections, Paris, at the time of the transaction.
2. The real expenses incurred shall also be charged in addition to the specified commissions.
3. The commissions for the collection shall also be charged for the collection of documents received directly by the payer.

VIII. Documentary letters of credit

1. Documentary letters of credit in BGN		
1.1.	Letters of credit issued by Investbank JSC	
1.1.1.	For transferring the amount under the L/C to the recipient's bank	BGN 15
1.1.2.	Irregular documents received (commission to be borne by the beneficiary)	BGN 200
1.1.1.1.	For any and all postal or telex costs related to opening or changing the Terms and condition of a L/C issued - by telex	BGN 5

1.1.1.2.	By post	BGN 3
1.2.	Received L/Cs	
1.2.1.	For processing of received documents related to L/Cs, the fee shall be collected from the recipient.	0.2 % per month or part thereof, min. BGN 10, max. BGN 500
1.3.	Upon processing L/Cs in BGN governed by the Uniform Rules and Practices on Documentary Letters of Credit	Terms and condition for letters of credit in foreign currency shall apply
2. Documentary letters of credit in foreign currency		
2.1.	Letters of credit received at the Bank	
2.1.1.	Advising of a notification	EUR 35
2.1.2.	Advising without any commitment	0.12%, min. EUR 75, max. EUR 500
2.1.3.	Confirmation of a L/C (for a quarter or a part thereof)	subject to agreement, min. 0.3%, but not less than EUR 200
2.1.4.	Amending the L/C Terms and condition	
2.1.4.1.	For L/C advised without commitment	
a.	Amending the Terms and condition without increasing the amount	EUR 50
b.	Amending the Terms and condition with increasing the amount	according to para. 2.1.2., on the increased amount
2.1.4.2.	For confirmed L/C	
a.	Amending without increasing or extending	EUR 75
b.	Amending the Terms and condition with increasing the amount	according to para. 2.1.3., on the increased amount
c.	Amending the Terms and condition with extending the validity	according to para. 2.1.3., on the unused remaining amount
2.1.4.3.	Cancellation prior to the expiry of the validity period	EUR 50
2.1.5.	For processing documents and payment, including payment without presenting documents	0.15%, min. EUR 50
2.1.6.	Acceptance	subject to agreement
2.1.7.	For deferred payment - extra monthly commission shall be charged on the documents value for the time after the validity of the L/C on a monthly basis for proportionate to the relative part of the month	0.05%, min. EUR 50
2.1.8.	Purchase of real matured fixed-term receivables on L/C transactions	subject to agreement
2.1.9.	For sending irregular documents for collection within L/C	0.15%, min. EUR 50, max. EUR 300
2.1.10.	For preliminary consideration of documents	EUR 75

2.1.11.	For re-considering documents returned for additional preparation or correction of irregular documents	EUR 75
2.1.12.	Assignment of receivable (cession)	0.12%, min. EUR 75, max. EUR 500
2.1.13.	Assignment of L/C	0.2%, min. EUR 75, max. EUR 500
2.1.14.	Additional correspondence related to L/C at the request of the customer	EUR 35
2.1.15.	For urgent processing at the customer's request - additionally	EUR 50
2.1.16.	Consultations and/or text preparation	subject to agreement, min. EUR 50 + VAT
2.2.	Letters of credit opened by the Bank	
2.2.1.	Notice	EUR 35
2.2.2.	Opening, processing and payment, without deferred payment (for a quarter or part thereof) depending on the collateral	
2.2.2.1.	With restricted cash	0.30%, min. EUR 100
2.2.2.2.	With other collateral – subject to agreement	min. 0.5%, min. EUR 150
2.2.3.	Amending the L/C Terms and condition	
a.	Amending without increasing or extending	EUR 75
b.	Amending the Terms and condition with increasing the amount	according to para. 2.2.2., on the increased amount
c.	Amending the Terms and condition with extending the validity	according to para. 2.2.2., on the unused remaining amount
2.2.4.	Cancellation prior to the expiry of the validity period	EUR 50
2.2.5.	For deferred payment - extra monthly commission shall be charged on the documents value for the time after the validity of the L/C on a monthly basis for proportionate to the relative part of the month	0.05%, min. EUR 50
2.2.6.	Acceptance	subject to agreement
2.2.7.	Consultations and/or preparation of L/C conditions	EUR 75 + VAT
2.2.8.	Additional correspondence related to L/C at the request of the customer, per each separate message	EUR 35
2.2.9.	For urgent processing at the customer's request - additionally	EUR 50
2.2.10	Irregular documents received (commission to be borne by the beneficiary)	EUR 100
2.3.	For additional responsibility, complexity and labour put in the processing of letters of credit - import and export, the commission is increased by:	min. 0.05%, max. 0.2%

Notes:

1. In case of increasing the amount of a letter of credit (guarantee), a commission shall be charged on the additional amount equal to that for opening a new letter of credit (guarantee).
2. When the letter of credit is indicated as ‘about’, the commissions shall be calculated on the amount of the letter of credit (rise) increased by 10%, if not otherwise instructed.
3. For extending the term of a letter of credit (guarantee), a fee for the amendment shall be charged only if the extension is within the quarter for which the commission is being charged. When the extension refers to a new quarter or part thereof, the commission shall be charged equal to that for a new letter of credit (guarantee) on the amount of the unused balance. When the letter of credit is indicated as ‘about’, the respective amount shall be increased by 10%, if not otherwise instructed.
4. For processing of documents submitted within a letter of credit (guarantee) but paid through a free transfer, the respective commissions on the letter of credit (guarantee) shall be charged.
5. Commissions for payment and processing shall be charged for processing and dispatch of documents on letters of credit directly advised to beneficiaries in Bulgaria.
6. Documentary guarantees, having the nature of letters of credit, shall be treated as letters of credit.
7. Collected commissions are non-refundable regardless of whether the letters of credit (guarantees) have been realized or not.
8. The costs shall be collected on the date of their accrual.
9. When the letter of credit is indicated as ‘about’, the commissions shall be calculated on the amount of the letter of credit (rise) increased by 10%, if not otherwise instructed.
10. The Bank shall process documentary transactions in foreign currency in accordance with the current version of the ICC Uniform Rules and Practices on Documentary Letters of Credit, Paris, at the time of the transaction.
11. When revolving a letter of credit, the commissions shall be charged on the revolved amount as for a new letter of credit.
12. The Bank shall apply the provisions of this section of the Terms and condition for documentary letters of credit issued received to/of individuals.

IX. Lending transactions

1. Corporate lending		
1.1.	When applying for a loan:	
1.1.1.	For examination and drafting an opinion – for new loans	0.1 % of the requested amount, min. BGN 100
1.1.2.	For loans secured by financial assets	EUR 50
1.1.3.	Risk assessment - for new loans, as well as for revolving and renegotiating	0.1 % on the amount of the request / balance when revolving loans 0.2 % on the amount of the balance when renegotiating loans

1.1.3.1	When renegotiating loans - 50% of the fee under item 1.1.3. (min. 100, max. BGN 500) is paid (as an administrative fee) - upon entering the request for renegotiation, and the rest up to 100% of the fully due fee of 0.2%. - before the signing of the Annex for renegotiation.
---------	---

1.2.	Loan management and processing*	
1.2.1.	For the first year /one-year period, starting as from the date of signing the loan agreement	0.80 % of the amount of the authorized loan
1.2.2.	For each subsequent one-year period	1.00 % of the debt as at the due date
1.2.3.	For loans secured by financial assets	0.3 % per annum
1.3.	Commitment for loans (excluding loans secured with financial assets)	
1.3.1.	For revolving loans/ overdraft loans	0.8 % per annum
1.3.2.	On investment loans and working capital loans with repayment plan - on the undrawn portion of the principal	0.6% per annum
1.4.	Early repayment	5% on the amount of the early repaid principal (not due upon repayment with own funds) Funds from advance distribution of dividend are not considered own funds)
1.5.	Overdues	
1.5.1.	For overdue principal	10 points over the agreed for standard loan
1.6.	Upon amendment of the loan Terms and condition	0.30 % of the loan balance
1.6.1.	Upon amendment of the Terms and condition of loans secured with financial assets	EUR 50
1.7.	Fee for early termination of a credit facility / overdraft agreement	5% of the amount of the authorized loan
2. For legal services		
2.1.	Preparation of legal mortgage application	BGN 100 + VAT
2.2.	Preparation of legal mortgage title deed by a Bank's lawyer	BGN 250 + VAT
2.3.	Preparation of mortgage deletion application	BGN 50 for one site + BGN 2.00 for each subsequent site + VAT
2.4.	Preparation of pledge registration application	BGN 30 + VAT
2.5.	Preparation of pledge deletion application	BGN 30 + VAT

Notes:

1. Fees should be payable in advance upon submitting the loan application and shall not be refunded, regardless of whether loan application is satisfied or not.
2. The commitment commission is charged on a daily basis on the undrawn portion of the authorized loan, starting from the date of the registration of the loan with the bank information system, and shall be collected monthly, on the monthly maturity date of the loan (calculated on the basis of the annual value).

3. When extending revolving loans, the fee under para. 1.1.3 and 1.2.1. shall be charged - as for a new transaction.
 4. The fee under para. 1.7. shall not be collected in case of refinancing with a new loan granted by Investbank JSC, as well as for loans secured by a financial asset.
 5. The fee under para. 1.1 shall not be refunded in case of early repayment.
 6. The fee for legal services shall only be due in case legal advice is provided by a lawyer of the Bank.
 7. For evaluation of collateral on credit transactions, the Bank employs third-party companies approved by the Board, including their Terms and conditions and Terms and condition.
 8. Any and all state fees shall be borne by the customer.
 9. Upon accepting a pledge on movables, the funds for pledged property storage shall be borne by the customer.
 10. The amounts of fees in foreign currency applied on credit transactions (credits, letters of credit, warrants, guarantees) shall be calculated on the equivalent amounts in BGN at the “selling” exchange rate of the Bank on the respective day.
 11. For utilization or repayment of loans in a currency other than the one they have been granted in, the Bank shall apply an arbitrage at its “buying”/ “selling” exchange rate on the date of the transaction.
- * The indicated fee refers for an annual period; and if it is due for a shorter period, the fee is to be calculated proportionally.

X. Guarantee transactions

1. Bank guarantees in BGN		
1.1.	For examination and drafting an opinion on loan collateral other than financial asset	0.1%, min. BGN 100
1.1.2.	For examination and drafting an opinion on loan collateral in the form of a financial asset	BGN 200
1.2.	For issuing and maintaining bank guarantees depending on the collateral:	
1.2.1.	Cash blocked with the Bank	0.3% per quarter or part thereof, min. BGN 100
1.2.2.	With other collaterals depending on the risk	0.6 % per quarter or part thereof, min. BGN 200
1.3.	For bank guarantees secured by cash deposits and amounting up to BGN 1,000, a commission shall be charged equal to that collected for bank references	BGN 100
1.4.	Upon amending the Terms and condition of the bank guarantee in order to increase the Bank’s commitment:	
1.4.1.	Upon increasing the amount of the guarantee	Fees under para. 1.1 and 1.2, which are charged on the amount of the increase

1.4.2.	Upon extension of the term of the guarantee	Fees under para. 1.1 and 1.2, which are charged on the extended term of the guarantee
1.4.3.	Amending (without increasing and extending)	BGN 70
1.5.	Other amendments:	
1.5.1.	Cancellation prior to the expiry of the validity period	BGN 70
1.5.2.	Consultation or drafting and preparation of Terms and condition and/or text	BGN 100 + VAT
1.5.3.	Additional urgent processing at the customer's request	BGN 70
1.5.4.	Additional correspondence related to the guarantee at the request of the beneficiary	BGN 30
1.6.	Processing of payment request	0.1%, min. BGN 100
2.1.	Guarantees received at the Bank:	
2.1.1.	Advising of a notification	BGN 70
2.1.2.	Advising without any commitment	0.1%, min. BGN 100, max. BGN 1000
2.1.3.	Confirmation / reissuance (with the consent of the Bank)	0.3%, min. BGN 200 per quarter or part thereof
2.1.4.	Advising of a change:	
2.1.4.1.	For guarantees advised without commitment:	
a.	Amending the Terms and condition without increasing the amount	BGN 70
b.	Amending the Terms and condition with increasing the amount	according to para. 2.1.2., on the increased amount
2.1.4.2.	For guarantees confirmed by the Bank:	
a.	Amending without increasing or extending	BGN 70
b.	Amending the Terms and condition with increasing the amount	according to para. 2.1.3., on the increased amount
c.	Amending the Terms and condition with extending the validity	according to para. 2.1.3., on the unused remaining amount
2.1.5.	Processing and sending a guarantee claim	BGN 100
2.1.6.	Assignment of receivable (cession)	0.15%, min. BGN 100, max. BGN 1000
2.1.7.	Guarantees sent direct to the beneficiary:	
2.1.7.1.	Establishing the authenticity of guarantees	BGN 60
2.1.7.2.	Re-forwarding of amendment	BGN 70
2.1.7.3.	Processing and sending a claim	BGN 100
2.1.7.4.	Additional correspondence related to the guarantee	BGN 50

3.	Verification and authentication of documents and authorized signatures	BGN 50
2. Bank guarantees in foreign currency		
2.1.	Guarantees received at the Bank:	
2.1.1.	Advising of a notification	EUR 35
2.1.2.	Advising without any commitment	0.1%, min. EUR 50, max. EUR 500
2.1.3.	Confirmation / reissuance (with the consent of the Bank)	0.3%, min. EUR 120 per quarter or part thereof
2.1.4.	Advising of a change:	
2.1.4.1.	For guarantees advised without commitment:	
a.	Amending the Terms and condition without increasing the amount	EUR 50
b.	Amending the Terms and condition with increasing the amount	according to para. 2.1.2., on the increased amount
2.1.4.2.	For guarantees confirmed by the Bank:	
a.	Amending without increasing or extending	EUR 50
b.	Amending the Terms and condition with increasing the amount	according to para. 2.1.3., on the increased amount
c.	Amending the Terms and condition with extending the validity	according to para. 2.1.3., on the unused remaining amount
2.1.5.	Processing and sending a guarantee claim	EUR 50
2.1.6.	Assignment of receivable (cession)	0.15%, min. EUR 50, max. EUR 500
2.1.7.	Guarantees sent direct to the beneficiary:	
2.1.7.1.	Establishing the authenticity of guarantees	EUR 30
2.1.7.2.	Re-forwarding of amendment	EUR 35
2.1.7.3.	Processing and sending a claim	EUR 50
2.1.7.4.	Additional correspondence related to the guarantee	EUR 25
2.2.	Guarantees issued by the Bank	
2.2.1.	Notice	EUR 35
2.2.2.	For examination and drafting an opinion on loan collateral other than financial asset	0.1%, min. EUR 75
2.2.3.	For examination and drafting an opinion on loan collateral in the form of a financial asset	EUR 100
2.2.4.	For issuing and maintaining bank guarantees depending on the collateral:	
2.2.4.1.	Cash blocked with the Bank	0.3% per quarter or part thereof, min. EUR 60
2.2.4.2.	With other collaterals depending on the risk	0.6% per quarter or part thereof, min. EUR 120

2.2.5.	Amendments:	
2.2.5.1.	Amending (without increasing and extending)	EUR 50
2.2.5.2.	Change when increasing the amount of the guarantee	Fees under item 2.2.4.1. and 2.2.4.2., which are charged on the amount of the increase
2.2.5.3.	Change when the warranty period is extended	Fees under point 2.2.4.1. and 2.2.4.2., which are charged for the extended warranty period
2.2.6	Additional correspondence related to the guarantee	EUR 15
2.3.	Other:	
2.3.1.	Cancellation prior to the expiry of the validity period	EUR 50
2.3.2.	Consultation or drafting and preparation of Terms and condition and/or text	EUR 75 + VAT
2.3.3.	Additional urgent processing at the customer's request	EUR 50
2.3.4.	Additional correspondence related to the guarantee at the request of the beneficiary	EUR 15
2.4.	Processing of payment request	0.1% min. EUR 50
3.	Verification and authentication of documents and authorized signatures	EUR 25

Notes:

1. The fee and commissions for preliminary examination shall be payable in advance upon submitting of the application and shall not be subject to refunding. In case the provided collaterals are located outside the Bank's branch building, the fee shall be increased by 50%.
2. For guarantees issued for a period of up to 12 months, the fees and commissions for issuing and maintaining shall be collected for the entire period of validity of the guarantee and the fees and commissions charged are not refundable upon possible reduction of the commitment of the Bank and/or early release of the guarantee.
3. Fees and commissions for termless guarantees are collected annually.
4. Fees and commissions shall be collected upon the Bank's issuing of guarantees and shall not be subject to refunding in the event of decreasing or cancelling the Bank's commitments.
5. The costs shall be collected on the date of their accrual.
6. In case of increasing the amount of a letter of credit (guarantee), a commission shall be charged on the additional amount equal to that for opening a new letter of credit (guarantee).
7. For processing of documents submitted within a letter of credit (guarantee) but paid through a free transfer, the respective commissions on the letter of credit (guarantee) shall be charged.
8. Documentary guarantees, having the nature of letters of credit, shall be treated as letters of credit.
9. Upon the conclusion of framework agreement for the issuance of bank guarantees - management fee of 0.5% per year on the total amount of the



framework agreement (regardless of the issued bank guarantees in the period) shall be applied.

10. For amending Terms and condition beyond the framework agreement - 0,5% on the amount.



11. For issuing a bank guarantee on the same day on which it has been requested – a fee of 0,1% on its amount, min. BGN 100.
12. The guarantees shall be processed in compliance with the relevant rules of the International Chamber of Commerce and the applicable legislation.
13. Issuing, increasing the amount and/or extending the validity of the bank guarantee shall be subject to prior approval by the competent authorities in the Bank.
14. For issued/received bank guarantees to/of individuals, the Bank shall apply this section of the Terms and condition to them.

XI. Undertaking guarantees

1.	For avalizing policies issued by bank institutions with maturity no longer than 12 months	1% per quarter or part thereof until maturity
2.	For issuing guarantees secured by cash blocked with the Bank	0.5 % per quarter or part thereof until maturity
3.	For issuing guarantees secured with collaterals other than cash, depending on the level of risk involved	1% to 3% per quarter or part thereof until maturity

XII. Electronic bank cards operations

Debit cards		International access		
Issuance fees		V PAY	VISA Electron in BGN/EUR/USD****	Business Debit Mastercard PayPass in BGN/EUR/USD**** *
1	Issuance of a main debit card	BGN 10.00	BGN 10.00	BGN 10.00
2	Express issuance – within 3 business days*	Not offered	Not offered	BGN 20.00



3	Issuance of additional card on a card account		BGN 3.00	BGN 3.00	BGN 3.00
---	---	--	----------	----------	----------

4	Renewal of a card due to expired term		No fee	No fee	No fee
5	Renewal due to forgotten PIN code, loss, theft, damage, etc., prior to the end of the card validity period		BGN 5.00	BGN 5.00	BGN 5.00
6	Minimum non-reducible balance of a card account (the amount of the minimum non-reducible balance depends on the number of cards to the account)		BGN 5.00	BGN 5.00 / EUR 5.00 / USD 5.00	BGN 5.00 / EUR 5.00 / USD 5.00
7	Monthly fee for an additional card		No fee	No fee	No fee
8	Emergency sending a card abroad		EUR 20 + courier fee	EUR 20 + courier fee	EUR 20 + courier fee

*In addition to the fee under para. 1

Transaction fees			V PAY		Business Debit Mastercard PayPass in BGN/EUR/USD
1	Cash withdrawal at ATM				
1.1	Cash withdrawal at terminals owned by the Bank		BGN 0.30		BGN 0.30
1.2	Cash withdrawal at terminals owned by another bank in Bulgaria		BGN 4.00		BGN 4.00
1.3	Cash withdrawal at terminals abroad		EUR 1 + 1% of the amount		EUR 2 + 1% of the amount*; EUR 3 + 1% of the amount**
1.3.1.	Cash withdrawal at terminals abroad in EEA countries		BGN 4.00		BGN 4.00
2.3.1.	Cash withdrawal at terminals abroad in non-EEA countries		EUR 1 + 1% of the amount		EUR 2 + 1% of the amount*; EUR 3 + 1% of the amount**
2	Cash withdrawal at POS				
2.1	Cash withdrawal at terminals owned by the Bank		BGN 2.00 + 0.5% of the amount		BGN 2.00 + 0.5% of the amount

2.2	Cash withdrawal at terminals owned by another bank in Bulgaria		BGN 5.00 + 1% of the amount		BGN 5.00 + 1% of the amount
2.3	Cash withdrawal at terminals abroad		BGN 5.00 + 1% of the amount		BGN 5.00 + 1% of the amount
3	Payment for goods and services at POS				
3.1	At terminals owned by the Bank		No fee		No fee
3.2	At terminals owned by another bank in Bulgaria		BGN 0.20		BGN 0.20
3.3	Abroad		BGN 0.20		BGN 0.20
3.4	Payment of utility bills using the Time Is Money service* *Payments are executed via ePay.bg system and additional fees are due (further information at Error! Hyperlink reference not valid.)		BGN 0.20		BGN 0.20
3.5.	Payment with a merchant at physical and virtual POS terminals from a terminal owned by another bank in Bulgaria and abroad, with a merchant whose nature of operations involves gambling.		1.00 %		1.00 %
3.6.	Transactions for loading foreign payment instruments		0.50 %		0.50 %
4	References				
4.1	PIN change		BGN 0.20		BGN 0.20
4.2	Reference at ATM for the last five transactions		BGN 0.25		BGN 0.25
4.3	Card account balance		BGN 0.25		BGN 0.25
4.4	Transfer of amounts between accounts with Investbank JSC at ATM		N/A		N/A
Additional operations			V PAY		Business Debit Mastercard PayPass in BGN/EUR/USD
1	Receipt of a monthly statement for debit card transactions at the Bank's office or at a specified e-mail address		No fee		No fee
2	Receipt of a monthly statement by the cardholder at the postal address specified in the application		BGN 1.00		BGN 1.00
3	New PIN code generation		BGN 3.00		BGN 3.00

4	Change of the daily and weekly card limits – one-time		BGN 2.00		BGN 2.00
5	Change of the daily and weekly card limits – permanent		BGN 1.00		BGN 1.00
6	Blocking/unblocking fee		BGN 5.00		BGN 5.00
7	Receipt of a bank card in a branch other than the issuing branch/ card redirection		Not offered		BGN 10.00
8	Unjustified disputed transaction		BGN 100.00		BGN 100.00
9	Provision of photo material from ATM to cardholders of the Bank		BGN 5.00		BGN 5.00
10	Rejected authorization on transaction for withdrawal at ATM abroad		BGN 0.50		BGN 0.50
11	Opening of an arbitrage procedure for disputed transaction abroad		EUR 270		EUR 270
12	Administrative fee due to the arbitrage commission for considering cases of disputed transactions abroad		EUR 270		EUR 270
13	Blocking/Activation of a user profile for the 3D Card Protection service		No fee		No fee
14	SMS notification for transactions		BGN 2 monthly + VAT		BGN 2 monthly + VAT
15	Receiving amounts on a customer's bank card via a POS terminal from a merchant (credit refund)		1 % of the amount		1 % of the amount

Notes:

1. With regard to para. 1.3. *The fee applies for **Business Debit Mastercard PayPass in BGN** and VISA Electron in BGN; **The fee applies for **Business Debit Mastercard PayPass in BGN/EUR/USD** and VISA Electron in EUR/USD
2. The fee under para. 15 of Additional Operations shall apply at account level, regardless of the number of the cards to the account.
- 4.**** The USD product has been suspended from sale as of 07/03/2023. The current product terms and conditions apply until the cards expire."

Transaction limits	V PAY	Business Debit Mastercard PayPass
---------------------------	--------------	--

		Purchase	Cash at ATM and at POS in a bank office	Total	Purchase	Cash at ATM and at POS in a bank office	Total
1.1	Maximum transaction in Bulgaria	10,000	2,000		10,000	2,000	
1.1.1	Maximum transaction outside of Bulgaria	10,000	1,000		10,000	1,000	
1.1.2	24-hour limit in Bulgaria	10,000	2,000	10,000	10,000	2,000	10,000
1.1.3	24-hour limit outside of Bulgaria	12,000	1,000	12,000	12,000	1,000	12,000
1.1.4	Total limit for 24 hours		12,000			12,000	
1.2	Number of transactions per 24 hours		20			20	
1.2.1	7-day limit in Bulgaria	12,000	10,000	12,000	12,000	10,000	12,000
1.2.2	7-day limit outside of Bulgaria	12,000	7,000	12,000	12,000	7,000	12,000
1.2.3	Total 7-day limit		12,000			12,000	
1.2.4.	Number of transactions for 7 days		80			80	

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

Credit cards****					
Issuance fees		MasterCard Business	MasterCard Gold**	VISA Business	VISA Gold**
1	Issuance of a main or an additional card	No fee	No fee	No fee	No fee
2	Express issuance within 3 business days	EUR 20	EUR 20	EUR 20	EUR 20
3	Renewal of a card due to expired term	No fee	No fee	No fee	No fee

4	Renewal due to forgotten PIN code, loss, theft, damage, etc., prior to the end of the card validity period	EUR 10	EUR 10	EUR 10	EUR 10
5	Minimum non-reducible balance on the card account	EUR 50 USD 75 100 BGN	EUR 100 USD 125 200 BGN	EUR 50 USD 75 100 BGN	EUR 100 USD 125 200 BGN
6	Monthly fee for the main card	EUR 3.50	EUR 4.50	EUR 3.50	EUR 4.50
6.1	Monthly fee for a credit card - primary or additional - with own funds (no authorized credit limit)	The fee for each card is according to item point 6. above. In addition, the fee for maintaining and servicing the current account is due, according to the Tariff.			
7	Monthly fee for an additional card	EUR 1.5	EUR 2.25	EUR 1.5	EUR 2.25
8	Emergency replacement of a card abroad	EUR 20 + courier fee	EUR 20 + courier fee	EUR 20 + courier fee	EUR 20 + courier fee
Transaction fees		MasterCard Business	MasterCard Gold**	VISA Business	VISA Gold**
1	Cash withdrawal at ATM				
1.1	Cash withdrawal at terminals owned by the Bank	EUR 2.00 + 2%	EUR 2.00 + 2%	EUR 2.00 + 2%	EUR 2.00 + 2%
1.2	Cash withdrawal at terminals owned by another bank in Bulgaria	EUR 3.50 + 3%	EUR 3.50 + 3%	EUR 3.50 + 3%	EUR 3.50 + 3%
1.3	Cash withdrawal at terminals abroad	EUR 3.50 + 3%	EUR 3.50 + 3%	EUR 3.50 + 3%	EUR 3.50 + 3%
2	Cash withdrawal at POS				
2.1	Cash withdrawal at terminals owned by the Bank	EUR 3 + 2%	EUR 3 + 2%	EUR 3 + 2%	EUR 3 + 2%
2.2	Cash withdrawal at terminals owned by another bank in Bulgaria	EUR 5 + 2.50%	EUR 5 + 2.50%	EUR 5 + 2.50%	EUR 5 + 2.50%
2.3	Cash withdrawal at terminals abroad	EUR 5 + 2.50%	EUR 5 + 2.50%	EUR 5 + 2.50%	EUR 5 + 2.50%
3	Payment for goods and services at POS				
3.1	At terminals owned by the Bank	No fee	No fee	No fee	No fee
3.2	At terminals owned by another bank in Bulgaria	No fee	No fee	No fee	No fee
3.3	Abroad	No fee	No fee	No fee	No fee



3.4	Payment of utility bills using the Time Is Money service* *Payments are executed via ePay.bg system and additional fees are due (further information at Error! Hyperlink reference not valid.	No fee	No fee	No fee	No fee
3.5.	Payment with a merchant at physical and virtual POS terminals from a terminal owned by another bank in	1.00 %	1.00 %	1.00 %	1.00 %

	Bulgaria and abroad, with a merchant whose nature of operations involves gambling.				
3.6.	Transactions for loading foreign payment instruments	0.50 %	0.50 %	0.50 %	0.50 %
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 0.40	BGN 0.40	BGN 0.40	BGN 0.40
4.3	Card account balance	BGN 0.40	BGN 0.40	BGN 0.40	BGN 0.40
	Additional operations	MasterCard Business	MasterCard Gold**	VISA Business	VISA Gold**
1	Receipt of a monthly statement for debit card transactions at the Bank's office or at a specified e-mail address	No fee	No fee	No fee	No fee
2	Receipt of a monthly statement by the cardholder at the postal address specified in the application	BGN 1.00	BGN 1.00	BGN 1.00	BGN 1.00
3	SMS notification for executed transactions (through Time Is Money service)	BGN 0.15	BGN 0.15	BGN 0.15	BGN 0.15
4	New PIN code generation	EUR 10	EUR 10	EUR 10	EUR 10
5	Change of the daily and weekly card limits – permanent	EUR 10	EUR 10	EUR 10	EUR 10
6	Blocking/unblocking fee	EUR 5	EUR 5	EUR 5	EUR 5
7	Receipt of a bank card in a branch other than the issuing branch	EUR 10	EUR 10	EUR 10	EUR 10
8	Closing of a card/current account	BGN 15.00	BGN 15.00	BGN 15.00	BGN 15.00
9	Unjustified disputed transaction	EUR 50	EUR 50	EUR 50	EUR 50
10	Provision of photo material from ATM to cardholders of the Bank	BGN 5.00	BGN 5.00	BGN 5.00	BGN 5.00
11	Receiving amounts on a customer's bank card via a POS terminal from a merchant (credit refund)	2% of the amount	2% of the amount	2% of the amount	2% of the amount
12	Rejected authorization on transaction for withdrawal at ATM abroad	N/A	N/A	BGN 0.50	BGN 0.50
13	Opening of an arbitration procedure for disputed transaction abroad	EUR 270	EUR 270	EUR 270	EUR 270

14	Administrative fee due to the arbitrage commission for considering cases of disputed transactions abroad	EUR 270	EUR 270	EUR 270	EUR 270
15	Blocking/Activation of a user profile for the 3D Card Protection service	No fee	No fee	No fee	No fee
16	SMS notification for transactions	BGN 1 monthly + VAT	n.a.	BGN 1 monthly + VAT	BGN 1 monthly + VAT
17	Change of the daily and weekly card limits – one-time	BGN 2	BGN 2	BGN 2	BGN 2
18	Fee for exceeding the credit limit	BGN 20	n/a	BGN 20	n/a

Interest rates on credit cards – depending on the provided collateral, issued after 1 April 2018		MasterCard Business	VISA Business
1	Promissory note (Interest rate for a regular debt + penalty margin of 10% for overdue debt)	15% on POS at the merchant 15% for cash withdrawal per annum	15% on POS at the merchant 15% for cash withdrawal per annum
2	Financial asset (Interest rate for a regular debt + penalty margin of 10% for overdue debt)	10% on POS at the merchant 15% for cash withdrawal per annum	10% on POS at the merchant 15% for cash withdrawal per annum

** The product sale has been suspended due to the entry into force of a change in the Terms and condition , as of 1 August 2017. The effective Terms and condition of the product shall be valid until the end of the validity period of the cards.

*** USD cards have been suspended from sale as of 07/03/2023. The current USD card terms and conditions apply until the cards expire.

Notes:

No loan management and commitment fees shall be due for credit card overdrafts.

The costs of the pledge establishment, deletion, renewal, entry and other changes in the collateral shall be borne by the borrower (cardholder).

The fee under para. 6 of Additional Operations shall apply as an one-time fee in the specified amount and upon the execution of a cashless transfer from a card account in a Bank’s office with a credit card of the respective type with own funds in OFFLine authorization mode. In addition, the respective charges according to Section V Bank Transfers shall be due.

The fee under para. 18 of Additional Operations shall apply at account level, regardless of the number of the cards to the account.

The fee under para. 18 shall apply for credit cards issued after 1 April 2018.

Transaction limits		MasterCard Business			VISA Business		
		Purchase	In cash	Total	Purchase	In cash	Total
1.1	Maximum transaction in Bulgaria	20,000	1,000	20,000	20,000	2,000	20,000
1.1.1	Maximum transaction outside of Bulgaria	20,000	2,000	20,000	20,000	2,000	20,000
1.1.2	24-hour limit in Bulgaria	20,000	3,000	20,000	20,000	3,000	20,000
1.1.3	24-hour limit outside of Bulgaria	20,000	2,000	20,000	20,000	4,000	20,000
1.1.4	Total limit for 24 hours	20,000	3,000	20,000	20,000	4,000	20,000
1.2	Number of transactions per 24 hours	40			40		
1.2.1	7-day limit in Bulgaria	20,000	3,000	20,000	20,000	6,000	20,000
1.2.2	7-day limit outside of Bulgaria	20,000	3,000	20,000	20,000	6,000	20,000
1.2.3	Total 7-day limit	20,000	3,000	20,000	20,000	6,000	20,000
1.2.4.	Number of transactions for 7 days	80			80		

Installation of POS terminals at a merchants		
5.1.	Monthly rental fee for POS terminals at merchants	Subject to agreement
5.2.	Fee for processing transactions with electronic bank cards	
5.2.1.	Debit cards bearing the logos of Maestro, V PAY, Velectron and Borica issued by Investbank	Subject to agreement
5.2.2.	Debit cards bearing the logos of Maestro, V PAY, VISA Electron and BORICA issued by Bulgarian banks	Subject to agreement
5.2.3.	Credit cards bearing the logos of MasterCard / VISA issued by Investbank JSC	Subject to agreement
5.2.4.	Credit cards bearing the logos of MasterCard / VISA issued by Bulgarian banks	Subject to agreement
5.2.5.	Credit cards MasterCard / VISA issuer by other banks abroad	Subject to agreement
5.3.	Installing, maintenance and personnel training	Subject to agreement
5.4	Monthly SIM card fee provided by the Bank	BGN 5.00 include VAT

Note:

1. The balance upon closing an account at the request of the customer and returning the card to Investbank JSC shall be paid within 60 days for credit cards MasterCard/VISA.
2. The Standard Terms and condition for the installation of POS terminals at merchants shall be subject to amendment in case of high volume of generated transactions.

Installation of virtual POS terminals at a merchants		
6.1.	Monthly rental fee for POS terminals at merchants	Subject to agreement
6.2.	Fee for processing transactions with electronic bank cards	
6.2.1.	Debit cards bearing the logos of Maestro, V PAY, Velectron and Borica issued by Investbank	Subject to agreement
6.2.2.	Debit cards bearing the logos of Maestro, V PAY, VISA Electron and BORICA issued by Bulgarian banks	Subject to agreement
6.2.3.	Credit cards bearing the logos of MasterCard / VISA issued by Investbank JSC	Subject to agreement
6.2.4.	Credit cards bearing the logos of MasterCard / VISA issued by Bulgarian banks	Subject to agreement
6.2.5.	Credit cards MasterCard / VISA issuer by other banks abroad	Subject to agreement
6.3.	Installing, maintenance and personnel training	Subject to agreement

XIII. Mass payment transfers

1.	For each payment transaction initiated	
1.1.	Intra-bank	No fee
1.2.	Bank-to-bank	The fee for issued bank-to-bank transfers according to Section V. Bank Transfers shall apply for each line
2.	Provision by the Bank of the relevant software on a technical carrier	no fee*
3.	In case of damage or destruction of a disc containing software at the customer's fault	BGN 5 + VAT

* If there is a fee, VAT shall be due.

XIV. Internet Banking

1.	For Internet Banking	BGN 1.50 monthly fee
2.	For Internet Banking with right of access for checks only	No monthly fee
3	Bank transfers via Internet Banking	
3.1.	For interbank effected transfers in BGN	BGN 1.99
3.1.1	For issued interbank instant transfers BLINK	BGN 1.99
3.2.	For intrabank effected transfers	BGN 0.55

3.3.	For intrabank transfer from account to account of one and the same customer /identified with Personal Number, Foreigner's Personal Number/	Free of charge
4.	Bank transfers via Internet Banking through RINGS	BGN 12 per transaction
5.	Mass bank transfers via Internet Banking	
5.1.	For each intrabank payment transaction initiated	No fee
5.2.	For each bank-to-bank payment transaction initiated	The fee for issued bank-to-bank transfers according to para. 3.1 and para. 4 of Section XIV. Internet Banking shall apply for each line
6.	Reissuing/generating a saved password for entering Internet banking - at a bank office.	3.50 BGN
7.	Assistance in installation/setup of mobile/internet banking on customer's device-by bank employee	3.00 BGN

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

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

Notes:



1. All prices are exclusive of VAT.

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

XVI. Package programs

Package programs		
1.	Monthly commission for maintaining and servicing of a package program	
1.1.	Invest Smart Package	BGN 21.99
1.2.	Invest Start Package	BGN 22.99
1.3.	Invest Start Cash Package	BGN 26.99
1.4.	Invest Classic Package	BGN 49.99
1.4.	Invest Premium Package	BGN 91.99

XVII. Other fees and commissions

1. Fees and commissions for other services in BGN		
1.1.	For providing reports on bank transactions and copies of documents upon a customer's written request duly referenced with an incoming number and receipt at the Head Office or in any Financial Center of the Bank	
1.1.1.	For the current year, for one account	BGN 10.00 + BGN 1.00 per page (A4) + VAT
1.1.2.	For each previous calendar year, for one account	BGN 20.00 + BGN 1.00 per page (A4) + VAT
1.2.	For the issuance of Bank References, upon a written request of the customer duly referenced with an incoming number at the Bank	
1.2.1.	in Bulgarian	BGN 50 + VAT
1.2.2.	in a foreign language	BGN 70 + VAT
1.3.	For the issuance of certificates, upon a written request of the customer duly referenced with an incoming number and receipt at the Head Office or in any Financial Center of the Bank	
1.3.1.	Before the institutions in the Republic of Bulgaria - For local legal entities and foreign legal entities registered in EU countries	BGN 50 + VAT
1.3.2.	Before the institutions in the Republic of Bulgaria - For foreign legal entities registered in non-EU countries or local legal entities, over 25% of the property of which is owned directly by:	BGN 100 + VAT

	foreign legal entities registered in non-EU countries, or by natural persons - citizens of such countries	
1.3.3.	For the existence of an account/s and the assets under it/them - For local legal entities and foreign legal entities registered in EU countries	BGN 50 + VAT
1.3.4	For having an account/s and the assets under it/them - For foreign legal entities registered in non-EU countries or local legal entities, more than 25% of the property of which is owned directly by: foreign legal entities registered in non-EU countries, or by natural persons – citizens of such countries	BGN 100 + VAT

1.3.5.	– For the existence or absence of liabilities to Investbank JSC, to be served to another bank; – For the final repayment of a loan, issued upon the request of the borrower.	BGN 150 + VAT
1.4.	Other fees and commissions related to preparation of references and certificates	
1.4.1.	Express service under para. 1.1. 1.2. and 1.3. - issued not later than the following business day and received in the Head Office or a Financial Center of the Bank	Increase by 50% +VAT
1.4.2.	For preparation of requests for information by government institutions (NRA Courts, public enforcement agents, NSSI, etc.).	no fee for preparation and postal services*
1.5.	For processing attachment orders	
1.5.1.	Fee for imposing enforcement attachment on one account or all accounts of the customer	BGN 60
1.5.2.	Fee for imposing security attachment on one account or all accounts of the customer	BGN 30
1.5.3.	Fee for annulment of security attachment on one account or all accounts of the customer	BGN 30
1.5.4.	Fee for annulment of enforcement attachment on one account or all accounts of the customer	No fee
1.6.	For corrections on accounting records upon the request and at the default of the ordering party	BGN 10 + VAT
1.7.	Special courier services	BGN 8 + VAT + actual costs
1.8.	Postal services upon customer's request	BGN 4 + VAT
1.9.	Fax messages	
1.9.1.	Nationwide	BGN 2 per page + VAT
1.9.2.	Abroad	EUR 5 + VAT
1.10.	For confirmation of account balances for audit purposes	
1.10.1	For financial institution	BGN 240 + VAT
1.2.10.	For non-financial institution	BGN 200 + VAT
1.11.	Upon discounting of inventory documents after shipment	Subject to agreement, but not less than management fee of 0.20%, interest accrued in advance, any and all fees and commissions for the costs on the letter of credit provided for in the Bank's Terms and condition
1.12.** **	Consideration of documents in connection with the opening of the first account of legal entities:	
1.12.1	– of foreign legal entities registered in EU countries;	BGN 500, incl. VAT

	<ul style="list-style-type: none"> – of local legal entities, more than 25% of the ownership of which is held directly by: <ul style="list-style-type: none"> – foreign legal entities registered in EU countries, irrespective of the nationality of the ultimate beneficial owner, or by – individuals - nationals of such countries; 	
1.12.2	<ul style="list-style-type: none"> – of foreign legal entities registered in non-EU countries which do not have a preferential tax regime; – of local legal entities, more than 25% of the ownership of which is held directly by: <ul style="list-style-type: none"> – foreign legal entities registered in non-EU countries which do not have a preferential tax regime, regardless of the nationality of the ultimate beneficial owner, or by – individuals - nationals of such countries; 	BGN 1000, incl. VAT
1.12.3	<ul style="list-style-type: none"> – of foreign legal entities registered in preferential tax regime jurisdictions** (offshore zones); – of local legal entities, more than 25% of the ownership of which is held directly by: <ul style="list-style-type: none"> – foreign legal entities registered in preferential tax regime jurisdictions** (offshore zones), regardless of the nationality of the ultimate beneficial owner, or by – individuals - nationals of such countries; 	BGN 2500, incl. VAT
1.13.**	Monthly commission for maintaining and servicing current accounts of foreign legal entities registered in preferential tax regime jurisdictions** (offshore zones), regardless of whether or not the account has a debit card issued and regardless of the channel for receiving statements;	BGN 500 (regardless of the currency of the account)
1.14.**	Monthly commission for maintaining and servicing current accounts of foreign legal entities, regardless of their country of registration (except for the provisions of para. 1.13), regardless of whether or not the account has a debit card issued and regardless of the channel for receiving statements	BGN 50 (regardless of the currency of the account)
1.15.	Non-deductible balance on accounts under para. 1.13. and 1.14	
1.15.1.	Current account of foreign legal entities registered in preferential tax regime jurisdictions** (offshore zones), regardless of whether or not the account has a debit card issued;	10000 currency units
1.2.15.	Current account of foreign legal entities, regardless of their country of registration (except for the provisions of para. 1.13), regardless of whether or not the account has a debit card issued.	1000 currency units
1.16.	One-time fee for closing accounts under para. 1.13. and 1.14	

1.16.1.	Current account of foreign legal entities registered in preferential tax regime jurisdictions** (offshore zones), regardless of whether or not the account has a debit card issued;	5000 currency units
1.16.2.	Current account of foreign legal entities, regardless of their country of registration (except for the provisions of para. 1.13), regardless of whether or not the account has a debit card issued.	20 currency units
1.17.	<p>Fee for deposit of funds in a bank account: The fee shall be due for total daily balance on all customer accounts opened under a framework agreement for each of the currencies BGN, EUR or USD exceeding BGN 1,000,000 or the currency equivalent of BGN 1,000,000 according to the fixing rate of BNB for the respective excess day. The fee applies to special current bank accounts / customer accounts opened under special / customer bank account agreement under Art.39 of the Legal Profession Act (framework agreement) and current account of foreign legal entities registered in preferential tax regime jurisdictions** (offshore zones).</p>	2.4% per annum, but not less than the quotations of the interest rate indices on the bank-to-bank market applicable on a daily basis for each day of exceeding the specified balance, calculated on the excess, payable on the 26th day of each month.
1.18.	<p>Fee on accounts of customers with restrictive measures imposed by competent institutions* – in all currencies. (*not related to enforcement in private or public enforcement/security cases)</p>	4% per annum, applicable on a daily basis, payable on the 26th day of each month
1.19.	Fee for storage of funds in bank accounts for customers with accounts closed ex officio	2% per annum, applicable on a daily basis, payable on the 26th day of each month.
1.20.	Fee for deposit of funds in current accounts of financial institutions	subject to agreement
1.21.	Consulting concerning currency and financial, market, credit and other issues, preparation of documents and other services	subject to agreement, min. BGN 100 plus VAT due
1.22.	<p>Fee for balance available on the payment account. The fee is due in BGN on a daily basis by customers with a total exposure on all customer's payment accounts exceeding the equivalent of BGN 1,000,000 at the end of the day; It is deducted from each payment account, regardless of the currency, and the currency conversion is carried out according to the fixing exchange rates of BNB for the day.***</p>	0.000% per day
1.23	Fee for review and/or preparation of documents for transfer of assets under lease agreement	– 0.5% of the lease price under the lease agreement, but not less than BGN 200.

1.24	A monthly fee for carrying out an ongoing extended review of the use of accounts and services by customers who have received inquiries from correspondent banks and other banks, from other institutions, or who carry out complex or unusually large transactions or operations.	negotiable, minimum BGN 3,000.
1.25	Fee for collecting additional information and documents for the study of customers and their business relationships in connection with inquiries from correspondent banks and banks servicing transfer counterparties	BGN 500
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 fee for communication service
2.2.	Porto fee:	
2.2.1.	Nationwide	EUR 2

2.2.2.	Abroad	EUR 5
2.3.	Communication services fee:	
2.3.1.	Nationwide	EUR 10 per transfer
2.3.2.	Abroad	EUR 10 per page
2.4.	Special courier services	EUR 5 + VAT + actual costs
2.5.	The provision of custody services by Investbank JSC is subject to agreement	
2.6.	With regard to services relating to National Revenue Agency, Registry Agency and other organisations on individual agreements, the Bank shall apply specific Terms and condition Terms and condition, published in its offices.	
2.7.	Fee for non-submission of additional documents/data requested by the bank(s) in case of incoming/outgoing currency transfer	0.30% on the value of the transfer order
2.8.	Fee for storage of funds in bank accounts for customers with accounts closed ex officio	2% per annum, applicable on a daily basis, payable on the 26th day of each month.
2.9.	Fee for deposit of funds in current accounts of financial institutions	subject to agreement
2.10	Fee for review and/or preparation of documents for transfer of assets under lease agreement	– 0.5% of the lease price under the lease agreement, but not less than the equivalent of BGN 200.

Notes:

1. The Bank reserves the right to require the payment of the fees, commissions and expenses by the ordering party where they are to be borne by the beneficiary but the latter refuses to pay them or the bank fails to collect such due payments. By accepting the provisions herein, the customer hereby consents that this text shall be considered consent for immediate cash collection in compliance with BUS 1092 K with respect to any and all accounts held with Investbank JSC, as prescribed by the provisions of Art. 29 of Regulation No. 3 of BNB.
2. The Bank shall have the right to debit any and all customer's accounts with the amount of the accrued interest, fees, commissions and levies – even with their equivalent amount in foreign currencies, provided that the funds in any of the customer's accounts are insufficient to cover those. By accepting the provisions herein, the customer hereby consents that this text shall be considered consent for immediate cash collection in compliance with BUS 1092 K with respect to any and all accounts held with Investbank JSC, as prescribed by the provisions of Art. 29 of Regulation No. 3 of BNB.
3. Any mailing, telephone, fax, communication services, courier and other costs, if any, related to the implementation of a customer's order, including other banks' costs, shall be charged separately.
4. The Bank reserves its right to charge additional fees and commissions on special orders or requirements resulting in additional work or unusual complexity and responsibility.
5. Upon refinancing export letters of credit issued by first class foreign banks in favour of customers of the Bank, payable at sight at the Bank's offices or bearing a reimbursement right with foreign first class banks, the Bank shall collect a standard fee for examination and a standard



commission for management.

6. Transactions related to refinancing or discounting of documentary bank guarantees that are in essence letters of credit and serve to secure the payment of goods issued or confirmed in favour of customers of the Bank by first class foreign banks shall be charged as similar credit transactions related to letters of credits. By accepting the provisions herein, the customer hereby consents that this text shall be considered consent for immediate cash collection in compliance with BUS 1092 K with respect to any and all accounts held with the Bank, as prescribed by the provisions of Art. 29 of Regulation No. 3 of BNB.

7. The fee under para. 1.3.1. shall not apply for cumulative accounts for authorized capital.

8. The fee under para. 1.12. shall not be refunded in the event of a refusal.

* If there is a fee, VAT shall be due.

** Note - pursuant to Order No. ZMF-1311 of 21 December 2015 of the Minister of Finance

***The fee is not applicable for budget organizations, private enforcement agents, trustees in bankruptcy, ESCROW, donation, accumulation, liquidation accounts, letters of credit and accounts holding funds of third parties, as well as accounts on which the Bank collects fees referred to in para. 1.17 of section XVII Other Fees and Commissions herein.

**** The fee is also payable in case of transfer of ownership of a company with an account already opened in the Bank and research actions carried out.

XVIII. Supplementary provisions

1.	The fees and commissions provided for in this Terms and condition are valid in cases where no other charge is agreed. For specific services not included in the Terms and condition , separate additional fees and commissions shall be arranged.
2.	No other fees and commissions shall be payable by the Bank's employees except for those for the use of public treasury safes.
3.	Deadline for complaints – within 15 days from the date of the daily statement with accounted transaction entries.
4.	The fees and commissions included in this Terms and condition that are taxable under the VAT Act are net of VAT. An exception to the foregoing statement is made for the fees charged for the acceptance of valuables on storage in the Bank’s public treasury safes.
5.	Any fees and commissions stated herein in EUR and other currencies may be withheld in their BGN equivalent calculated at the officially announced exchange rates of the Bank for the date of the transaction in case the customer doesn’t have an account opened in the currency in which the fee is due or in case there are not sufficient funds in this account. When determining the commissions, the Bank shall apply the fixing rate for the day of accounting the transfer only for incoming transfers in foreign currency other than EUR, with OUR commissions (no costs for the beneficiary).
6.	Any mailing, telephone, fax, communication services, courier and other costs, if any, related to the implementation of a customer’s order, including other banks’ costs, shall be charged separately.
7.	This Terms and condition shall only be valid and shall supersede all previous ones.

The Terms and condition was adopted at a meeting of the Managing Board of Investbank JSC and entered into force on 1 January 2005 and is subject to an update without the Bank's obligation to notify its customers in advance. The last updates were adopted by Records of the Management Board No.

12/ 01.03.2016, and No. 20/05.04.2016, No. 60/20.09.2016, No.71/22.11.2016, No. 73/29.11.2016, No. 7/07.02.2017, No. 36/14.06.2017, No. 39/27.06.2017, No. 41/05.07.2017, No. 44/18.07.2017, No. 49/08.08.2017, No. 70/21.11.2017, No. 72/28.11.2017, No. 74/05.12.2017, No. 3/23.01.2018, No. 5/30.01.2018, No. 6/06.02.2018, No. 33/03.07.2018, No. 36 of 17.07.2018, No. 41 of 14.08.2018, No. 42 of 22.08.2018, No. 46 of 11.09.2018, No. 55/23.10.2018, Record No. 64/11.12.2018, Record No. 2/15.01.2019, Record No. 3/22.01.2019, Record No. 10/12.03.2019, Record No. 14/08.04.2019, Record No. 16/23.04.2019, Record No. 18/14.05.2019, Record No. 19/21.05.2019, Record No. 33/13.08.2019, Record No. 38/10.09.2019, Record No. 45/22.10.2019, Record No. 46/29.10.2019, Record No. 48/12.11.2019, Record No. 52/03.12.2019, Record No. 5 of 28.01.2020, Record of ALCO No. 27/14.07.2020, Record No. 36/07.10.2020, Record of ALCO No. 37/14.10.2020, and Record of ALCO No. 38/28.10.2020, Record of ALCO No. 06/03.02.2021, with Record No. 19/12.05.2021, Record No. 23/09.06.2021, Record No. 29/04.08.2021, Record No. 32/08.09.2021, Record of the Management Board No. 42/21.09.2021, Record of ALCO No. 32/08.09.2021, and Record of ALCO No. 38/20.10.2021 and Record of ALCO No. 6/09.02.2022 year and No 24/17.06.2022 year, Record 26/01.07.2022 year, Record 31/03.08.2022 year and Record № 32/10.08.2022 year and Record № 35/01.09.2022 year, Protocol 38/05.10.2022 and Protocol 42/10.11.2022 year and Protocol 45/24.11.2022 year, Protocol ALCO 43/16.11.2022 and Protocol 48/14.12.2022 year and Protocol № 4/25.01.2023 year, Protocol 12/22.03.2023, Protocol 13/29.03.2023 and Protocol 20/17.05.2023, ALCA Protocol No. 25/21.06.2023 and 26/25.06.2023 year. 2023 and Protocol 28/12.07.2023 year, Protocol 29/19.07.2023 and protocol 29/25.07.2023 and protocol 31/02.08.2023 and protocol 37/13.09.2023 and Protocol 39/27.09.2023 and Protocol № 49/06.12.2023 year.