

TARIFF
of Municipal Bank PLC for Interest, Fees and Commissions for
Corporate Customers



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PART ONE

CHAPTER ONE. GENERAL PROVISIONS

1. Application

- 1.1. This Tariff shall regulate the terms and rules for charging interest, fees and commissions when using banking products and services applied by Municipal Bank PLC (the Bank) to customers from the corporate customer segment.
- 1.2. The fees and commissions in this Tariff shall be valid in cases where no other arrangements have been made.
- 1.3. At the request of a customer, the Bank may provide services that are not included in this Tariff, and the fees and commissions applied shall be subject to negotiation.

2. Scope.

- 2.1. This Part One of the Tariff shall apply to all corporate customers of the Bank, unless otherwise agreed.
- 2.2. A corporate customer (Customer) within the meaning of these Tariff is any local person, registered or created by law and operating in the country (with seat and registered office in the country or with seat and registered office outside of the country, through a registered branch in the country) or a foreign person with seat and registered office outside of the country (operating outside of the country or in the country, through a commercial or other representative office) - which local or foreign person is a non-financial enterprise and organization, a financial undertaking or a budgetary enterprise.
- 2.3. In case of signed correspondent agreements with financial institutions, individual terms and conditions for servicing Loro accounts shall be defined.
- 2.4. The Bank shall collect commissions at the time of performing the banking service or at the end of the business day, as well as on a subscription basis, based on a relevant agreement. Customers who do not hold accounts with the Bank shall pay in advance the fees and commissions due.

3. Amendments

- 3.1. The Bank shall be entitled to unilaterally amend the Tariff. The amendments shall enter into force on the date specified therein.
- 3.2. The Bank shall disclose information about the envisaged changes through announcements in its branches/business centers or on its website at www.municipalbank.bg and/or in the Online/Mobile Banking System.

4. Applicable Exchange Rates

4.1. when calculating and collecting fees and commissions.

- 4.1.1. The fees and commissions under the Tariff shall be payable in the currency of the transaction executed, and those for account opening, maintenance, closing and cash operations – in the official currency. When operations or accounts are in a currency other than EUR, the fees and commissions shall be converted into the relevant currency at the reference exchange rates of the euro to the foreign currencies published by the Bulgarian National Bank on its website at the time of posting the operations, unless otherwise agreed.
- 4.1.2. For the collection of fees and commissions payable on loan transactions, in cases where the amounts provided by the customer are in a currency other than the currency of the loan, unless otherwise agreed, the fees and commissions shall be converted at the applicable exchange rates announced in the Foreign Exchange Rate Bulletin of Municipal Bank PLC at the time of accounting of the operation.

4.2. when buying and selling foreign currency

- 4.2.1. Currency purchase and sale shall be carried out at the buy/sell exchange rates announced at the time of the execution of the transaction, respectively cash/non-cash, set out in the Foreign Exchange Rate Bulletin of Municipal Bank PLC, and:
 - purchase and sale operations, where both currencies are other than euro (EUR), shall be carried out at the buy/sell exchange rates announced at the time of the execution of the transaction, whereby the 'buy rate' shall be used to buy the currency offered by the customer and the 'sell rate' shall be used to sell the currency the customer wants to buy;
 - in case of non-cash purchase and sale of currency, the relevant effective non-cash buy/sell exchange rates shall apply;
 - in case of purchase and sale of currency, where at least one of the two currencies is in cash, the relevant effective cash buy/sell exchange rates shall apply.
- 4.2.2. In case of non-cash/cash purchase and sale for amounts **up to EUR 5,000** or equivalent in foreign currency, non-cash/cash buy/sell exchange rates shall apply at quotes set out in the Foreign Exchange Rate Bulletin of Municipal Bank PLC.
- 4.2.3. In case of non-cash/cash purchase and sale for amounts **over EUR 5,000** or equivalent in foreign currency, the customer shall be entitled to negotiate the exchange rate of the specific purchase and sale, in the cases of:
 - non-cash purchase and sale between accounts of one account holder;
 - cash purchase and sale, when the deposit/withdrawal is made by an account holder on that account holder's own account.

5. Taxable Transactions.

- 5.1. In this Tariff, the fees and commissions for taxable transactions, within the meaning of the Value Added Tax Act, are inclusive of Value Added Tax (VAT).
- 5.2. The Bank shall issue invoices to its customers for taxable supplies of services to local entities and supplies with a place of performance outside of the country to foreign entities. Invoices may not be issued for supplies of services where the recipient is a natural person or in case of exempt supplies of services. Nevertheless, the Bank shall issue invoices upon request by the recipients of the services for all types of supplies.

6. Interest Rate Policy.

- 6.1. The Bank's interest rate policy is determined by its governing bodies based on the market conditions and standards defined in the laws and in the subordinate regulations.
- 6.2. The amount of interest on borrowed funds, the method of their calculation and other conditions applicable to corporate customers are specified in the Foreign Exchange Rate Bulletin of Municipal Bank PLC for Transactions with Corporate Customers (Interest Bulletin), Appendix No. 1 to this Tariff.
- 6.3. The Bank shall also announce the interest rates on borrowed funds and loans in places in its offices accessible to the customers and on the website of Municipal Bank PLC – www.municipalbank.bg.
- 6.4. The amount of interest on loans, the method of calculation and the procedure for their collection are specified in the Interest Bulletin.

7. Minimum Required Balance on the Account

- 7.1. The required amounts for opening and maintaining the minimum required balance on accounts are specified in the Bulletin of Interest Charged by Municipal Bank PLC for Transactions with Corporate Customers.

8. Public Vault

- 8.1. The fees for renting safe deposit boxes in public vaults are approved by the Bank's Management Board or persons authorized by it in a separate tariff for each branch offering such services.
- 8.2. The remunerations (fees) are announced inclusive of VAT publicly by placing them in accessible to the customers place in the relevant branch.

CHAPTER TWO. FEES AND COMMISSIONS BY PRODUCTS AND SERVICES

SECTION I. ACCOUNTS

1. ACCOUNTS			
1.1.	Opening	EUR	Equivalent in BGN
1.1.1.	Current account with/without issued bank card, Special, Liquidation, Special account for Insurance Brokers or Insurance Agents	10.00	19.56
1.1.2.	Current account for charitable purposes, Special current account for civil partnerships of private enforcement agents, Current account for interest of civil partnerships of private enforcement agents	no fee	no fee
1.1.3.	Accounts of budgetary organizations (budgetary, off-budgetary, capital-raising, etc.), except for accumulation accounts for keeping amounts deposited on subscribed bonds	no fee	no fee
1.1.4.	Capital-raising account for keeping amounts deposited on subscribed bonds of budgetary organizations	1.00 % of the nominal amount of the issue, max. 15,000	1.00 % of the nominal amount of the issue, max. 29,337.45
1.1.5.	Capital-raising account for the establishment of a legal entity and for the increase of capital	30.00	58.67
1.1.6.	Other accounts with special purpose and/or management conditions	as agreed	as agreed
1.1.7.	Fixed-term deposits	no fee	no fee
1.2.	Servicing	EUR	Equivalent in BGN
1.2.1.	Current account with/without issued bank card, Special, Liquidation, Special account for Insurance Brokers or Insurance Agents		
1.2.1.1.	with receipt of account statement at a branch/business center once a month	11.00	21.51
1.2.1.2.	with receipt of account statement at a branch/business center once a week	15.00	29.34
1.2.1.3.	with receipt of account statement at a branch/business center once a day	18.00	35.20
1.2.1.4.	electronically, through the Online Banking System, regardless of the statement issuance frequency	10.00	19.56
1.2.2.	Current account for charitable purposes, Special current account for civil partnerships of private enforcement agents, Current account for interest of civil partnerships of private enforcement agents		
1.2.2.1.	with receipt of account statement at a branch/business center once a month	no fee	no fee
1.2.2.2.	with receipt of account statement at a branch/business center once a week	15.00	29.34
1.2.2.3.	with receipt of account statement at a branch/business center once a day	18.00	35.20
1.2.2.4.	electronically, through the Online Banking System, regardless of the statement issuance frequency	no fee	no fee
1.2.3.	Accounts of budgetary organizations (budgetary, off-budgetary, capital-raising, etc.), Accumulation account for the establishment of a legal entity and for the increase of capital, Term deposits	no fee	no fee
1.2.4.	Other accounts with special purpose and/or management conditions	as agreed	as agreed
1.3.	Closing	EUR	Equivalent in BGN
1.3.1.	Current account with/without issued bank card, Special, Liquidation, Special account for Insurance Brokers or Insurance Agents, Capital-raising account for the establishment of a legal entity and for the increase of capital	15.00	29.34
1.3.2.	Current account for charitable purposes, Accounts of budgetary organizations (budgetary, off-budgetary, capital-raising, etc.), Special current account for civil partnerships of private enforcement agents, Current account for interest of civil partnerships of private enforcement agents, Term deposits	no fee	no fee
1.3.3.	Other accounts with special purpose and/or management conditions	as agreed	as agreed
<p>Note: 1. The fee under para. 1.2 is monthly and is collected at the end of each calendar month or upon closing the account. The fee is also due upon changing the type of account (for example, from an account without a card issued to an account with issued debit card). When closing the account on the 1st of each calendar month, the fee is not due.</p> <p>2. The fee under para. 1.3.1 is not collected when closing:</p> <ul style="list-style-type: none"> - Capital-raising account for establishing a legal entity, and at the same time a current account is opened with the Bank for the same customer; - Capital-raising account for increasing capital and at the same time a current account is opened with the Bank for the same customer or the customer already has such an account opened with the Bank. <p>3. For the fee under para. 1.1.6., para. 1.2.4 and para. 1.3.3, unless otherwise agreed, the conditions referred to in para. 1.1.1., para. 1.2.1 and para. 1.3.1 shall apply, respectively.</p> <p>4. For the period from 1 January 2026 to 28 February 2026, inclusive, the fee under para. 1.3 shall not be due in case the customer has payment accounts in BGN and in EUR with the Bank as of the date of the introduction of the euro in Bulgaria. Upon request for closing one payment account and for transferring the positive balance on it to the other payment account of the same holder, while maintaining the conditions on the payment account to which the funds are transferred, the fee under para. 4.1.1 of this Tariff shall not be due. In case the payment account being closed has a debit balance or a credit card issued to it, the holder should repay the relevant obligation before closure.</p>			

SECTION II. PACKAGE PROGRAMS AND SERVICES

2.1. MONTHLY FEE FOR MAINTAINING AND OPERATIONAL SERVICING OF A PACKAGE PROGRAM	EUR	Equivalent in BGN
Business package BEGINNING	15.00	29.34
Business package TEMPO	25.00	48.90

Business package PROGRESS		50.50	98.77
Business package START		24.00	46.94
Business package COMFORT		34.00	66.50
Business package PREMIUM		70.00	136.91
2.2. BANK PROGRAMS AND SERVICES, INCLUDED IN A BUSINESS PACKAGE	BEGINNING	TEMPO	PROGRESS
Opening of 1 standard current account with/without issued payment card, together with requested use of a Business Package Program	no fee	no fee	no fee
Servicing – options			
a) with receipt of account statement at a branch/business center once a month	no fee	no fee	no fee
b) with receipt of account statement at a branch/business center once a week	acc. to the Tariff	no fee	no fee
c) with receipt of account statement at a branch/business center once a day	acc. to the Tariff	acc. to the Tariff	no fee
d) electronically, through the Online Banking System, regardless of the statement issuance frequency	no fee	no fee	no fee
Intra-bank transfers:			
- between accounts held by the same holder (in an office)	no fee	no fee	no fee
- between accounts held by different holders (in an office)	acc. to the Tariff	2 transfers without fee	5 transfers without fee
- between accounts held by different holders (online / mobile banking)	no fee	no fee	no fee
- group (mass) payments to an account of different holders	no fee	no fee	no fee
Interbank transfers:			
- Standard credit transfer (SEPA SCT) to payment service providers within the country, ordered in an office	acc. to the Tariff	2 transfers without fee	5 transfers without fee
- Standard credit transfer (SEPA SCT) and instant transfer/BLINK (SEPA INST.) to payment service providers within the country, ordered via online/mobile banking	10 transfers without fee	40 transfers without fee	100 transfers without fee
- Express credit transfer to payment service providers within the country, ordered via online/mobile banking	EUR 5.50 / BGN 10.76	EUR 4.50 / BGN 8.80	EUR 3.50 / BGN 6.85
- group /mass/ payments ordered:			
• Standard credit transfer (SEPA SCT) to payment service providers within the country	EUR 0.60 / BGN 1.17	EUR 0.50 / BGN 0.98	EUR 0.30 / BGN 0.57
• Express credit transfer to payment service providers within the country	EUR 5.50 / BGN 10.76	EUR 4.50 / BGN 8.80	EUR 3.50 / BGN 6.85
International debit cards Mastercard			
Issuance of a primary card on an account in EUR opened with the Bank	no fee	no fee	no fee
2.3. BANK PROGRAMS AND SERVICES, INCLUDED IN A CASH PACKAGE	START	COMFORT	PREMIUM
Deposits from the holder to the customer's account, maintained in the currency of the deposited amount /per day/ (sorted banknotes and coins up to EUR 20)	- up to EUR 2,500 /foreign currency equivalent – no fee - over EUR 2,500 /foreign currency equivalent – according to the Tariff	- up to EUR 5,000 /foreign currency equivalent – EUR 2.50 / BGN 4.89 - over EUR 5,000 /foreign currency equivalent – according to the Tariff	- up to EUR 25,000 /foreign currency equivalent – EUR 5.10 / BGN 9.98 - over EUR 25,000 /foreign currency equivalent – according to the Tariff
Cash withdrawal with prior request when the account currency and the currency of the cash amount are the same /per day/	- up to EUR 2,500 /foreign currency equivalent – no fee - over EUR 2,500 /foreign currency equivalent – according to the Tariff	- up to EUR 3,500 /foreign currency equivalent – EUR 3.00 / BGN 5.87 - over EUR 3,500 /foreign currency equivalent – according to the Tariff	- up to EUR 5,000 /foreign currency equivalent – EUR 4.00 / BGN 7.82 - over EUR 5,000 /foreign currency equivalent – according to the Tariff
Cash withdrawal without prior request when the account currency and the currency of the cash amount are the same /per day/	acc. to the Tariff	0.80 % of the total amount	0.70 % of the total amount
Notes:			
1. The package selected by the customer shall be activated/terminated after submitting a request according to the Bank's template;			
2. It is permissible to use one Business Package and one Cash Package simultaneously;			
3. A mandatory condition before purchasing a Business Package is that the customer has requested Online/Mobile Banking service with active rights.			
4. The package(s) selected by the customer shall be automatically renewed for a new period of one calendar month until a request for termination of use/request for account closure is submitted.			
5. A package program is deactivated ex officio upon failure of the customer to pay one monthly fee.			

6. The monthly fee for a package program shall be collected at the end of each calendar month ex officio from the current account to which the package is activated and/or upon closing the account.
6.1. Where the requested frequency and method of receiving account statements according to a concluded Framework Agreement for a current account are different from the options provided for in the Business Package Program applied for use, a fee for monthly servicing of a current account shall be additionally due, according to para. 1.2. of this Tariff.
7. The services included in the package program can be used:
7.1. in the month of activation of the package program – from the date of activation to the last calendar day of the same month, inclusive;
7.2. each subsequent month – from the first to the last day, inclusive, of the respective calendar month.
8. After the services are exhausted /reaching the maximum number of operations/ included in the package, the respective operations start to be charged according to the price indicated in the Tariff of Municipal Bank PLC for Interest, Fees and Commissions for Corporate Customers in force as at the time of the operation. Any unused services within the terms under para. 7 may not be transferred to the following month.
9. If the use of a package is terminated before the expiry of the one-month period, no refunds shall be made for unused services.
10. In the event of changes to the Tariff of Municipal Bank PLC for Interest, Fees and Commissions for Corporate Customers regarding the monthly fee of a Package Program that have entered into force, they shall be applicable as of the date of activation/renewal of the Package Program.
11. The Package Programs shall not be applicable to budgetary enterprises.

SECTION III. CASH OPERATIONS AND SERVICES

Cash transactions according to the Introduction of the Euro in the Republic of Bulgaria Act within the period from 1 January 2026 to 30 June 2026, inclusive		
1. Deposit of BGN in cash at the official exchange rate (BGN 1.95583 for EUR 1.00) into the holder's own accounts, including accounts converted from BGN to EUR, opened with the Bank		no commission
2. Counting coins when depositing Bulgarian coins in cash		no commission
3. Exchange of BGN into EUR in cash at the official exchange rate (BGN 1.95583 for EUR 1.00)		no commission
4. For deposit/exchange of amounts over BGN 30,000, a prior request of 3 /three/ business days is required		
3.1. DEPOSITING AMOUNTS	EUR	Equivalent in BGN
3.1.1. On holder's own accounts by the holder (sorted banknotes and coins up to EUR 20)		
3.1.1.1. up to EUR 1,000 /currency equivalent	no commission	no commission
3.1.1.2. over EUR 1,000 /currency equivalent	0.50 % of the total amount	0.50 % of the total amount
3.1.2. On holder's own accounts by the holder (unsorted banknotes)	1.00 % of the total amount	1.00 % of the total amount
3.1.3. On third-party account (banknotes and coins up to EUR 20)	0.50 % on the total amount, min. 3.00	0.50 % on the total amount, min. 5.87
3.1.4. Coins over EUR 20 (only in EUR, sorted)	5.00 % on the total amount, min. 3.00	5.00 % on the total amount, min. 5.87
Notes:		
1. Deposits of funds by the Holder who is a corporate customer shall be considered the cases where its representative/employee/bearer makes a deposit to the Customer's account and in the reasons for the deposit does not indicate details that testify for the execution of payment. All other cases are considered deposits by a third party who is not the holder and the fees and commissions provided for in para. 4.3.1 shall be collected for them.		
2. The commission under para. 3.1.2 shall be applied in addition to the commissions under para. 3.1.1, when the banknotes are not sorted by denomination, one-way with the front side up.		
3. The commissions under para. 3.1.1., para. 3.1.2 and para. 3.1.4 shall not be due for: - deposits from holders to accounts of budgetary organizations; - deposits from holders to current accounts for charitable purposes.		
4. The amount of the cash commissions shall be calculated based on all cash transactions for depositing amounts by a holder, carried out within one business day and separately for each customer account.		
5. The commission under para. 3.1.4 shall be due in addition to the commissions under para. 3.1.1 and para. 3.1.3, where applicable.		
6. The commissions under para. 3.1 shall not be collected for transactions in a currency other than the account currency.		
7. No cash deposits shall be allowed on the current account for interest of civil partnerships of private enforcement agents.		
3.2. WITHDRAWING AMOUNTS	EUR	Equivalent in BGN
3.2.1. Without prior request		
3.2.1.1. up to EUR 1,000 /currency equivalent	no commission	no commission
3.2.1.2. over EUR 1,000 /currency equivalent	0.90 % of the total amount	0.90 % of the total amount
3.2.2. With prior request		
3.2.2.1. over EUR 1,000 /currency equivalent	0.70 % of the total amount	0.70 % of the total amount
3.2.3. cash withdrawal in coins	no commission	no commission
3.2.4. Amount requested but not withdrawn	0.70 % on the unwithdrawn amount, min. 5.00	0.70 % on the unwithdrawn amount, min. 9.78
3.3. OTHER CASH SERVICES	EUR	Equivalent in BGN
3.3.1. Processing money received through a 24-hour vault or "evening cash collection" (incl. VAT)	as agreed	as agreed
3.3.2. Exchanging euro banknotes for euro coins and vice versa	3.00 % on the total amount, min. 3.00	3.00 % on the total amount, min. 5.87
3.3.3. Immediate replacement of damaged euro banknotes and euro coins	no fees and commissions	no fees and commissions
3.3.4. Cash collection, transport and security guarding of valuable shipments (including cash) or transport and security guarding of valuable shipments (including cash) with a customer's representative (incl. VAT)	as agreed	as agreed

3.4. DEADLINES FOR ADVANCE REQUESTS FOR WITHDRAWAL

Official Currency		
3.4.1.	for amounts from EUR 1,000.01 to EUR 10,000	until 12:00 on the business day preceding the withdrawal day
3.4.2.	for amounts over EUR 10,000	min 3 business days before the withdrawal date, with the submission date being included in the application deadline
Foreign Currency		
3.4.3.	for amounts with equivalence from EUR 1,000.01 to EUR 5,000	min 2 business days before the withdrawal date, with the submission date being included in the application deadline
3.4.4.	for amounts over EUR 5,000	min 3 business days before the withdrawal date, with the submission date being included in the application deadline
Notes:		
1. The commissions under para. 3.2 shall not be due for withdrawals from accounts of budgetary organizations		
2. The amount of the cash commissions shall be calculated based on all cash transactions for withdrawing amounts, carried out within one business day and separately for each customer account.		
3. No fee for cash withdrawals from all accounts of a corporate customer upon closure, when the balance on the account is up to the applied minimum (inclusive) of the fee.		
4. The commissions under para. 3.2 shall not be collected for transactions in a currency other than the account currency.		
5. In addition to the commission under para. 3.2, where applicable, a fee under para. 9.15 of SECTION IX shall also be collected. OTHER SERVICES		

SECTION IV. BANK TRANSFERS / PAYMENTS

4.1. INTRA-BANK TRANSFERS		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
4.1.1.	Between accounts of a single holder	no fee	no fee	2.50	4.89
4.1.2.	Between accounts of different holders	0.30	0.59	2.50	4.89
4.2. TRANSFERS IN EUR		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
1.2.4.	Transfers from other Banks in the SEPA area	no fee	no fee	no fee	no fee
4.2.1.a.	Transfers from other Banks outside of the SEPA area	0.10 %, min. 5.00, max. 150.00	0.10 %, min. 9.78, max. 293.37	0.10 %, min. 5.00, max. 150.00	0.10 %, min. 9.78, max. 293.37
4.2.2.	Transfers to other Banks				
4.2.2.1.	Standard credit transfer (SEPA SCT) to payment service providers in the SEPA area	0.80	1.56	3.50	6.85
4.2.2.2.	Express credit transfer at the request of the customer to payment service providers in the SEPA area	6.50	12.71	18.00	35.20
4.2.2.2.a (new, in force from 6 October 2025)	Instant transfer in euros BLINK (SEPA INST) to payment service providers in the SEPA area	0.80	1.56	3.50	6.85
4.2.2.3a	Standard credit transfer to payment service providers outside of the SEPA area	0.10 %, min. 10.00, max. 200.00 + 10.00 fee SWIFT	0.10 %, min. 19.56, max. 391.17 + 19.56 fee SWIFT	0.15 %, min. 15.00, max. 290.00 + 10.00 fee SWIFT	0.15 %, min. 29.34, max. 567.19 + 19.56 fee SWIFT
4.2.2.3b.	Express credit transfer at the request of the customer to payment service providers outside of the SEPA area	The commission referred to in para. 4.2.2.3.a + 30.00	The commission referred to in para. 4.2.2.3.a + 58.67	The commission referred to in para. 4.2.2.3.a + 30.00	The commission referred to in para. 4.2.2.3.a + 58.67
4.2.2.4.	Utility Payments	no fee	no fee	–	–
4.2.2.5.	Standard cash transfer (in banknotes and coins up to EUR 20)	–	–	1.00 %, min. 4.00	1.00 %, min. 7.82
4.2.2.6.	Express cash transfer (in banknotes and coins up to EUR 20)	–	–	1.00 %, min. 20.50	1.00 %, min. 40.09
4.3. TRANSFERS IN FOREIGN CURRENCY		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
4.3.1.	Transfers from other Banks	0.10 %, min. 5.00, max. 150.00	0.10 %, min. 9.78, max. 293.37	0.10 %, min. 5.00, max. 150.00	0.10 %, min. 9.78, max. 293.37
4.3.2.	Standard credit transfer	0.10 %, min. 10.00, max. 200.00 + 10.00 fee SWIFT	0.10 %, min. 19.56, max. 391.17 + 19.56 fee SWIFT	0.15 %, min. 15.00, max. 290.00 + 10.00 fee SWIFT	0.15 %, min. 29.34, max. 567.19 + 19.56 fee SWIFT
4.3.2.a.	Express credit transfer at the explicit order of the customer	The commission referred to in para. 4.3.2. + 30.00	The commission referred to in para. 4.3.2. + 58.67	The commission referred to in para. 4.3.2. + 30.00	The commission referred to in para. 4.3.2. + 58.67
4.3.3.	Cash transfer	–	–	0.40 %, min. 30.00 + 10.00 fee SWIFT	0.40 %, min. 58.67 + 19.56 fee SWIFT
4.4. ADDITIONAL FEES FOR TRANSFERS		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
4.4.1.	Outgoing credit transfers outside of the SEPA area, with the option Charges on account of the payer (OUR)				
4.4.1.1.	for transfers in all currencies (except for USD)	30.00	58.67	30.00	58.67
4.4.1.2.	for currency transfers in USD	35.00	68.45	35.00	68.45
4.4.3.	Change of data on an ordered interbank transfer	24.00 + the actual costs of the foreign bank	46.94 + the actual costs of the foreign bank	24.00 + the actual costs of the foreign bank	46.94 + the actual costs of the foreign bank
4.4.4.	Request for reversal of transmitted interbank transfer	24.00 + the actual costs of the foreign bank	46.94 + the actual costs of the foreign bank	24.00 + the actual costs of the foreign bank	46.94 + the actual costs of the foreign bank
4.4.5.	Response to an inquiry from another bank regarding inaccuracies in a transfer ordered by a customer (IBAN, names) (incl. VAT)	24.00	46.94	24.00	46.94

4.4.6.	Inquiry to another bank at the customer's request (incl. VAT)	24.00	46.94	24.00	46.94
4.4.7.	Provision of a copy of the SWIFT message and, if possible, the Bank (incl. VAT)	12.00	23.47	12.00	23.47
4.5. repealed by Decision of the Management Board dated 25 November 2025, in force from 1 January 2026					
4.6. RECURRING TRANSFERS IN EUR		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
4.1.6.	registration/change of registration	–	–	2.00	3.91
4.6.2.	intra-bank transfer between accounts of a single holder	–	–	no fee	no fee
4.6.3.	intra-bank transfer between accounts of different holders	–	–	1.50	2.93
4.6.4.	interbank standard credit transfer (SEPA SCT) to payment service providers within the country	–	–	2.50	4.89
4.6.5.	interbank express credit transfer to payment service providers within the country	–	–	6.50	12.71
4.7. GROUP (MASS) PAYMENTS IN EUR		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
4.7.1.	for each intra-bank transfer between accounts of a single holder	no fee	no fee	no fee	no fee
4.7.2.	for each intra-bank transfer between accounts of different holders	0.30	0.59	0.30	0.59
4.7.3.	for each interbank standard credit transfer (SEPA SCT) to payment service providers within the country	0.70	1.37	0.70	1.37
4.7.4.	for each interbank express credit transfer to payment service providers within the country	6.50	12.71	6.50	12.71
4.8. ENFORCEMENT OF ATTACHMENTS BY THE BANK		ONLINE / MOBILE BANKING		PAPER FORM – BRANCH / BUSINESS CENTER	
		EUR	Equivalent in BGN	EUR	Equivalent in BGN
4.1.8.	Intra-bank credit transfer for the enforcement of an attachment by the Bank to an account of an attachment authority	–	–	2.00	3.91
4.8.2.	Interbank standard credit transfer (SEPA SCT) to payment service providers within the country for the enforcement of an attachment by the Bank to the account of an attachment authority.	–	–	4.00	7.82
<p>Notes: 1. SEPA – Single Euro Payments Area. SEPA payments are made by payment service providers from all EU member-states, EEA countries – Iceland, Liechtenstein, Norway, as well as other countries outside of the EU/EEA: Switzerland, United Kingdom (including Gibraltar, Jersey, Guernsey, Isle of Man), Monaco, Andorra, San Marino, Vatican City, Albania, Montenegro, North Macedonia, Moldova, Serbia.</p> <p>2. For transfers in foreign currency, when the fees and commissions are at the expense of the payer, i.e. option "OUR", the Bank shall collect an additional fee/commission according to para. 4.4.1.</p> <p>3. The fees and commissions specified in this Section shall not apply to operations for customers – budgetary enterprises, except in the following cases: - when ordering an express credit transfer at the request of the customer; - when for transfers in foreign currency, fees and commissions are collected by the foreign correspondent bank, which are to be borne by the originator.</p> <p>4. The fees under para. 4.1, para. 4.2.1, para. 4.2.1.a, para. 4.2.2.1., para. 4.2.2.2., para. 4.2.2.2.a, para. 4.2.2.3.a, para. 4.2.2.3.b, para. 4.3.1., para. 4.3.2., para. 4.4.3 and para. 4.4.4 shall NOT apply to a current account for charitable purposes.</p> <p>5. The fees under para. 4.1 shall not apply to the special current accounts of civil partnerships of private enforcement agents and the Current accounts for interest of these partnerships;</p> <p>6. The fees under paras. 4.1., 4.2.2 and 4.3.2.: 6.1. shall NOT apply when reversing a received transfer at the request of the ordering bank due to an error on its part; 6.2. shall apply, being deducted from the transfer amount, when reversing a received transfer at the request of the ordering customer through that customer's bank.</p> <p>7. An outgoing credit transfer outside of the SEPA area, which is reversed through no fault of the Bank (with a credit transfer), shall be considered and charged as an incoming transfer.</p>					

SECTION V. ONLINE/MOBILE BANKING

5. ONLINE / MOBILE BANKING		EUR	Equivalent in BGN
5.1.	Provision of access / Registration (incl. VAT)	no fee	no fee
5.2.	Use / Servicing (incl. VAT)	no fee	no fee
5.3.	Provision of a new username or password (incl. VAT)	3.50	6.85
5.4.	Receipt of an SMS with an authorization code (incl. VAT)	no fee	no fee

Notes: 1. The fees defined in this Section shall not apply to budgetary enterprises.

SECTION VI. DOCUMENTARY LETTERS OF CREDIT AND CASH COLLECTION

6.1. DOCUMENTARY LETTERS OF CREDIT		EUR	Equivalent in BGN
6.1.1. Issued by Municipal Bank PLC			
6.1.1.	Issued with cash collateral (for each quarter or part of a quarter)	0.25 %, min. 50.00, max. 2,500.00 + 10.00 fee SWIFT	0.25 %, min. 97.79, max. 4,889.58 + 19.56 fee SWIFT
6.1.2.	Issued with another type of collateral (for each quarter or part of a quarter)	0.50 %, min. 50.00, max. 2,500.00 + 10.00 fee SWIFT	0.50 %, min. 97.79, max. 4,889.58 + 19.56 fee SWIFT
6.1.3.	Change of letter of credit from unconfirmed to confirmed, for each quarter	as agreed	as agreed
6.1.4.	Change of the terms of the letter of credit (without increase, extension and confirmation)	50.00	97.79
6.1.5.	Processing and payment of documents	0.10 %, min. 50.00, max. 100.00	0.10 %, min. 97.79, max. 195.58
6.1.6.	Cancellation of letter of credit, after written consent of the advising bank	50.00	97.79
6.1.7.	When presenting irregular documents (fee from the beneficiary)	100 currency units	100 currency units
6.1.8.	Deferred payment or acceptance for each month, from the date of the confirmed payment for the term of the deferred payment	0.15 %, min. 50.00	0.15 %, min. 97.79
6.1.2. Received by Municipal Bank PLC			
6.2.1.	No-commitment advising	0.20 %, min. 50.00, max. 500.00	0.20 %, min. 97.79, max. 977.92
6.2.2.	Advising an amendment	25.00	48.90
6.2.3.	Processing, paying and sending (forwarding) documents under a letter of credit	0.10 %, min. 50.00, max. 100.00	0.10 %, min. 97.79, max. 195.58
6.2.4.	Transfer of letter of credit to another beneficiary or with another bank	0.25 %, min. 50.00, max. 500.00	0.25 %, min. 97.79, max. 977.92
6.2.5.	When presenting irregular documents	50.00	97.79
6.2.6.	For irregular documents sent on a collection basis to the opening bank under reserve (not returned to the customer in accordance with para 7.2.6), for which the opening bank refuses to pay, the beneficiary shall pay	all expenses incurred during the sending plus 30.00	all expenses incurred during the sending plus 58.67
6.2.7.	Issuance of an assignment according to the Uniform Customs & Practice for Documentary Credits (UCP) at the request of the beneficiary	0.20 %, min. 50.00, max. 500.00	0.20 %, min. 97.79, max. 977.92
6.2.8.	Advising a notification of assignment issued	50.00	97.79
6.2.9.	Adding a confirmation	as agreed	as agreed
6.2. CASH COLLECTION			
6.3.1.	Collection of imports – transfer of documents received from other banks on a collection basis against payment, acceptance or without payment	0.20 %, min. 40.00	0.20 %, min. 78.23
6.3.2.	Collection of export – sending documents on a collection basis against payment, acceptance or without payment	0.20 %, min. 40.00	0.20 %, min. 78.23
6.3.3.	Change in the terms of collection orders, claims for non-payment or return of unpaid collection documents	40.00	78.23
6.3.4.	Partial payments on collection – import, for each subsequent payment	15.00	29.34

Notes:

- For an increase in the amount of a letter of credit, a commission is collected on the increase, identical with the one for opening/advising a new letter of credit.
- To extend the term of a letter of credit for a new quarter or part of a quarter, a commission is collected, identical with the one for opening a new letter of credit, applied on the unused balance. In case the extension is within a past quarter for which commission has already been collected, only the change fee/commission is collected.
- The fees and commissions are collected when opening the letter of credit, for the entire period of validity, and are not subject to return, in case of total or partial non-use of the letter of credit.
- When the changes to a letter of credit opened by the Bank are for the account of the beneficiary, the fees and commissions are required by the beneficiary's bank. If the beneficiary refuses to pay them, the Bank reserves the right to collect them from the originator.
- The fees and commissions of the confirming bank are collected according to the terms of the letter of credit. In case the beneficiary refuses to pay them, they should be withheld from the originator.
- For the opening of a letter of credit with a remark "about" or other specific markup, the fees are collected on the amount of the letter of credit, increased by 10% or the stated specific markup.
- When the extension of the term refers to a new quarter or part of a quarter, a commission is collected identical with the one for a new letter of credit on the amount of the unused balance.
- For advising a letter of credit with a remark "about" or other specific markup, the Bank collects an advising commission on the amount of the letter of credit, increased by 10% or the stated specific markup.
- In case the Bank's fees and commissions are for the account of the payer, but the latter refuses to pay them, the Bank shall reserve the right to collect them from the beneficiary.
- In case the Bank's fees and commissions under para. 6.2 are for the account of the payer, but the latter refuses to pay them, the Bank shall reserve the right to collect them from the originator.

11. The fees and commissions under para. 6.1 and para. 6.2 are converted at the reference exchange rates of the euro to foreign currencies, published by the Bulgarian National Bank on its website.

SECTION VII. LENDING TRANSACTIONS

7.1. STANDARD LENDING TRANSACTIONS			
7.1.1.	General fees and commissions on lending transactions	EUR	Equivalent in BGN
7.1.1.1	For research and analysis on a request for a lending transaction (loan, bank guarantee, etc.)	0.15% on the amount of the lending transaction, min. 50.00, max. 5,000.00	0.15% on the amount of the lending transaction, min. 97.79, max. 9,779.15
7.1.1.2.	For research and analysis on a request for a lending transaction (loan, bank guarantee, etc.), secured by cash	0.10% on the lending transaction, min. 50.00, max. 2,500	0.10% on the amount of the lending transaction, min. 97.79, max. 4,889.58
7.1.1.3.	Research and analysis, aimed at issuing a letter of intent to provide a bank guarantee or bank loan for projects applying for EU co-financing programs or for participation in other procedures and programs (incl. VAT)	0.05% on the amount of the intent / engagement, min. 60.00, max. 600.00	0.05% on the amount of the intent / engagement, min. 117.35, max. 1,173.50
7.1.1.4.	Consultations related to the preparation of a business plan for granting a loan (incl. VAT)	as agreed	as agreed
7.1.1.5.	Preparation of documents for registration/deletion of a pledge under the Registered Pledge Act or preparation of an application for deletion of a mortgage (on a property) (incl. VAT)	19.00	37.16
7.1.1.6.	Consideration of a request for consent to the establishment of a pledge in favour of another creditor	0.15% on the amount of the financing for which consent is given, max. 510.00	0.15% on the amount of the financing for which consent is given, max. 997.47
7.1.1.7.	Consideration of a request for consent to the allocation of dividends, to changes in ownership and to other actions that are limited under the terms of the transaction (for overdraft loan, revolving loan, credit line and/or other loans)	0.15% on the authorized amount of the lending transaction, min. 110.00, max. 510.00	0.15% on the authorized amount of the lending transaction, min. 215.14, max. 997.47
7.1.1.8.	Consideration of a request for consent to the allocation of dividends, to changes in ownership and to other actions that are limited under the terms of the transaction (for bank guarantees)	0.15% on the current amount of the guarantee, min. 55.00, max. 510.00	0.15% on the current amount of the guarantee, min. 107.57, max. 997.47
7.1.1.9.	For verification regarding entries in the property register, a one-time annual fee is collected for each real estate serving as collateral for a loan transaction (incl. VAT)	In accordance with the provisions of the "Tariff for State Fees Collected by the Registry Agency" concerning the issuance of a certificate of encumbrances, but not less than 6.14	In accordance with the provisions of the "Tariff for State Fees Collected by the Registry Agency" concerning the issuance of a certificate of encumbrances, but not less than 12.00
7.1.1.10	Preparation of a draft of a title deed for a contractual mortgage (incl. VAT)		
7.1.1.10.1.	Up to 3 properties	60.00	117.35
7.1.1.10.2.	Over 3 properties	as agreed, min. 60.00	as agreed, min. 117.35
7.1.1.11.	Mortgage renewal (incl. VAT)	32.00	62.59
7.1.1.12.	Renewal and entry of renewal – registered pledge (incl. VAT)	12.00	23.47
7.1.1.13.	Checks through remote access in the property register for property(ies) offered as collateral (incl. VAT)	6.00	11.73
7.1.1.14.	Fee for checks in the national register of debtors at the Bulgarian Chamber of Private Enforcement Agents (incl. VAT)	10.00	19.56
7.1.2.	Specific commissions on loan transactions (without bank guarantees)	EUR	Equivalent in BGN
7.1.2.1.	Commission for managing overdraft loan, revolving loan and/or credit line facility	1.50% on the authorized amount, payable for each year of the repayment period of the loan transaction.	1.50% on the authorized amount, payable for each year of the repayment period of the loan transaction.
7.1.2.2.	Commission for managing other loans:		
7.1.2.2.1.	for the first year of the repayment period;	1.00 % on the authorized amount of the loan transaction	1.00 % on the authorized amount of the loan transaction
7.1.2.2.2.	for each subsequent year of the repayment period	0.75% on the remaining debt	0.75% on the remaining debt

		under a loan transaction, as at the start date of the following year from the agreed term.	under a loan transaction, as at the start date of the following year from the agreed term.
7.1.2.3.	Commitment commission:		
7.1.2.3.1.	standard loans, repayable in instalments or one-time	1.00 % per annum	1.00 % per annum
7.1.2.3.2.	revolving loans, overdraft loan and credit line facilities	2.00 % per annum	2.00 % per annum
7.1.2.3.3.	loans payable in annuity instalments	in an amount equal to the fixed interest rate on the loan	in an amount equal to the fixed interest rate on the loan
7.1.2.4.	For renegotiating the terms of a loan transaction:		
7.1.2.4.1.	to extend the term and/or change the repayment plan	0.25% on the amount of the balance of the debt	0.25% on the amount of the balance of the debt
7.1.2.4.2.	to increase the amount of the loan*	0.20% on the increased amount, min. 50.00	0.20% on the increased amount, min. 97.79
7.1.2.4.3.	when the renegotiation simultaneously includes changes under para. 7.1.2.4.1 and para. 7.1.2.4.2.*	0.25% on the total amount of the loan (the remainder of the debt plus the increase), min. 50.00	0.25% on the total amount of the loan (the remainder of the debt plus the increase), min. 97.79
7.1.2.5.	Change of other terms of a lending transaction, other than those specified under para. 7.1.2.4.	0.15% on the amount of the debt, min. 250.00, max. 5,000.00	0.15% on the amount of the debt, min. 488.96, max. 9,779.15
7.1.2.6.	Fee for early repayment, regardless of the type of loan:		
7.1.2.6.1.	with own funds from the activity	no fee	no fee
7.1.2.6.2.	in all other cases	4.00 % of the amount of the repaid debt	4.00 % of the amount of the repaid debt
7.1.2.7.	Fees for redemption of receivables:		
7.1.2.7.1.	Fee for consideration of a receivable redemption offer	0.15% on the nominal amount of the redeemed receivables, min. 50.00, max. 2,500.00	0.15% on the nominal amount of the redeemed receivables, min. 97.79, max. 4,889.58
7.1.2.7.2.	Management fee	0.50% per annum on the nominal amount of the assigned receivable per year, payable by the assignor upon signing the assignment agreement	0.50% per annum on the nominal amount of the assigned receivable per year, payable by the assignor upon signing the assignment agreement
*In case of an increase in the amount of the loan, the management commission due under para. 7.2.1 for the current year is added to the amount of the increase.			
7.1.3.	Specific fees and commissions for guarantees issued by the Bank	EUR	Equivalent in BGN
7.1.3.1.	Issuance of a guarantee secured by funds in a bank account and/or securities and guarantees issued by the Government of the Republic of Bulgaria and/or guarantees issued by first-class banks – for each quarter or part of a quarter within the validity period of the guarantee:		
7.1.3.1.1.	For guarantees up to EUR 2,500 /currency equivalent	25.00	48.90
7.1.3.1.2.	For guarantees over EUR 2,500 /currency equivalent	0.30 %, min. 30.00	0.30 %, min. 58.67
7.1.3.2.	Issuance of a guarantee secured in another way – for each quarter or part of a quarter within the validity period of the guarantee	0.75 %, min. 50.00	0.75 %, min. 97.79
7.1.3.3.	For change in the guarantee terms and conditions:		
7.1.3.3.1.	to increase the size	The relevant commission under para. 7.1.3.1 or 7.1.3.2 on the increased amount + 25.00	The relevant commission under para. 7.1.3.1 or 7.1.3.2 on the increased amount + 48.90
7.1.3.3.2.	to extend the validity period – the fee is collected for a quarter or for a part of a quarter of the extended period, for which it has not been collected	The relevant commission under para. 7.1.3.1 or 7.1.3.2 on the amount of the extended engagement + 25.00	The relevant commission under para. 7.1.3.1 or 7.1.3.2 on the amount of the extended engagement + 48.90
7.1.3.3.3.	to change the wording/terms of the guarantee (without increase, extension and confirmation)	50.00	97.79
7.1.3.4.	Cancellation of a bank guarantee opened on SWIFT before expiry of its validity	50.00	97.79
7.1.4.	Guarantees issued by other banks to Municipal Bank PLC	EUR	Equivalent in BGN

7.1.4.1.	No-commitment advising	0.15%, min. 50.00, max. 300.00	0.15%, min. 97.79, max. 586.75
7.1.4.2.	Advising an amendment	50.00	97.79
7.1.4.3.	Processing of payment request:		
7.1.4.3.1.	for guarantees advised by the bank	50.00	97.79
7.1.4.3.2.	for guarantees issued directly to the beneficiary	0.15%, min. 50.00, max. 300.00	0.15%, min. 97.79, max. 586.75
7.1.4.4.	Assignment of receivable (cession)	0.15%, min. 50.00, max. 300.00	0.15%, min. 97.79, max. 586.75
7.1.4.5.	Correspondence at the instruction of the customer	50.00	97.79
7.1.4.6.	Confirmation of the authenticity of a guarantee issued directly to the beneficiary	30.00	58.67
7.1.5.	Bill of exchange	EUR	Equivalent in BGN
7.1.5.1.	In case of a bill of exchange secured by cash on a bank account, securities and guarantees issued by the Government of the Republic of Bulgaria and guarantees issued by first-class banks – a commission is collected on the amount guaranteed by the bank per quarter or part of a quarter until maturity	0.25%, but not less than 50.00	0.25%, but not less than 97.79
7.1.5.2.	In case of a bill of exchange secured in another way – a commission is collected on the amount guaranteed by the bank per quarter or part of a quarter until maturity	0.50 %, but not less than 50.00	0.50 %, but not less than 97.79
Notes:			
<p>1. The commissions referred to in para. 7.1.1 shall be paid when the request is submitted to the bank and the commission are not to be refunded in case the Bank refuses the Customer's request. When the activities referred to para. 7.1.1. are carried out by the Central Office of the Bank and the fees have not been collected, they shall be collected in the branch serving the customer.</p> <p>2. A management fee for the first year of the loan transaction shall be collected before the first disbursement of the amounts, and for each of the following years – up to 30 days from the beginning of each year, starting from the date of signing the agreement. In case of an incomplete year, the commission shall be collected in proportion to the remaining months.</p> <p>3. A commitment fee shall be calculated on the difference between the agreed and utilized portion of the loan. The commission shall be charged from the intended start date for disbursement of funds on the loan transaction and collected monthly during the period of loan disbursement/use, unless otherwise agreed. The commitment fee for loan transactions repaid in annuity instalments shall be payable on the first maturity date and included in the first annuity instalment.</p> <p>4. When collecting amounts under an issued bank guarantee, the Bank shall charge a commission for managing the loan formed, according to the current Tariff.</p> <p>5. Documentary guarantees with the nature of a letter of credit shall be treated as a letter of credit and the Bank shall collect fees for them in accordance with Section 6.</p> <p>6. If the documentary guarantee stipulates that the fees, commissions and all other expenses are to be borne by the beneficiary, but the latter refuses to pay them, the Bank shall reserve the right to collect them from the originator in the country.</p> <p>7. When issuing (changing) the guarantee, the fees and commissions shall be collected once for the entire validity period and are not subject to return in case of reduction or cancellation of the Bank's commitment.</p> <p>8. The fees and commissions under para. 7.1.3 are converted at the reference exchange rates of the euro to foreign currencies, published by the Bulgarian National Bank on its website.</p>			

SECTION VIII. ISSUANCE AND SERVICING OF BANK PAYMENT CARDS

8.1. INTERNATIONAL DEBIT CARDS MASTERCARD DEBIT		EUR	Equivalent in BGN
8.1.1.	Issuance/reissuance and renewal		
8.1.1.1.	Issuance and renewal of a primary card	3.50	6.85
8.1.1.2.	Issuance and renewal of a supplementary card	2.00	3.91
8.1.1.3.	Express issuance, renewal and reissuance (up to 3 business days) of a primary or supplementary card	6.50	12.71
8.1.1.4.	Issuance of a new PIN code to an active primary or supplementary card	3.50	6.85
8.1.1.5.	Reissuance of a primary and/or supplementary debit card due to loss, theft, destruction, damage, etc.	3.50	6.85
8.1.2.	Other fees		
8.1.2.1.	Receipt of a debit card at a branch of the Bank other than the issuing branch	6.50	12.71
8.1.3.	Execution of payment operations in Bulgaria		
8.1.3.1.	For cash withdrawal via ATM of the Bank	0.20	0.39
8.1.3.2.	For cash withdrawal via ATM of other banks	0.50 + 1.00 % of the amount	0.98 + 1.00 % of the amount
8.1.3.3.	For cash withdrawal via POS at a person who provides such a service	1.50 + 1.00 % of the amount	2.93 + 1.00 % of the amount
8.1.3.4.	For payments via POS at merchants	no fee	no fee
8.1.3.5.	For payment via ATM of recurring bills – taxes, fees, and other commercial services and products with cards registered and using bPay for payment	0.10	0.20
8.1.3.6.	For payment via ATM of recurring bills – taxes, fees, and other commercial services and products with cards registered and using the bPay system for payment	0.15	0.29
8.1.3.7.	For cash depositing via ATM of the Bank	0.15	0.29
8.1.4.	Execution of payment operations abroad		
8.1.4.1.	For cash withdrawal via ATM:		
8.1.4.1.1.	within the EEA	1.00 + 1.00 % of the amount	1.96 + 1.00 % of the amount
8.1.4.1.2.	outside of the EEA	2.00 + 1.00 % of the amount	3.91 + 1.00 % of the amount
8.1.4.2.	For payments via POS at merchants	no fee	no fee
8.1.4.3.	For cash withdrawal via POS at a bank counter	1.50 + 1.00 % of the amount	2.93 + 1.00 % of the amount
8.1.5.	ADDITIONAL FEES		

8.1.5.1.	Executing a money transfer via a debit card issued by the Bank for participation in gambling games	0.50 + 1.00 % of the amount	0.98 + 1.00 % of the amount
8.1.5.2.	Receipt of a money transfer using a debit card issued by the Bank (including operations such as: transfer from a virtual wallet/card/account registered with another financial institution (money send/money transfer), payment of winnings from gambling games, refund of betting amounts, money transfers through other financial instruments (credit voucher/refund))	1.50 + 1.00 % on the amount received	2.93 + 1.00 % on the amount received
8.1.5.3.	Blocking or unblocking the card at the request of the account holder/cardholder:		
8.1.5.3.1.	at a branch/business center of the bank/calling the Bank's "Contact Center"	1.50	2.93
8.1.5.3.2.	through Online / Mobile Banking	no fee	no fee
8.1.5.4.	Unblocking after entering 3 (three) wrong PIN codes	1.50	2.93
8.1.5.5.	Change of PIN through ATM within the country		
8.1.5.5.1.	at ATM of the Bank	no fee	no fee
8.1.5.5.2.	at ATM of other banks	0.50	0.98
8.1.5.6.	For unfounded dispute of a transaction	6.50	12.71
8.1.5.7.	Check via ATM for the last five executed operations and a balance check on a current account with a debit card issued to it		
8.1.5.7.1.	At ATM of the Bank	0.50	0.98
8.1.5.7.2.	At ATM of other banks	0.50	0.98
8.1.5.8.	Checks for operations executed in a past period at the request of the holder or a person authorized by the latter	1.50	2.93
8.1.5.9.	Change of current limits for debit card transactions in a branch/business center of the bank	6.50	12.71
8.1.5.10.	Change of current limits for debit card transactions via online / mobile banking	no fee	no fee
8.1.5.11.	For registration of a debit card for the SMS Messaging for Balances and Payments service	no fee	no fee
8.1.5.12.	For registration of a debit card for the Payment of Electronic Utility Bills service	no fee	no fee
8.1.5.13.	To register a card for the 3D Secure Payments service	no fee	no fee
8.1.5.14.	For the provision of a new temporary static password for the 3D Secure Payments service		
8.1.5.14.1	in a branch / business center of the Bank	1.50	2.93
8.1.5.14.2	through Online / Mobile Banking	no fee	no fee
8.1.5.15.	For a debit card not received within 90 calendar days	2.00	3.91
Notes:			
1. The fee under para. 8.1.5.6. shall be charged and collected after the consideration of a submitted complaint. The fee is charged for each unreasonably disputed transaction.			
8.2. INTERNATIONAL BUSINESS CREDIT CARDS MASTERCARD STANDARD BUSINESS		EUR	Equivalent in BGN
8.2.1. Issuance/reissuance and renewal			
8.2.1.1.	Issuance and renewal of a primary and supplementary credit card	no fee	no fee
8.2.1.2.	For express issuance and renewal (up to 3 business days) of a primary or supplementary credit card	25.00	48.90
8.1.2.3.	For reissuance before the expiration date of a credit card due to loss, theft, destruction, damage, etc.	12.50	24.45
8.1.2.4.	Issuance of a new PIN code to an active credit card	4.50	8.80
8.1.2.5.	Servicing of a primary and supplementary credit card	4.50	8.80
8.2.2. Other fees			
8.2.2.1.	For the receipt of a credit card at a branch of the Bank other than the issuing branch	6.50	12.71
8.2.2.2.	In case of early termination of the credit card agreement	10.00	19.56
8.2.3. For execution of payment operations in Bulgaria:			
8.2.3.1.	For cash withdrawal via ATM of the Bank	2.00	3.91
8.2.3.2.	for cash withdrawal via ATM of other banks	3.50 + 3.00 % of the amount	6.85 + 3.00 % of the amount
8.2.3.3.	for cash withdrawal via POS at a person who provides such a service	5.00 + 4.00 % of the amount	9.78 + 4.00 % of the amount
8.2.3.4.	for payments via POS at merchants	no fee	no fee
8.2.3.5.	For payment via ATM of recurring bills – taxes, fees, and other commercial services and products with cards registered and using bPay for payment	0.10	0.20
8.2.3.6.	For payment via ATM of recurring bills – taxes, fees, and other commercial services and products with cards registered and using the bPay system for payment	0.15	0.29
8.2.3.7.	For cash depositing via ATM of the Bank	0.15	0.29
8.2.4. Execution of payment operations abroad			
8.2.4.1.	For cash withdrawal via ATM within the EEA	3.50 + 3.00 % of the amount	6.85 + 3.00 % of the amount
8.2.4.2.	For cash withdrawal via ATM outside of the EEA	3.50 + 3.00 % of the amount	6.85 + 3.00 % of the amount
8.2.4.3.	For cash withdrawal via POS at a bank counter in other banks	5.00 + 4.00 % of the amount	9.78 + 4.00 % of the amount
8.2.4.4.	For payments via POS or Internet at merchants	no fee	no fee
8.2.5. ADDITIONAL FEES			
8.2.5.1.	Executing a money transfer via a credit card issued by the Bank for participation in gambling games	0.50 + 1.00 % of the amount	0.98 + 1.00 % of the amount
8.2.5.2.	Receipt of a money transfer using a credit card (including operations such as: transfer from a virtual wallet/card/account registered with another financial institution (money send/money transfer), payment of winnings from gambling games, refund of betting amounts, money transfers through other financial instruments (credit voucher/refund))	1.00 + 1.00 % on the amount received	1.96 + 1.00 % on the amount received
8.2.5.3.	Blocking or unblocking the card at the request of the account holder/cardholder:		
8.2.5.3.1.	at a branch/business center of the bank/calling the Bank's "Contact Center"	12.50	24.45
8.2.5.3.2.	through Online / Mobile Banking	no fee	no fee
8.2.5.4.	Unblocking after entering 3 (three) wrong PIN codes	1.50	2.93

8.2.5.5.	Change of PIN through ATM within the country		
8.2.5.5.1.	at ATM of the Bank	no fee	no fee
8.2.5.5.2.	at ATM of other banks	0.50	0.98
8.2.5.6.	For unfounded dispute of a transaction	12.00	23.47
8.2.5.7.	Check via ATM for the last five executed operations and a balance check on a payment account with a credit card issued to it		
8.2.5.7.1.	at ATM of the Bank	no fee	no fee
8.2.5.7.2.	at ATM of other banks	0.50	0.98
8.2.5.8.	Checks for operations executed in a past period at the request of the holder or a person authorized by the latter	1.50	2.93
8.2.5.9.	Change of current limits for credit card transactions in a branch/business center of the bank	10.50	20.54
8.2.5.10	Change of current limits for credit card transactions via online / mobile banking	no fee	no fee
8.2.5.11.	Inclusion in the "stop list" of the Mastercard payment system	51.50	100.73
8.2.5.12.	Opening of arbitration proceedings (incl. VAT)	180.00 + actual costs of the Bank	352.05 + actual costs of the Bank
8.2.5.13.	For registration of a credit card for the SMS Messaging for Balances and Payments service	no fee	no fee
8.2.5.14.	For registration of a credit card for the Payment of Electronic Utility Bills service	no fee	no fee
8.2.5.15.	For the provision of a new temporary static password for the 3D Secure Payments service		
8.2.5.15.1.	In a branch / business center of the Bank	2.50	4.89
8.2.5.15.2.	Through Online / Mobile Banking	no fee	no fee
8.2.5.16	For a Mastercard credit card not received within 90 calendar days	1.80	3.52
8.2.5.17.	For registration for using the 3D Secure Payments service	no fee	no fee
8.2.5.18.	For fee for using the 3D Secure Payments service	no fee	no fee
Notes: 1. The fee under para. 8.1.2.5 is monthly and is collected at the end of each calendar month or upon terminating the credit card agreement.			
2. The fee under para. 8.2.5.6 shall be charged and collected after consideration of a submitted complaint. The fee is charged for each unreasonably disputed transaction.			

8.3. STANDARD LIMITS FOR TRANSACTIONS WITH INTERNATIONAL DEBIT CARDS MASTERCARD DEBIT

Type of limit		For payment for goods and services via POS or via the Internet	For cash withdrawal via ATM and POS at a person who provides such a service	Total limit of transaction at ATM and POS and payments via the Internet
Bulgaria	limits per transaction	EUR 2,000	EUR 400	not applicable
	24h limit	EUR 2,000	EUR 800	not applicable
	limit per 7 consecutive days	EUR 2,000	EUR 2,000	not applicable
abroad	limits per transaction	EUR 2,000	EUR 500	not applicable
	24h limit	EUR 2,000	EUR 1,000	not applicable
	limit per 7 consecutive days	EUR 2,000	EUR 2,000	not applicable
number of transactions	number of transactions per 24 hours	not applicable	not applicable	50
	number of transactions per 7 consecutive days			80
<p>Note 1. The specified limit for cash withdrawals via ATM can be withdrawn through a single transaction, if the terminal device provides such an opportunity. Otherwise, the limit can be withdrawn through several separate operations, according to the maximum withdrawal amount that the specific ATM allows.</p> <p>2. The Bank applies only the specified standard limits for performing operations. In case the system card operator supports other limits, the Bank will not apply restrictions on them.</p>				

8.4. STANDARD LIMITS FOR TRANSACTIONS WITH INTERNATIONAL BUSINESS CREDIT CARDS MASTERCARD STANDARD BUSINESS

Type of limit		For payment for goods and services via POS or via the Internet	For cash withdrawal via ATM and POS at a person who provides such a service	Total limit of transaction at ATM and POS and payments via the Internet
Bulgaria	limits per transaction	EUR 4,000	EUR 2,000	not applicable
	24h limit	EUR 5,000	EUR 3,000	not applicable
	limit per 7 consecutive days	EUR 7,000	EUR 5,000	not applicable
abroad	limits per transaction	EUR 4,000	EUR 2,000	not applicable
	24h limit	EUR 5,000	EUR 3,000	not applicable
	limit per 7 consecutive days	EUR 7,000	EUR 5,000	not applicable
number of transactions	number of transactions per 24 hours	not applicable	not applicable	50
	number of transactions per 7 consecutive days			80
<p>Note: 1. The Bank applies only the specified standard limits for performing operations. In case the system card operator supports other limits, the Bank will not apply restrictions on them.</p>				

SECTION IX. OTHER SERVICES

9. OTHER SERVICES (the fees are subject to VAT)		EUR	Equivalent in BGN
9.1.	Written statements of transactions/bank operations, according to the written request of the customer:		
9.1.1	for the current month, for one account (incl. VAT)	7.00 plus the fee under para. 9.12 and para. 9.13, if applicable	13.69 plus the fee under para. 9.12 and para. 9.13, if applicable
9.1.2.	for the current year, for one account (incl. VAT)	12.50 plus the fee under para. 9.12 and para. 9.13, if applicable	24.45 plus the fee under para. 9.12 and para. 9.13, if applicable
9.1.3.	for each past calendar year, for one account (incl. VAT)	60.00 plus the fee under para. 9.12 and para. 9.13, if applicable	117.35 plus the fee under para. 9.12 and para. 9.13, if applicable
9.2.	For inquiries upon written request from authorities authorized by law to receive the relevant information (incl. VAT)	no fee	no fee
9.3.	Consultations on currency-financial, market and other issues and expertise related to currency operations, preparation of commodity documents, commercial effects, wording of guarantees and letters of credit (incl. VAT)	as agreed	as agreed
9.4.	Collection of bank information from abroad at the written request of the customer (incl. VAT)	as agreed	as agreed
9.5	Preparation of a response upon audit:		
9.5.1	for financial institutions (incl. VAT)	123.00	240.57
9.5.2.	for other customers (incl. VAT)	61.50	120.28
9.6.	Issuance of a certificate in Bulgarian to third parties upon written request of the customer:		
9.6.1.	for paid-in capital in capital-raising accounts (incl. VAT)	11.50	22.49
9.6.2.	for accounts of initiative committees according to the Election Code (incl. VAT)	11.50	22.49
9.6.3	for other purposes, including in a format specified by the customer (incl. VAT)	31.00	60.63
9.7.	Issuance of a certificate in English to third parties upon written request of the customer (incl. VAT)	49.00	95.84
9.8.	Issuance of a bank reference to third parties upon written request of the customer		
9.8.1	in Bulgarian (incl. VAT)	31.00	60.63
9.8.2.	in English (incl. VAT)	62.00	121.27
9.9.	Postal expenses:		
9.9.1.	within the country (incl. VAT)	actual costs incurred	actual costs incurred
9.9.2.	abroad (incl. VAT)	actual costs incurred	actual costs incurred
9.10.	Expenses on special courier for all corporate customers, including budgetary enterprises:		
9.10.1	within the country (incl. VAT)	actual costs incurred	actual costs incurred
9.10.2.	abroad (incl. VAT)	actual costs incurred	actual costs incurred
9.11.	Verification and confirmation of authenticity of a message/document (incl. VAT)	30.00	58.67
9.12.	Copying of documents (incl. VAT)	1.20 per page	2.35 per page
9.13.	Certification of copied documents (incl. VAT)	2.40 per page	4.69 per page
9.14.	One-time attachment processing fee – for each attachment notice, change of circumstance and removal of attachment for each account with attachment (incl. VAT)	10.50	20.54
9.15.	Determination of available funds (daily limit) on an account with an attachment imposed (incl. VAT)	5.00	9.78
9.16.	Fees for preliminary research and consideration of documents regarding acceptance/rejection of establishing business relations with foreign legal entities and legal entities with over 25% foreign participation and annual Due Diligence		
9.16.1.	Preliminary review of documents in connection with acceptance/rejection of establishing business relations with foreign legal entities or other legal persons registered in:		
9.16.1.1.	EEA countries, USA and Canada (incl. VAT)	123.00	240.57
9.16.1.2	non-EEA countries (incl. VAT)	430.00	841.01
9.16.1.3.	offshore jurisdictions (incl. VAT)	922.00	1,803.28
9.16.2.	Preliminary review of documents in connection with acceptance/rejection of establishing business relations with legal entities or other legal persons or their branches registered in the Republic of Bulgaria, with over 25% foreign participation of legal and/or natural persons and legal entities from:		
9.16.2.1.	EEA countries, USA and Canada (incl. VAT)	123.00	240.57
9.16.2.2.	non-EEA countries (incl. VAT)	430.00	841.01
9.16.2.3.	offshore jurisdictions (incl. VAT)	922.00	1,803.28
9.16.3.	Annual fee for due diligence and document review in relation to changes in the customers' current status, registration or nature of business under para. 9.16.1 and 9.16.2 (incl. VAT)	125.00	244.48
9.16.4.	Annual fee for due diligence and document review in relation to the current status of customers with a place of registration or main activity in areas sensitive to reputational risk and depending on the nature of their business (incl. VAT)	310.00	606.31

Note:

1. Business relations are commercial or professional relationships related to banking products and services and at the time of establishing contact it is assumed that they imply an element of duration.
2. The Bank shall perform the review under para. 9.16.1 and 9.16.2 within 10 days after receiving all the required documents, including those establishing the capital/ownership structure. The fee is payable once – before establishing the relations, and in case of refusal it is non-refundable.
3. The fee under para. 9.16.3 and 9.16.4 is payable annually in the month in which the first account was opened. Upon termination of the relations, regardless of the reason, the collected fee is non-refundable.
4. The fee under para. 9.14 and para. 9.15 does not apply to budgetary enterprises.
5. The fee under para. 9.15 is collected in addition to the fee under para. 3.2, where applicable.

PART TWO: TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS

CHAPTER ONE. GENERAL PROVISIONS

1. The Bank shall provide services for keeping a register of foreign securities of customers (custodial services) through a subcontractor – a foreign depository institution, based on concluded contracts for depository services.
2. The fees and commissions shall be payable in the currency of the transaction/operation executed, and those for opening, servicing and closing a securities account, if any, shall be paid in the currency of the relevant securities issue.

CHAPTER TWO. FEES AND COMMISSIONS OF MUNICIPAL BANK PLC ON TRANSACTIONS IN GOVERNMENT SECURITIES

TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS			
TRANSACTIONS IN GOVERNMENT SECURITIES			
1	Bulgarian government securities (registered in Bulgaria)	EUR	Equivalent in BGN
1.1.	Execution of competitive orders for participation in an auction for the acquisition of government securities		
1.1.1.	for approved orders	0.05% on the total nominal value of the order, min. 5.50	0.05% on the total nominal value of the order, min. 10.76
1.1.2.	for unapproved orders	3.00	5.87
1.1.3.	for unapproved orders of other ESROT participants who are not primary dealers	as agreed	as agreed
1.2.	Execution of non-competitive orders for participation in an auction for the acquisition of government securities	0.05% on the total nominal value of the order, min. 5.50	0.05% on the total nominal value of the order, min. 10.76
1.3	At maturity of government securities	0.03 % on the nominal value	0.03 % on the nominal value
1.4.	Transfer of government securities between a Bank's customer and another dealer	10.50	20.54
1.5.	Transfer of government securities between a Bank's customer and other natural persons / legal entities	8.00	15.65
1.6	Issuance of a certificate of ownership of government securities (incl. VAT)	3.50	6.85
1.6.1.	Issuance of a duplicate of a certificate of ownership of government securities (incl. VAT)	5.50	10.76
1.7.	Transfer of government securities to the account of the Ministry of Finance with the BNB for participation in a privatization transaction (incl. VAT)	8.00	15.65
1.8.	Preparation of a report on government securities held at the request of the customer (incl. VAT)	8.00	15.65
1.9.	For entering registered pledges in the Bank's register and issuing certificates (incl. VAT)	18.00	35.20
1.10.	Upon cancellation of a contract for the entry of a registered pledge (incl. VAT)	10.50	20.54
1.11.	Registration of a transaction in government securities between foreign investors before the BNB (incl. VAT)	10.50	20.54
1.12.	Purchase or sale of government securities outside a regulated market		
1.12.1.	up to EUR 50,000	0.15 %, min. 100.00	0.15%, min. 195.58
1.12.2.	over EUR 50,000	as agreed	as agreed
1.13.	Purchase or sale of government securities on a regulated market	as agreed	as agreed
1.14.	Cancellation of instructions on transactions in government securities	26.00	50.85
1.15.	Storage (the fee is payable once a month) (incl. VAT)	0.06 %, min. 3.00	0.06 %, min. 5.87
1.16.	Specific activities and services provided by the BNB	BNB tariff + 10.00%	BNB tariff + 10.00%
2.	Foreign government securities (registered outside of Bulgaria)	EUR	Equivalent in BGN
2.1.	For processing each transaction from the relevant government securities issue	30.00 or its equivalent in the original currency of the respective securities issue	58.67 or its equivalent in the original currency of the respective securities issue
2.2	Preparation of a report on foreign government securities held at the request of the customer (incl. VAT)	10.50	20.54
2.3.	Storage and maintenance of a register, including monthly statement (<i>the fee is payable once a month</i>) (incl. VAT)	0.06% of the market value of the portfolio on an annual basis, min 15 currency units	0.06% of the market value of the portfolio on an annual basis, min 15 currency units
2.4.	Purchase or sale of government securities outside a regulated market		
2.4.1.	up to EUR/USD 100,000	0.30 %, min. 100.00 currency units	0.30 %, min. 100.00 currency units
2.4.2.	over EUR/USD 100,000	as agreed	as agreed
2.5.	Purchase or sale of government securities with an acceptable counterparty	as agreed	as agreed

*The fee is payable in the original currency of the respective securities issue and is due on value date of two bank days after the customer receives a notification prepared by the Bank for the market value of the portfolio, containing a request for payment of the fee.

CHAPTER THREE. FEES AND COMMISSIONS OF MUNICIPAL BANK PLC ON TRANSACTIONS IN CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

TRANSACTIONS IN CORPORATIVE SECURITIES AND COMPENSATORY INSTRUMENTS			
1.	Bulgarian corporate securities (registered in Bulgaria)	EUR	Equivalent in BGN
1.1.	Purchase or sale of bonds and other debt corporate securities on a regulated market		
1.1.1.	up to EUR 50,000	0.10 %, min. 4.00	0.10 %, min. 7.82
1.1.2.	over EUR 50,000	as agreed	as agreed
1.2.	Purchase or sale of bonds and other debt corporate securities outside of a regulated market		
1.2.1.	up to EUR 50,000	0.15 %, min. 26.00	0.15 %, min. 50.85
1.2.2.	over EUR 50,000	as agreed	as agreed
1.3.	Purchase or sale of shares and other non-debt corporate securities on a regulated market		
1.3.1.	up to EUR 50,000	0.10 %, min. 6.50	0.10 %, min. 12.71
1.3.2.	over EUR 50,000	as agreed	as agreed
1.4.	Purchase or sale of shares and other non-debt corporate securities outside of a regulated market		
1.4.1.	up to EUR 50,000	0.10 %, min. 10.50	0.10 %, min. 20.54
1.4.1.	over EUR 50,000	as agreed	as agreed
1.5.	Transfer of CS on repo transactions		
1.5.1.	with the Bank	no fee	no fee
1.5.2.	with another investment intermediary	0.10 %, min. 10.50	0.10 %, min. 20.54
1.6.	Purchase of shares and other non-debt corporate securities in initial or secondary public offering	as agreed	as agreed
1.7.	Purchase of shares and other non-debt corporate securities in a privatization procedure on a regulated market	as agreed	as agreed
1.8.	Transfer of corporate securities from a customer's account with the Central Depository AD to the customer's account with the Bank	no fee	no fee
1.9.	Transfer of corporate securities from the customer's account with another investment intermediary to the customer's account with the Bank	no fee	no fee
1.10.	Transfer of corporate securities from the customer's account with the Bank to the customer's account with the Central Depository AD or with another investment intermediary	5.50	10.76
1.11.	Issuance of a certificate of ownership of financial instruments by the Central Depository (incl. VAT)	5.50	10.76
1.12.	Custodial transfer	5.50	10.76
1.13.	Submission of an order (incl. VAT)	3.50	6.85
1.14.	Correction of an order (incl. VAT)	2.00	3.91
1.15.	Withdrawal of an order (if possible) (incl. VAT)	3.50	6.85
1.16.	Notice of dividend / interest payment (on request) (incl. VAT)	3.50	6.85
1.17.	Payment of dividend / interest payment on an account with the Bank	no fee	no fee
2.	Keeping securities with a register with the Investment Intermediary Municipal Bank PLC	EUR	Equivalent in BGN
2.1.	Professional clients and other persons under Art. 77(2) of the Public Offering of Securities Act (POSA)	no fee	no fee
2.2.	Retail clients outside the group of persons under Art. 77(2) POSA* (incl. VAT)	0.075%, min. 1.50 monthly	0.075%, min. 2.93 monthly
2.2.1.	*for financial instruments that are publicly traded	<i>The fee is charged monthly on the market price of the assets</i>	<i>The fee is charged monthly on the market price of the assets</i>
2.2.2.	* for financial instruments that are not publicly traded	<i>The fee is charged monthly in accordance with Ordinance 23 of the Financial Supervision Commission (FSC)</i>	<i>The fee is charged monthly in accordance with Ordinance 23 of the Financial Supervision Commission (FSC)</i>
2.3.	Preparation of a specific (irregular) report (statement) for the movement of securities in registers by the Bank (incl. VAT)	12.50	24.45
3.	Provision of services for registration with Central Depository AD, in accordance with the Registered Pledge Act	EUR	Equivalent in BGN
3.1.	Registration of a pledge agreement (Fee of Central Depository AD as per the Tariff)	43.00	84.10
3.2.	Administration of a registered pledge at Central Depository AD	0.04% of the established pledge, min. 153.50, max. 7,669.50	0.04% of the established pledge, min. 300.22, max. 15,000.24
3.3.	Registration of additional circumstances under a pledge agreement (incl. VAT)	179.00	350.09
3.4.	Pledge deletion (incl. VAT)	179.00	350.09
3.5.	Issuance of a certificate for the presence / absence of registered circumstances (incl. VAT)	10.50	20.54
3.6.	Registration of proceeding to the execution of a registered pledge (incl. VAT)	179.00	350.09
3.7.	Registration of withdrawal from proceeding to the execution of a registered pledge (incl. VAT)	179.00	350.09
4.	Blocking of financial instruments	EUR	Equivalent in BGN

4.1.	Blocking of financial instruments by order of the holder of the securities account (incl. VAT)	205.00 for the first record, for each subsequent record 41.00	400.95 for the first record, for each subsequent record 80.19
4.2.	Issuance of a blocking certificate at the request of a party to the agreement (incl. VAT)	77.00	150.60
4.3.	Unblocking of financial instruments (incl. VAT)	205.00	400.95
5.	OTHER SERVICES	EUR	Equivalent in BGN
5.1.	Specific activities, services and fees, provided by Central Depository AD	Central Depository Tariff + 10%	Central Depository Tariff + 10%
5.2.	Other unspecified actions and operations accompanying or guaranteeing the above or those that are of interest to the customer – trust management of a portfolio, representation in the General Meeting of Shareholders or Bondholders, investment consultations	as agreed	as agreed
5.3.	Specific actions and functions accompanying and supporting the activities of legal entities – preparation of a prospectus, underwriting and/or placement of a bond issue, performance of the function of a bank trustee, consultations	as agreed	as agreed
Note: *The fees under para. 5 are also inclusive of the fees payable to Central Depository AD			
6.	Foreign corporate securities (registered outside of Bulgaria)	EUR	Equivalent in BGN
6.1.	Purchase and sale transactions	as per the list below	as per the list below
6.2.	Transfer of foreign corporate securities from/to a customer whose register is not kept with the Bank	30.00	58.67
CORPORATE SECURITIES REGISTERED OUTSIDE OF BULGARIA			
All securities within the meaning of Art. 3(1) in conjunction with §1(1) of the Supplementary Provisions of the Markets in Financial Instruments Act (MFIA) are included, except for government securities, as well as compensatory instruments and shares of collective investment schemes			

List of markets operated by Municipal Bank PLC (to para. 6.1. of CHAPTER THREE. FEES AND COMMISSIONS OF MUNICIPAL BANK PLC ON TRANSACTIONS IN CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS)				
	Country	Market in financial instruments	Commission**	Annual keeping fee***
1.1	Australia	Australian Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.2	Austria	Vienna Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.3	Belgium	Euronext Brussels	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.4	United Kingdom	London Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.6	Greece	Athens Stock Exchange	0.85 %, min EUR 20.00 per order	0.45 %, min. EUR 20.00
1.7	Denmark	Copenhagen Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.9	Spain	Madrid Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.10	Italy	Borsa Italiana	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.11	Canada	Montreal Exchange, Toronto Stock Exchange	EUR equivalent of CAD 0.20 per share, min. EUR 35.00 per order	0.45 %, min. EUR 20.00
1.12	Norway	Oslo Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.13	Portugal	Euronext Lisbon	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.15	Finland	Helsinki Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.16	France	Euronext Paris	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.17	Netherlands	Euronext Amsterdam	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.18	Switzerland	SIX Swiss Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.19	Sweden	Stockholm Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.20	Japan	Tokyo Stock Exchange	0.85 %, min EUR 35.00 per order	0.45 %, min. EUR 20.00
1.21	Poland	Warsaw Stock Exchange	0.90 %, min EUR 45.00 per order	0.75 %, min. EUR 20.00
1.22	Singapore	Stock Exchange of Singapore	0.90 %, min EUR 40.00 per order	0.75 %, min. EUR 20.00
1.23	Turkey	Istanbul Stock Exchange	0.90 %, min EUR 45.00 per order	0.75 %, min. EUR 20.00
1.24	Hungary	Budapest Stock Exchange	0.90 %, min EUR 80.00 per order	0.75 %, min. EUR 20.00

1.25	Hong Kong	Hong Kong Exchanges and Clearing	0.90 %, min EUR 40.00 per order	0.75 %, min. EUR 20.00
1.26	Czech Republic	Prague Stock Exchange	0.90 %, min EUR 60.00 per order	0.75 %, min. EUR 20.00

<p>**The commission is inclusive of the additional costs specific to certain markets that could arise, such as taxes (including the so called stamp duty), levies, state and regulatory charges, other payments related to transactions for the acquisition or sale of financial instruments, etc., which should be promptly notified to the customer before concluding a transaction for the purchase or sale of financial instruments. The commission is calculated in EUR on the value/equivalent of the price of the transaction in EUR at the Bank's official exchange rate or at an exchange rate determined by a credit and/or depository institution to which the Bank has entrusted the performance of all or part of its functions relating to keeping corporate securities. For customers who have an opened account in USD, the commissions for trades in the US market are collected in USD.</p>				
<p>***The specified keeping fee is annual and is calculated on a 30/360 basis. The fee is determined on the basis of average daily balances during the month, revalued at the closing price of the respective market from the last or, respectively the closest preceding day of the month. The fee is calculated on the EUR equivalent of the revaluation, calculated at the Bank's official exchange rate or at an exchange rate determined by a credit and/or depository institution to which the Bank has entrusted the performance of all or part of its functions relating to keeping corporate securities. The fee charged for keeping corporate securities is collected quarterly.</p>				

TRANSITIONAL AND FINAL PROVISIONS

§ 1. These Tariff was adopted by the Management Board of Municipal Bank PLC on 24 June 2025, entered into force on 30 June 2025; amended and supplemented by the Management Board on 5 August 2025, in force from 7 August 2025; amended and supplemented by the Management Board on 24 September 2025, in force from 1 October 2025; amended and supplemented by the Management Board on 30 September 2025, in force from 6 October 2025; amended and supplemented by the Management Board on 25 November 2025, in force from 1 January 2026.

§ 2. This Tariff repeals the Tariff for Interest, Fees and Commissions for Corporate Customers, adopted by the Management Board on 13 March 2019, in force from 18 March 2019.

§ 3. An integral part of this Tariff shall be:

1. Appendix 1. Bulletin of Interest Charged by Municipal Bank PLC on Transactions with Corporate Customers