

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



CORPORATE CUSTOMERS

TABLE OF CONTENTS

PART ONE	4
CHAPTER ONE. GENERAL PROVISIONS	4
1. Application	4
2. Scope	4
3. Applicable Exchange Rates When Calculating and Collecting Fees and Commissions	4
4. Taxable Transactions	4
5. Interest Rate Policy	4
6. Minimum Required Balance on the Account	4
6.1. 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	4
7. Value Dates for Executing Payment Operations	4
8. Public Vault	4
CHAPTER TWO. FEES AND COMMISSIONS	5
SECTION 1. BANK ACCOUNTS	5
1.1. Current accounts.....	5
1.2. Charity current accounts.....	5
1.3. Accounts of budget organizations (budget, off-budget, accumulation, etc.), except for accumulation accounts for keeping amounts deposited on subscribed bonds.....	5
1.4. Special accounts.....	5
1.5. Liquidation accounts.....	5
1.6. Accumulation accounts for the establishment of a legal entity and for the increase of capital.....	5
1.7. Special customer accounts of Insurance Brokers and Insurance Agents - corporate customers.....	5
1.8. Special current accounts of civil partnerships of private enforcement agents.....	6
1.9. Current accounts for interests of civil partnerships of private enforcement agents.....	6
1.10. Other accounts with special purpose and/or management conditions**.....	6
1.11. Fixed-term deposits.....	6
SECTION 2. CASH DEPOSITS AND WITHDRAWALS	7
2.1. Cash deposit (by the Holder).....	7
2.2. Cash withdrawal.....	7
2.3. Other cash services.....	7
2.4. Cash Collection.....	7
SECTION 3. FOREIGN CURRENCY PURCHASE AND SALE AND ARBITRAGE OPERATIONS	7
Foreign Currency Purchase and Sale and Arbitrage Operations.....	7
SECTION 4. BANK TRANSFERS	8
4.1. Incoming credit transfer.....	8
4.2. Outgoing credit transfers.....	8
4.2.1. Interbank credit transfers.....	8
4.2.2. Interbank credit transfers.....	8
4.2.3. Execution of credit transfers on attachments by the Bank.....	9
4.2.3.1.....	9
Interbank credit transfer via Bisera 6 for the execution of an attachment to an account of an attachment authority.....	9
4.2.3.2.....	9
Intrabank credit transfer for the execution of an attachment to an account of an attachment authority.....	9
4.3. Available money transfers (when the ordered amount is deposited at the bank counter).....	9

4.3.1.....	9
Intrabank	9
4.3.2. Interbank.....	9
4.4. Direct debits	9
4.4.1. Intrabank.....	9
4.4.2. Interbank.....	9
4.5. Group (mass) payments.....	10
4.6. Periodic payments	10
SECTION 5. CHEQUES - not offered.....	11
SECTION 6. CASH COLLECTION	11
SECTION 7. DOCUMENTARY LETTERS OF CREDIT	11
7.1. Issued by Municipal Bank PLC.....	11
7.2. Received by Municipal Bank PLC	11
SECTION 8. STANDARD LENDING TRANSACTIONS	12
8.1. General fees and commissions on lending transactions	12
8.2. Specific commissions on loan transactions (without bank guarantees).....	12
8.3. Specific fees and commissions for guarantees issued by the Bank	13
8.4. Guarantees issued by other banks to Municipal Bank PLC	13
8.5. Bill of exchange	13
SECTION 9. ONLINE BANKING /MOBILE BANKING	14
SECTION 10. BANK PAYMENT CARDS.....	14
SECTION 11. OTHER SERVICES.....	18
PART TWO: TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS	19
CHAPTER ONE. GENERAL PROVISIONS	19
CHAPTER TWO. FEES AND COMMISSIONS OF MUNICIPAL BANK PLC ON TRANSACTIONS IN GOVERNMENT SECURITIES	19
I. Government Securities (GS), registered in Bulgaria.....	19
1. Execution of competitive orders for participation in an auction for the acquisition of government securities	19
II. Government securities registered outside Bulgaria (foreign government securities).....	20
CHAPTER THREE. FEES AND COMMISSIONS OF MUNICIPAL BANK PLC ON TRANSACTIONS IN CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS.....	20
I. Corporate securities (CS) registered in Bulgaria	20
4. Keeping securities as per the register at the Investment Intermediary Municipal Bank PLC (incl. VAT)	20
5. Preparation of specific (irregular) reports on the movement of securities by registers.....	21
6. Provision of services for registration with Central Depository AD, in accordance with the Registered Pledge Act	21
7. Blocking of financial instruments	21
8. . Specific activities, services and fees, provided by Central Depository AD.....	21
9. 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.....	21
10. 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	21
II. Corporate securities (CS) registered outside Bulgaria.....	21
1. Transactions on the purchase and sale of corporate securities (CS) registered outside Bulgaria	21
SUPPLEMENTARY PROVISIONS.....	22
TRANSITIONAL AND FINAL PROVISIONS	23

PART ONE

CHAPTER ONE. GENERAL PROVISIONS

1. Application.

- 1.1. This Tariff shall regulate the conditions and rules for charging interest, fees and commissions on operations in national and foreign currency applied by Municipal Bank PLC¹ to customers using banking products and services.
- 1.2. The Tariff shall regulate the minimum and/or maximum amounts of interest, fees and commissions. If such amounts are not provided for, they shall be determined by agreement.

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 budget enterprise².
- 2.3. In case of signed correspondent agreements with financial institutions, individual terms and conditions for servicing Loro accounts shall be defined.
- 2.4. Customers who do not hold accounts with the Bank shall pay in advance the fees and commissions due.

3. Applicable Exchange Rates When Calculating and Collecting Fees and Commissions.

- 3.1. The fees and commissions in this Tariff are indicated in BGN and/or EUR and shall be payable in the currency of the transaction performed, and those for opening, servicing and closing an account – in BGN. When the accounts/operations are in a currency other than EUR or BGN, the fees and commissions shall be converted at the latest central exchange rate announced by BNB for the day of accounting of the operation.
- 3.2. 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. Taxable Transactions.

- 4.1. In this Tariff, the fees and commissions on taxable transactions, within the meaning of the Value Added Tax Act, shall be exclusive of the Value Added Tax (VAT), with the exception of Part Two, Chapter Two and Chapter Three only, in which the values of the fees and commissions charged by the Bank are inclusive of Value Added Tax (VAT), unless otherwise stated. In case of taxable transactions, VAT is charged and collected additionally from the customers, on the amounts of fees and commissions established by the Tariff or agreed upon.
- 4.2. 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 territory of the country to foreign entities with or without VAT, depending on the type of the transactions. 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.

5. Interest Rate Policy.

- 5.1. 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.
- 5.2. 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.
- 5.3. The amount of interest on borrowed funds, the method of their calculation and other conditions applicable to corporate customers are specified in the Bulletin of Interest Charged by Municipal Bank PLC for Transactions with Corporate Customers (Interest Bulletin), Appendix No. 1 to this Tariff.
- 5.4. The amount of interest on loans, the method of calculation and the procedure for their collection are specified in the Interest Bulletin.

6. Minimum Required Balance on the Account

- 6.1. 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.

7. Value Dates for Executing Payment Operations.

- 7.1.1. The value date for crediting the account of a beneficiary with the Bank shall be not later than the business day on which the account of the Bank has been credited with the amount of the payment operation and all the required information is available.
- 7.1.2. In case of depositing cash to an account, the value date for crediting shall be the business day on which the deposit was made.
- 7.1.3. The value date for debiting the account of a payer with the Bank shall be no earlier than the date on which the account is debited with the amount of the payment operation.
- 7.2. In the case of corrective (remedial) operations, the date of the erroneously executed operation shall be considered as the value date of debiting/crediting the account.

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.

¹ Hereinafter referred to as the "Bank"

² Hereinafter referred to as "Budget Enterprises"

CHAPTER TWO. FEES AND COMMISSIONS			
SECTION 1. BANK ACCOUNTS			
1.1. Current accounts		BGN	FOREIGN CURRENCY
1.1.1.	Opening	BGN 10	BGN 20
1.1.2.	Monthly servicing:		
	a) receiving an account statement once a month	BGN 18	BGN 18
	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity	BGN 10	BGN 10
1.1.3.	Closing	BGN 20	BGN 20
<p>Note: *The fee is monthly and is collected ex officio from the account at the end of each calendar month. The fee is also payable when changing the product class of an account - for the former account class or when closing the account. When closing an account on the 1st of each calendar month, the fee is not due.</p>			
1.2. Charity current accounts		BGN	FOREIGN CURRENCY
1.2.1.	Opening	no fee	no fee
1.2.2.	Monthly servicing		
	a) receiving an account statement once a month	no fee	no fee
	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity	no fee	no fee
1.2.3.	Closing	no fee	no fee
1.3. Accounts of budget organizations (budget, off-budget, accumulation, etc.), except for accumulation accounts for keeping amounts deposited on subscribed bonds		BGN	FOREIGN CURRENCY
1.3.1.	Opening	no fee	no fee
1.3.2.	Servicing	no fee	no fee
1.3.3.	Closing	no fee	no fee
1.3.A. Accumulation accounts for keeping amounts deposited on subscribed bonds of budget organizations		BGN	FOREIGN CURRENCY
1.3.A.1.	Opening	1% of the nominal amount of the issue, max. BGN 30,000	1% of the nominal amount of the issue, max. BGN 30,000
1.3.A.2.	Servicing	no fee	no fee
1.3.A.3.	Closing	no fee	no fee
1.4. Special accounts		BGN	FOREIGN CURRENCY
1.4.1.	Opening	BGN 10	BGN 20
1.4.2.	Monthly servicing:		
	a) receiving an account statement once a month	BGN 18	BGN 18
	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity	BGN 10	BGN 10
1.4.3.	Closing	BGN 20	BGN 20
1.5. Liquidation accounts		BGN	FOREIGN CURRENCY
1.5.1.	Opening	BGN 10	BGN 20
1.5.2.	Monthly servicing:		
	a) receiving an account statement once a month	BGN 18	BGN 18
	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity	BGN 10	BGN 10
1.5.3.	Closing	BGN 20	BGN 20
1.6. Accumulation accounts for the establishment of a legal entity and for the increase of capital		BGN	FOREIGN CURRENCY
1.6.1.	Opening	BGN 30	BGN 60
1.6.2.	Servicing	no fee	no fee
1.6.3.	Closing*	BGN 10	BGN 20
* Not collected when a current account is opened with the bank at the same time.			
1.7. Special customer accounts of Insurance Brokers and Insurance Agents - corporate customers		BGN	FOREIGN CURRENCY
1.7.1.	Opening	BGN 10	BGN 20
1.7.2.	Monthly servicing:		
	a) receiving an account statement once a month	BGN 18	BGN 18
	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
		BGN 10	BGN 10

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

	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity		
1.7.3.	Closing	BGN 20	BGN 20
	1.8. Special current accounts of civil partnerships of private enforcement agents	BGN	FOREIGN CURRENCY
1.8.1.	Opening	no fee	no fee
	Monthly servicing:		
	a) receiving an account statement once a month	no fee	no fee
1.8.2.	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity	no fee	no fee
1.8.3.	Closing	no fee	no fee
	1.9. Current accounts for interests of civil partnerships of private enforcement agents	BGN	FOREIGN CURRENCY
1.9.1.	Opening	no fee	no fee
	Monthly servicing:		
	a) receiving an account statement once a month	no fee	no fee
1.9.2.	b) receiving an account statement once a week	BGN 20	BGN 20
	c) receiving a daily account statement	BGN 30	BGN 30
	d) receiving an electronic statement through the Online Banking /Mobile Banking System, regardless of its periodicity	no fee	no fee
1.9.3.	Closing	no fee	no fee
	1.10. Other accounts with special purpose and/or management conditions**	BGN	FOREIGN CURRENCY
1.10.1.	Opening	as agreed	as agreed
1.10.2.	Servicing	as agreed	as agreed
1.10.3.	Closing	as agreed	as agreed
	**If not otherwise agreed, the conditions of para. 1.1 shall apply.		
	1.11. Fixed-term deposits	BGN	FOREIGN CURRENCY
1.11.1.	Opening	no fee	no fee
1.11.2.	Servicing	no fee	no fee
1.11.3.	Closing	no fee	no fee

SECTION 2. CASH DEPOSITS AND WITHDRAWALS			
2.1. Cash deposit (by the Holder)		BGN	FOREIGN CURRENCY
2.1.1.	of banknotes up to BGN 2,000 or their equivalent in the relevant currency	no commission	no commission
2.1.2.	of banknotes over BGN 2,000 or their equivalent in the relevant currency	0.20% on the total amount	0.25% on the total amount
2.1.3.	If the deposited banknotes are not sorted by denomination, one-way face up, an additional commission is charged	0.4% on the total amount	0.4% on the total amount
2.1.4.	in coins	4% on the total amount min. BGN 2	not performed
2.2. Cash withdrawal		BGN	FOREIGN CURRENCY
2.2.1.	up to BGN 2,000 or the equivalent in the relevant currency	no commission	no commission
2.2.2.	over BGN 2,000 or the equivalent in the relevant currency, with prior request	0.5% on the total amount	0.6% on the total amount
2.2.3.	over BGN 2,000 or the equivalent in the relevant currency, without request, if the Bank is able to provide amounts for withdrawal without request	0.7% on the total amount	0.7% on the total amount
2.2.4.	cash withdrawal in coins	no commission	not performed
2.2.5.	For requested but not withdrawn amounts - on the difference between the requested and withdrawn amount	0.6%, min. BGN 5	0.6%, min. BGN 10
2.3. Other cash services		BGN	FOREIGN CURRENCY
2.3.1.	Processing money received through a 24-hour vault or "evening cash collection"	as agreed (taxable transaction)	as agreed (taxable transaction)
2.3.2.	Immediate replacement of damaged Bulgarian banknotes and coins	no fees and commissions	not performed
2.3.3.	Exchange of provided banknotes for coins	No fee	not performed
2.3.4.	Exchange of provided coins for banknotes	3% on the total amount min. BGN 5	not performed
2.4. Cash Collection		BGN	FOREIGN CURRENCY
2.4.1.	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	as agreed	(taxable transaction)
Notes:			
<p>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 person who is not the holder and the fees and commissions provided for in para. 4.3.1 are collected for them.</p> <p>2. Budget enterprises shall not have to pay fees and commissions under para. 2.1 and para. 2.2., and the Holders of Charity Current Accounts – fees and commissions under para 2.1.</p> <p>3. Fees and commissions for depositing and withdrawing from an account shall only apply to the one-time execution of the relevant operation per day. With each subsequent execution of the operation, the amounts shall be accumulated on the relevant account for the day and the fee shall be collected on the accumulated amount.</p> <p>4. For cash withdrawals of amounts over BGN 2,000/EUR 1,000, the Customer shall submit a prior written request as follows:</p> <p>4.1. for BGN:</p> <p>a) for amounts over BGN 2,000 to BGN 20,000 – the request shall be submitted by 12:00 on the business day preceding the day of the withdrawal;</p> <p>b) for amounts over BGN 20,000 – the request shall be submitted at least 3 business days before the day of the withdrawal.</p> <p>4.2. for foreign currency:</p> <p>a) for amounts over EUR 1,000 to EUR 5,000 or the equivalent in another currency – the request shall be submitted at least 2 business days before the day of the withdrawal;</p> <p>b) for amounts over EUR 5,000 or the equivalent in another currency – the request shall be submitted at least 3 business days before the day of withdrawal.</p> <p>4.3. The day of submission is included in the request deadline.</p>			

SECTION 3. FOREIGN CURRENCY PURCHASE AND SALE AND ARBITRAGE OPERATIONS		
Foreign Currency Purchase and Sale and Arbitrage Operations		
3.1.	The Bank performs cashless exchange of foreign currency at the customer's initiative, according to quotations laid down in the Exchange Rate Bulletin of Municipal Bank PLC, as follows:	
3.1.1.	when exchanging foreign currency for BGN, for amounts up to BGN 10,000 or the equivalent in foreign currency, when the transaction amounts are exchanged on own accounts (cashless transactions)	at "non-cash rates", "buy" or "sell"
3.1.2.	when exchanging foreign currency for BGN, for amounts over BGN 10,000 or the equivalent in foreign currency, when the transaction amounts are exchanged on own accounts (cashless transactions)	at agreed rates
3.2.	The Bank performs cash exchange of foreign currency at the customer's initiative, according to quotations laid down in the Exchange Rate Bulletin of Municipal Bank PLC, as follows:	
3.2.1.	when exchanging foreign currency for BGN, for amounts up to BGN 10,000 or the equivalent in foreign currency, when the transaction amounts are deposited and received from the customer at the bank counter or are deposited at the bank counter on the customer's account or withdrawn at the bank counter from the customer's account	at "cash rates", "buy" or "sell"

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

3.2.2.	when exchanging foreign currency for BGN, for amounts over BGN 10,000 or the equivalent in foreign currency, when the transaction amounts are deposited and received from the customer at the bank counter or are deposited at the bank counter on the customer's account or withdrawn at the bank counter from the customer's account	at agreed rates
3.2.3.	deposit of amounts in BGN to an own foreign currency account, if the amount is over BGN 10,000 or equivalent	at agreed rates
3.2.4.	deposit of amounts in foreign currency to an own BGN account, if the amount is over BGN 10,000 or equivalent	at agreed rates
3.2.5.	deposit of amounts in foreign currency to an own account in another foreign currency, if the amount is over BGN 10,000 or equivalent	at agreed rates
3.2.6.	deposit of amounts in BGN to a third party's foreign currency account, regardless of the amount of the deposit	at "cash rates", "buy" or "sell"
3.2.7.	deposit of amounts in foreign currency to a third party's BGN account, regardless of the amount of the deposit	at "cash rates", "buy" or "sell"
3.2.8.	deposit of amounts in foreign currency to a third party's account in another foreign currency, regardless of the amount of the deposit	at "cross rates", "buy" and "sell"
3.2.9.	withdrawal of amounts in BGN from a foreign currency account, if the amount is over BGN 10,000 or equivalent	at agreed rates
3.2.10.	withdrawal of amounts in foreign currency from a BGN account, if the amount is over BGN 10,000 or equivalent	at agreed rates
3.2.11.	withdrawal of amounts in foreign currency from an account in another foreign currency, if the amount is over BGN 10,000 or equivalent	at agreed rates
3.3.	The Bank performs arbitrage operations according to quotations laid down in the Exchange Rate Bulletin of Municipal Bank PLC, as follows:	
3.3.1.	in case of arbitrage of foreign currency against another type of foreign currency at the bank counter or on own accounts for amounts up to BGN 10,000 or equivalent	at "cross rates", "buy" or "sell"
3.3.2.	in case of arbitrage of foreign currency against another type of foreign currency at the bank counter or on own accounts for amounts over BGN 10,000 or equivalent	at agreed rates
3.4.	The Bank executes incoming and outgoing transfers that require currency conversion according to quotations laid down in the Exchange Rate Bulletin of Municipal Bank PLC, as follows:	
3.4.1.	in case of receipt of a foreign currency transfer to a BGN account	at "cashless rate", "buy"
3.4.2.	in case of receipt of a foreign currency transfer to an account in another foreign currency	at "cross rates", "buy" or "sell"
3.4.3.	in case of an intrabank transfer with currency conversion between accounts of two persons, regardless of the amount and currency of the transfer	at "cashless rates", "buy" or "sell", or at "cross rates", "buy" and "sell"
3.4.4.	outgoing transfers in foreign currency from BGN accounts, regardless of the amount of the transfer	at "cashless rate", "sell"
3.4.5.	outgoing transfers in foreign currency from accounts in another currency, regardless of the amount of the transfer	at "cross rates", "buy" or "sell"
3.4.6.	outgoing transfers in BGN from an account in another currency, regardless of the amount of the transfer	at "cashless rate", "buy"
3.4.7.	incoming BGN transfers to foreign currency accounts, regardless of the amount of the transfer	at "cashless rate", "sell"
Note: For operations related to foreign currency exchange, no fees or commissions shall be collected for depositing/withdrawing amounts in cash.		

SECTION 4. BANK TRANSFERS			
4.1. Incoming credit transfer		BGN	FOREIGN CURRENCY
4.1.1.	Intra-bank	no commission	no commission
4.1.2.	Interbank transfers received outside the EEA in any foreign currency and from the EEA in a currency other than EUR or BGN (received via TARGET or SWIFT payment systems)	not applicable	0.1%, min. EUR 5, max. EUR 150
4.1.3.	Interbank transfers received from the EEA in EUR or BGN (SEPA transfers received via STEP2, BISERA7, TARGET payment systems)	no commission	no commission
4.1.4.	Inquiry to another bank at the customer's request for a transfer expected by the latter	BGN 20, excl. VAT	EUR 20, excl. VAT
4.2. Outgoing credit transfers			
4.2.1. Interbank credit transfers		BGN	FOREIGN CURRENCY
4.2.1.1.	Between accounts of a single holder a) ordered in an office of the bank b) ordered via Online Banking /Mobile Banking	BGN 2.50 no fee	BGN 5.00 no fee
4.2.1.2.	Between accounts of different holders a) ordered in an office of the bank b) ordered via Online Banking /Mobile Banking	BGN 3.00 BGN 0.50	BGN 6.00 BGN 2.00
4.2.2. Interbank credit transfers		BGN	FOREIGN CURRENCY
4.2.2.1.	single transfers via BISERA 6 a) ordered in an office of the bank	BGN 6.00	not applicable

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

	- with current date of execution - with date of execution within 5 days b) via Online Banking /Mobile Banking	BGN 7.00 BGN 1.50	
4.2.2.2.	(repealed by the Management Board, in force from 1 October 2023)		
4.2.2.3.	via RINGS a) ordered in an office of the bank b) via Online Banking /Mobile Banking	BGN 20 BGN 12	not applicable
4.2.2.4.	Transfers in EEA in EUR a) ordered in an office of the bank - SEPA with value date the next business day - TARGET 2 with value date the same business day b) ordered via Online Banking /Mobile Banking - SEPA with value date the next business day - TARGET 2 with value date the same business day		EUR 3.07 EUR 11.25 EUR 0.77 EUR 6.14
4.2.2.5.	Transfers in any foreign currency outside the EEA and in EEA in currency other than EUR, executed via TARGET or SWIFT payment systems: a) in an office of the Bank b) via Online Banking /Mobile Banking c) express transfers, upon the express order of the customer and within the Bank's possibility		0.15 %, min. EUR 15, max. EUR 290 + EUR 10 fee S.W.I.F.T. 0.10 %, min. EUR 10, max. EUR 200 + EUR 10 fee S.W.I.F.T. an additional fee of EUR 30
4.2.2.6.	For changing data of a transfer order	BGN 20, excl. VAT	EUR 20 + the actual costs of the foreign bank
4.2.2.7.	Cancellation of an already ordered transfer	BGN 20, excl. VAT	EUR 20 + the actual costs of the foreign bank
4.2.2.8.	Inquiry to another bank at the customer's request for a transfer expected at the customer's order	BGN 20, excl. VAT	EUR 20 + the actual costs of the foreign bank
	4.2.3. Execution of credit transfers on attachments by the Bank	BGN	FOREIGN CURRENCY
4.2.3.1.	Interbank credit transfer via Bisera 6 for the execution of an attachment to an account of an attachment authority	BGN 7.00	not applicable
4.2.3.2.	Intrabank credit transfer for the execution of an attachment to an account of an attachment authority	BGN 3.00	not applicable
	4.3. Available money transfers (when the ordered amount is deposited at the bank counter)	BGN	FOREIGN CURRENCY
4.3.1.	Intrabank (for a beneficiary – a corporate customer of the Bank, including a budget enterprise), the depositor shall be charged: a) for banknotes c) for coins	0.2%, min. BGN 3.00 2.5%, min. BGN 4.00	0.3%, min. BGN 6 not performed
	4.3.2. Interbank		
4.3.2.1.	via BISERA 6 a) for banknotes c) for coins	1%, min. BGN 8 2 %, min. BGN 8	not applicable
4.3.2.2.	via RINGS a) for banknotes c) for coins	1 %, min. BGN 25 2 %, min. BGN 25	not applicable
4.3.2.3.	in foreign currency	not applicable	0.4 %, min. EUR 30 + EUR 10 fee S.W.I.F.T.
	4.4. Direct debits	BGN	FOREIGN CURRENCY
	4.4.1. Intrabank		
4.4.1.1.	Initiation of a direct debit order a) on paper in a bank office b) via Online Banking /Mobile Banking	BGN 3.00 BGN 0.50	not applicable
4.4.1.2.	Payment on a direct debit order a) in an office of the bank b) via Online Banking /Mobile Banking	BGN 3.00 BGN 0.50	not applicable
	4.4.2. Interbank		
4.4.2.1.	Initiation a) in an office of the bank b) via Online Banking /Mobile Banking	BGN 6.00 BGN 1.50	not applicable
4.4.2.2.	Payment on a direct debit order via BISERA 6 a) in an office of the Bank b) via Online Banking /Mobile Banking	BGN 6.00 BGN 1.50	not applicable

	via RINGS c) in an office of the Bank d) via Online Banking /Mobile Banking	BGN 20 BGN 12																			
4.5. Group (mass) payments		BGN	FOREIGN CURRENCY																		
4.5.1.	For making transfers involving group payments or direct debits, a fee shall be collected for each single payment included in the group payment, depending on the type of the payment system: a) for payments between accounts opened by one and the same customer with the Bank b) for payments to another customer's account with the Bank c) for payments to an account with another bank via BISERA d) for payments to an account with another bank via RINGS	no fee BGN 0.50 BGN 1.50 BGN 12.00	not applicable																		
4.6. Periodic payments		The relevant fee in accordance with para.	not applicable																		
Notes:																					
<p>1 The fees and commissions specified in this Section shall not apply to operations ordered by customers – budget enterprises, except in the following cases: 1.1. when ordering a credit transfer via RINGS, at the customer's request; 1.2. when for transfers in foreign currency, fees and commissions are collected by the foreign correspondent bank, which are to be borne by the originator. 2.1. Charity current accounts shall be exempt from fees and commissions for the following operations – incoming and outgoing intrabank credit transfers; incoming and outgoing credit transfers in foreign currency; change of data on an already ordered credit transfer in foreign currency; cancellation of an already ordered credit transfer in a foreign currency. 2.2. The special payment accounts of civil partnerships of private enforcement agents and the current accounts for interests of such companies shall be exempt from fees and commissions for the operations under para. 4.2.1. 3. For the execution of payment orders, the Bank accepts payment documents, registering them in the accounting system in the order of their receipt, specifying the reference number, date, hour and minute, and when no execution date is specified in the payment document / no other agreement has been made and if there is available balance on the payer's account, the Bank shall execute them within the following terms: 3.1. an order for an intrabank transfer between accounts of the Bank's customers shall be executed on the day the payment documents are received by the Bank. 3.2. the Bank shall accept and execute interbank transfers in BGN as follows: 3.2.1. (amended by the Management Board, in force from 1 October 2023) via BISERA with a value date – the date of their receipt, provided that the payment documents have been received by the Bank by 2:30 p.m. on the business day; 3.2.2. (amended by the Management Board, in force from 1 October 2023) via RINGS, at the request of the customer, with a value date – up to one hour after their receipt, provided that the payment documents have been received by the Bank by 3:00 p.m. on the business day; 3.2.3. Payment documents, received after the specified time, but not later than the working hours for customers, determined for the branch, shall be registered and accounted for in the accounting system on the day of their receipt and shall be executed with a value date – the date of the following business day. 3.3. Payment orders in foreign currency submitted to the bank by 3:00 p.m. shall be executed depending on the customer's order, the type of the currency and the applicable payment system: 3.3.1. with value date not later than the following business day – for transfers ordered in EUR on the territory of the European Economic Area; 3.3.2. with current value date – for express transfers, executed at the Bank's discretion and ability. In these cases, the Bank shall collect an additional fee for express transfer; 3.3.3. with value of up to two bank days from the date of their submission – for transfers not ordered in accordance with para. 3.3.1 and para. 3.3.2; 3.3.4. Payment documents received after the specified time, but not later than the Bank's working hours for customers, determined for the branch, shall be considered received on the Bank's following business day. 3.4. Payment documents with an execution date other than the date of submission of the document shall be executed with value date - the specified execution date, in accordance with the execution deadlines under para. 3.3. 3.5. In case the execution date is specified in the direct debit order in BGN, the Bank shall accept the direct debit order when the originator submits it at least 2 business days before its execution date. 3.6. A received order to debit the Customer's account shall be executed by crediting the beneficiary's account not later than the business day following the execution date – for interbank direct debits, and on the execution date – for intrabank direct debits. 4. For transfers in foreign currency, where the fees and commissions are borne by the originator, the bank shall collect additional fees or commission according to Appendix "Additional Fees When Ordering Transfers in Foreign Currency with the Option of Expenses of Other Banks for the Account of the Originator, Collected on the Day of Sending the Transfer".</p>																					
<table border="1"> <thead> <tr> <th colspan="2">Currency fee</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td></td> </tr> <tr> <td>up to EUR 12,500.00, inclusive</td> <td>14.00</td> </tr> <tr> <td>EUR 12,500.01 to EUR 20,000.00, inclusive</td> <td>35.00</td> </tr> <tr> <td>EUR 20,000.01 to EUR 50,000.00, inclusive</td> <td>40.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>50.00</td> </tr> <tr> <td>For Turkey</td> <td>30.00</td> </tr> <tr> <td>USD</td> <td>35.00</td> </tr> <tr> <td colspan="2">For transfers in other types of currencies, ordered with expenses to be borne by the originator, fees shall be collected according to the Tariffs of the correspondent banks after their receipt.</td> </tr> </tbody> </table>				Currency fee		EUR		up to EUR 12,500.00, inclusive	14.00	EUR 12,500.01 to EUR 20,000.00, inclusive	35.00	EUR 20,000.01 to EUR 50,000.00, inclusive	40.00	over EUR 50,000.00	50.00	For Turkey	30.00	USD	35.00	For transfers in other types of currencies, ordered with expenses to be borne by the originator, fees shall be collected according to the Tariffs of the correspondent banks after their receipt.	
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<p>5. In case of an inquiry from another bank regarding inaccuracies in a transfer ordered by a Bank's customer (for example, no account is specified, wrong account is specified, the name of the beneficiary is incomplete, etc.), which are at the fault of the customer, the fees/commissions of the foreign bank shall be paid by the originator. 6. For payments by transfer in foreign currency on documentary instruments issued or endorsed by the Bank, all due fees and commissions for the relevant documentary operation provided for in the Tariff shall be collected.</p>																					

7. A transfer in foreign currency executed at the request of the originator and reversed through no fault of the Bank shall be considered a transfer in foreign currency received by the originator and commissions shall be collected for it in accordance with para. 4.1.2.
8. In case of customer's order for reversing a transfer received by the latter in a foreign currency, commissions shall be collected under para. 4.2.2.4. The commissions collected for the transfer received shall be non-refundable.

SECTION 5. CHEQUES - not offered

SECTION 6. CASH COLLECTION

6.1.	Collection of imports – transfer of documents received from other banks on a collection basis against payment, acceptance or without payment	0.2%, min. EUR 40
6.2.	Collection of export – sending documents on a collection basis against payment, acceptance or without payment	0.2%, min. EUR 40
6.3.	Change in the terms of collection orders, claims for non-payment or return of unpaid collection documents	EUR 40
6.4.	Partial payments on collection – import, for each subsequent payment	EUR 15

Notes:

1. 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 originator.

SECTION 7. DOCUMENTARY LETTERS OF CREDIT

7.1. Issued by Municipal Bank PLC

7.1.1.	Issued with cash collateral (for each quarter or part of a quarter)	0.2%, min. EUR 50, max. EUR 1000 + EUR 10 fee S.W.I.F.T.
7.1.2.	Issued with another type of collateral (for each quarter or part of a quarter)	0.3%, min. EUR 50, max. EUR 1000 + EUR 10 fee S.W.I.F.T.
7.1.3.	Change of letter of credit from unconfirmed to confirmed, for each quarter	as agreed
7.1.4.	Change of the terms of the letter of credit (without increase, extension and confirmation)	EUR 50
7.1.5.	Processing and payment of documents	0.1%, min. EUR 50, max. EUR 100
7.1.6.	Cancellation of letter of credit, after written consent of the advising bank	EUR 50
7.1.7.	When presenting irregular documents (fee from the beneficiary)	100 currency units
7.1.8.	Deferred payment or acceptance for each month, from the date of the confirmed payment for the term of the deferred payment	0.15%, min. EUR 50

7.2. Received by Municipal Bank PLC

7.2.1.	Advising without any commitment	0.2%, min. EUR 50, max. EUR 500
7.2.2.	Advising of a change	EUR 25
7.2.3.	Processing, paying and sending (forwarding) documents under a letter of credit	0.1%, min. EUR 50, max. EUR 100
7.2.4.	Transfer of letter of credit to another beneficiary or with another bank	0.25%, min. EUR 50, max. EUR 500
7.2.5.	When presenting irregular documents	EUR 50
7.2.6.	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 EUR 30
7.2.7.	Issuance of an assignment according to the Uniform Customs & Practice for Documentary Credits (UCP) at the request of the beneficiary	0.2%, min. EUR 50, max. EUR 500
7.2.8.	Advising a notification of assignment issued	EUR 50
7.2.9.	Adding a confirmation	as agreed

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.

SECTION 8. STANDARD LENDING TRANSACTIONS			
8.1. General fees and commissions on lending transactions		BGN	FOREIGN CURRENCY
8.1.1.	For research and analysis on a request for a lending transaction (loan, bank guarantee, etc.)	0.15% on the lending transaction, min. BGN 100, max. BGN 10,000	0.15% on the lending transaction, min. EUR 50, max. EUR 5,000
8.1.2.	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. BGN 100, max. BGN 5,000	0.10% on the lending transaction, min. EUR 50, max. EUR 2,500
8.1.3.	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	0.05% on the amount of the intent/engagement min. BGN 50, max. BGN 1000, excl. VAT	0.05% on the amount of the intent/engagement min. EUR 50, max. EUR 500, excl. VAT
8.1.4.	Consultations related to the preparation of a business plan for granting a loan	as agreed (taxable transaction)	
8.1.5.	Preparation of documents for the entry and deletion of collateral	BGN 30, excl. VAT	
	a) preparation of documents for registration of a pledge pursuant to the Registered Pledge Act	BGN 30, excl. VAT	
	b) preparation of documents for deletion of a pledge pursuant to the Registered Pledge Act	BGN 30, excl. VAT per unit	
8.1.6.	c) preparation of mortgage deletion application	BGN 30, excl. VAT per unit	
8.1.6.	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. BGN 1,000	
8.1.7.	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:	0.15% on the authorised amount of the lending transaction, min. BGN 200, max. BGN 1000	
	a) for overdraft loan, revolving loan and/or credit line facility	0.15% on the remaining debt on the lending transaction, min. BGN 200, max. BGN 1000	
	b) for other loans	0.15% on the current guarantee amount, min. BGN 100, max. BGN 1000	
8.1.7.	c) for bank guarantees	0.15% on the current guarantee amount, min. BGN 100, max. BGN 1000	
8.1.8.	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.	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 BGN 10, excl. VAT	
8.1.9.	Preparation of a draft of a title deed for a contractual mortgage		
8.1.9.1.	Up to 3 properties	BGN 100, excl. VAT	BGN 100, excl. VAT
8.1.9.2.	Over 3 properties	As agreed, min. BGN 100, excl. VAT	As agreed, min. BGN 100, excl. VAT
8.1.10.	Renewal of mortgages	BGN 50, excl. VAT	BGN 50, excl. VAT
8.1.11.	Renewal and entry of renewal - registered pledge	BGN 20, excl. VAT	BGN 20, excl. VAT
8.1.12.	Checks through remote access in the property register for property(ies) offered as collateral.	BGN 10, excl. VAT	BGN 10, excl. VAT
8.1.13.	Fee for checks in the national register of debtors at the Bulgarian Chamber of Private Enforcement Agents	BGN 15, excl. VAT	BGN 15, excl. VAT
8.2. Specific commissions on loan transactions (without bank guarantees)		BGN	FOREIGN CURRENCY
8.2.1.	Loan transaction management commission		
8.2.1.1.	For 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.	
8.2.1.2.	For other loans:	1% on the authorized amount of the loan transaction	
	a) for the first year of the repayment period.	0.75% on the remaining debt under a loan transaction, as at the start date of the following year from the agreed term.	
8.2.2.	b) for each subsequent year of the repayment period	0.75% on the remaining debt under a loan transaction, as at the start date of the following year from the agreed term.	
	Commitment commission:	1 % per annum	
	a) standard loans, repayable in instalments or one-time	2 % per annum	
8.2.3.	b) revolving loans, overdraft loan and credit line facilities	in an amount equal to the fixed interest rate on the loan	
	c) loans payable in annuity instalments	in an amount equal to the fixed interest rate on the loan	
8.2.3.	For renegotiating the terms of a loan transaction:	0.25% on the amount of the balance of the debt	
	a) to extend the term and/or change the repayment plan	0.20% on the increased amount, min. BGN 100	
	b) to increase the amount of the loan*	0.25% on the total amount of the loan (the remainder of the debt plus the increase), min. BGN 100	
8.2.3.	c) when the renegotiation simultaneously includes changes under (a) and (b)*	0.25% on the total amount of the loan (the remainder of the debt plus the increase), min. BGN 100	

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

8.2.4.	Change of other terms of a loan transaction, other than those specified under para. 8.2.3	0.15% on the amount of the loan, min. BGN 500, max. BGN 10,000	0.15% on the amount of the loan, min. EUR 250, max. EUR 5,000
8.2.5.	Fee for early repayment, regardless of the type of loan: a) with own funds from the activity b) in all other cases	no fee 4% of the amount of the repaid debt	no fee 4% of the amount of the repaid debt
8.2.6.	Fees for redemption of receivables: a) Fee for consideration of a receivable redemption offer b) Management fee	0.15% on the nominal amount of the redeemed receivables, min. BGN 100, max. BGN 5,000 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. 8.2.1 for the current year is added to the amount of the increase.			
8.3. Specific fees and commissions for guarantees issued by the Bank		BGN	FOREIGN CURRENCY
8.3.1.	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	for guarantees up to BGN 5,000 – BGN 50, for guarantees over BGN 5,000 – 0.25%, min. BGN 50	0.25%, min. EUR 50
8.3.2.	Issuance of a guarantee secured in another way – for each quarter or part of a quarter within the validity period of the guarantee	0.5%, min. BGN 100	0.5%, min. EUR 50
8.3.3.	For change in the guarantee terms and conditions: a) to increase the size b) 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 c) to change the wording/terms of the guarantee (without increase, extension and confirmation)	The corresponding commission under para. 8.3.1 or 8.3.2 on the increased amount + BGN 50 The corresponding commission under para. 8.3.1 or 8.3.2 on the amount of the extended commitment + BGN 50 BGN 50	The corresponding commission under para. 8.3.1 or 8.3.2 on the increased amount + EUR 25 The corresponding commission under para. 8.3.1 or 8.3.2 on the amount of the extended commitment + EUR 25 EUR 50
8.3.4.	Cancellation of a bank guarantee opened on S.W.I.F.T. before expiry of its validity	BGN 60	EUR 30
8.4. Guarantees issued by other banks to Municipal Bank PLC		BGN	FOREIGN CURRENCY
8.4.1.	Advising without any commitment	0.15%, min. BGN 50, max. BGN 500	0.15%, min. EUR 50, max. EUR 300
8.4.2.	Advising of a change	BGN 100	EUR 50
8.4.3.	Processing of payment request		
8.4.3.1.	for guarantees advised by the bank	BGN 100	EUR 50
8.4.3.2.	for guarantees issued directly to the beneficiary	0.10%, min. BGN 100 max. BGN 500	0.10%, min. EUR 50 max. EUR 300
8.4.4.	Assignment of receivable (cession)	0.15%, min. BGN 100, max. BGN 500	0.15%, min. EUR 50, max. EUR 300
8.4.5.	Correspondence at the instruction of the customer	BGN 50	EUR 50
8.4.6.	Confirmation of the authenticity of a guarantee issued directly to the beneficiary	BGN 60	EUR 30
8.5. Bill of exchange		BGN	FOREIGN CURRENCY
8.5.1.	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%, min. BGN 50	0.25%, but not less than EUR 50
8.5.2.	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	0.5%, min. BGN 100	0.5%, but not less than EUR 50
Notes:			
<p>1. The commissions referred to in para. 8.1 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. 8.1. 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>			

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.
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 7.
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.
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.

SECTION 9. ONLINE BANKING /MOBILE BANKING

9.1.	Registration with the system	no fee
9.2.	Submission of a new password attributable to the fault of the customer	BGN 5, excl. VAT
9.3.	Monthly use fee (for each account)	no fee
9.4.	Fee for received SMS notification with authorization code	no fee (taxable transaction)
Notes:		
1. The fees defined in this section do not apply to budget enterprises.		

SECTION 10. BANK PAYMENT CARDS

		BGN	FOREIGN CURRENCY
10.1. International debit cards MasterCard			
10.1.1.	Issuance and renewal of a basic and additional card on an account in BGN opened with the bank		
10.1.1.1.	For the basic card	BGN 6.00	
10.1.1.2.	For an additional card	BGN 3.00	
10.1.2.	Reissue before the expiration of the validity period of basic and additional card /due to forgotten PIN, loss, theft, damage, etc./	BGN 6.00	
10.1.2.1.	Express reissue of basic and additional card /up to 6 business days/	BGN 12.00	
10.1.2.2.	Issuance of a new PIN code to an active basic or additional card	BGN 6.00	
10.1.2.3.	Receipt of a basic and additional card at a branch of the Bank other than the issuing branch	BGN 12.00	
10.1.3.	Execution of payment operations in the Republic of Bulgaria		
10.1.3.1.	Cash withdrawal through ATM terminals of the Bank	BGN 0.30	
10.1.3.2.	Cash withdrawal through ATM terminals of other banks	BGN 1.00 + 1% of the amount	
10.1.3.3.	Cash withdrawal through POS terminals at the Bank's counter	BGN 1.00 + 1% of the amount	
10.1.3.4.	Cash withdrawal through POS terminals at other banks' counter	BGN 3.00 + 1% of the amount	
10.1.3.5.	For payments through POS terminals at merchants	no fee	
10.1.4.	Execution of payment operations abroad		
10.1.4.1.	Cash withdrawal through ATM terminals.		
10.1.4.1.1.	At terminal devices on the territory of EEA		EUR 1.00 + 1% of the amount
10.1.4.1.2.	At terminal devices outside of the territory of EEA		EUR 2.00 + 1% of the amount
10.1.4.2.	Cash withdrawal through POS terminals at the Bank's counter		EUR 1.50 + 1% of the amount
10.1.4.3.	Payments through POS terminals at merchants		no fee

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

10.1.5.	Blocking / unblocking	BGN 2.00	
10.1.5.1	Unblocking the basic and additional card blocked after 3 (three) consecutive entries of wrong PIN	BGN 2.00	
10.1.6.	Operation for PIN change through ATM terminals (in the country)		
10.1.6.1.	Through ATM terminals of the Bank	no fee	
10.1.6.2.	Through ATM terminals of other banks	BGN 1.00	
10.1.7.	Check through ATM terminal for the last 5 (five) executed operations and a balance check on a current account with a basic and additional card issued to it		
10.1.7.1.	Through ATM terminals of the Bank	BGN 0.20	
10.1.7.2.	Through ATM terminals of other banks	BGN 0.30	
10.1.8.	For unjustified dispute of operation(s) with the basic and additional card Note: The fee shall be charged and collected after consideration of a submitted complaint. The fee shall be charged once in connection with a considered complaint, regardless of whether one or more operations are unjustifiably disputed with it.	BGN 12.00	
10.1.9.	Change of limits for card operations in the Republic of Bulgaria and abroad	BGN 12.00	
10.1.10.	Checks for operations executed with the basic and additional card, for a past period, at the request of the holder or a person authorized by the latter	BGN 2.00	
10.1.11.	To register a card for the 3D Secure Payments service	no fee	
10.1.11.1.	To provide a new temporary static password for the 3D Secure Payments service	BGN 2.00	
10.1.12.	Registration of a basic and additional card for the SMS Messaging upon Payment service	no fee	
10.1.13	Receipt of a money transfer using a bank card issued by the Bank (includes 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))	BGN 2.00 + 1% on the amount received	
10.1.14	For a Mastercard debit card not received within 90 calendar days	BGN 3.60	Not applicable
10.2. International business credit cards MasterCard		BGN	FOREIGN CURRENCY
10.2.1.	Issuance and renewal of a basic and additional card on an account in BGN or EUR opened with the bank	no fee	
10.2.2.	Express issuance of a basic and additional card (within 6 business days)	BGN 48.00	EUR 24.00

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

10.2.3.	Reissue before the expiration of the validity period of the card /due to forgotten PIN, loss, theft, damage, etc./	BGN 24.00	EUR 12.00
10.2.3.1	Issuance of a new PIN to an active basic and additional card	BGN 8.00	EUR 4.00
10.2.3.2.	Receipt of a basic and additional card at a branch of the Bank other than the issuing branch	BGN 12.00	EUR 6.00
10.2.4.	Servicing a basic and additional card, at the end of each month and upon deactivation	BGN 8.00	EUR 4.00
10.2.5.	Cash withdrawal through an ATM in the Republic of Bulgaria		
10.2.5.1	At the Bank's devices	BGN 3.00	EUR 1.50
10.2.5.2	At other banks' devices	BGN 3.00 + 1.5% of the amount	EUR 1.50 + 1.5% of the amount
10.2.6.	Cash withdrawal through an ATM abroad		
10.2.6.1	Cash withdrawal through an ATM on the territory of the EEA	BGN 3.00 + 1.5% of the amount	EUR 1.50 + 1.5% of the amount
10.2.6.2	Cash withdrawal through an ATM outside of the EEA	BGN 5.00 + 1% of the amount	EUR 2.50 + 1% of the amount
10.2.7.	Cash withdrawal through a POS of the Bank	1 % on the amount paid, min. BGN 4.00	1 % on the amount paid, min. EUR 2.00
10.2.8.	Cash withdrawal through a POS terminal in a branch of other banks in Bulgaria and abroad	BGN 6.00 + 1.5% of the amount, min. BGN 20.00	EUR 3.00 + 1.5% of the amount, min. EUR 10.00
10.2.9.	Payments through POS terminals at merchants	no fee	
10.2.10.	Change of limits for operations in Bulgaria and abroad executed with the basic and additional card	BGN 20.00	EUR 10.00
10.2.11.	Blocking / unblocking	BGN 24.00	EUR 12.00
10.2.11.1	Unblocking of basic and additional card, after entering 3 (three) wrong PINs	BGN 2.00	EUR 1.00
10.2.12.	Inclusion in the "stop list" of the MasterCard payment system	BGN 100.00	EUR 50.00
10.2.13.	For unjustified dispute of operation(s) with the basic and additional card	BGN 240.00	EUR 120.00
	Note: The fee shall be charged and collected after consideration of a submitted complaint. The fee shall be charged once in connection with a considered complaint, regardless of whether one or more operations are unjustifiably disputed with it.		
10.2.14.	Operation for PIN change through ATM terminals		
10.2.14.1.	Through ATM terminals of the Bank	no fee	
10.2.15.	Opening of arbitration proceedings		EUR 150, excluding VAT, plus the Bank's actual costs (taxable transaction)
10.2.16.	Check through an ATM terminal for the last 5 (five) executed operations and a balance check on a current account with a basic and additional card issued to it		
10.2.16.1.	Through ATM terminals of the Bank	no fee	

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

10.2.16.2.	Through ATM terminals of other banks	BGN 0.20	EUR 0.10
10.2.17.	Registration of a card for the SMS Messaging upon Payment service	no fee	
10.2.18.	For registration of a card for the 3D Secure Payments service	no fee	
10.2.19.	For the issuance of a new temporary static password for the 3D Secure Payments service	BGN 4.00	EUR 2.00
10.2.20.	Receipt of a money transfer using a bank card issued by the Bank (includes 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))	BGN 2.00 + 1% on the amount received	BGN 1.00 + 1% on the amount received
10.2.21	For a credit card not received within 90 calendar days	BGN 3.60	EUR 1.80
10.3. Operations with bank cards issued by another bank		BGN	FOREIGN CURRENCY
10.3.1.	Cash withdrawal through a POS of the Bank with debit cards issued by other banks in the country	1 % on the amount paid, min. BGN 1	
10.3.2.	Cash withdrawal through a POS of the Bank with an international credit card issued by a bank in the country or a branch of a foreign bank in the country		2 % on the amount paid, min. EUR 2.00
10.3.3.	Cash withdrawal through a POS of the Bank with an international credit card issued by a foreign bank	4 % on the amount paid	
10.1.4.	Through a virtual POS	as agreed	
10.4.2.	Through a POS installed at a merchant	as agreed	
Notes:			
1. For the accounts on which the cards are issued, the provisions of the Tariff applicable to the relevant account shall apply for all conditions, operations and services not expressly specified in this Section.			
2. As of 3 July 2018, Municipal Bank PLC shall stop reissuing and marketing of Maestro/Cirrus electronic debit cards for the Bank's customers. For all active Maestro/Cirrus debit cards, the fees under para. 10.1 shall apply.			
10.5. Transaction limits for transactions with international debit cards MasterCard			
Type of limit	For payment for goods and services at a POS terminal or via the Internet	For cash withdrawals at ATM and POS in a bank	Total
	MasterCard	MasterCard	MasterCard
Maximum transaction in the Republic of Bulgaria	BGN 4,000	BGN 800 at ATM or BGN 800 at POS in a bank	BGN 4800
Maximum transaction outside of the Republic of Bulgaria	BGN 4,000	BGN 1000	BGN 5000
24-hour limit in the Republic of Bulgaria	BGN 4,000	BGN 1600 at ATM or BGN 1600 at POS in a bank	BGN 5600
24-hour limit outside of the Republic of Bulgaria	BGN 4,000	BGN 2000	BGN 6000
Total limit for 24 hours	BGN 6,000	BGN 3000 at ATM or BGN 3000 at POS in a bank	BGN 8000
Number of transactions per 24 hours	50	50	50
7-day limit in the Republic of Bulgaria	BGN 4,000	BGN 4000 at ATM or BGN 4000 at POS in a bank	BGN 8000
7-day limit outside of the Republic of Bulgaria	BGN 4,000	BGN 4000	BGN 8000

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

Total 7-day limit	BGN 6,000	BGN 4,000 at ATM or BGN 4,000 at POS in a bank	BGN 8000
Number of transactions per 7 consecutive days	80	80	80

10.6. Transaction limits for carrying out operations with international business credit cards MasterCard issued on current accounts opened in the name of legal entities *

	For payment for goods and services at a POS terminal or via the Internet	For cash withdrawal	Total
Maximum transaction in the Republic of Bulgaria	EUR 4,000 BGN 8,000	EUR 2000 BGN 4000	
Maximum transaction outside of the Republic of Bulgaria	EUR 4000 BGN 8000	EUR 2000 BGN 4000	
24-hour limit in the Republic of Bulgaria	EUR 5000 BGN 10000	EUR 3000 BGN 6000	EUR 7000 BGN 14000
24-hour limit outside of the Republic of Bulgaria	EUR 5000 BGN 10000	EUR 3000 BGN 6000	EUR 7000 BGN 14000
Total limit for 24 hours	EUR 5000 BGN 10000	EUR 3000 BGN 6000	EUR 7000 BGN 14000
Number of transactions per 24 hours			50
7-day limit in the Republic of Bulgaria	EUR 7000 BGN 14000	EUR 5000 BGN 10000	EUR 7000 BGN 14000
7-day limit outside of the Republic of Bulgaria	EUR 7000 BGN 14000	EUR 5000 BGN 10000	EUR 7000 BGN 14000
Total 7-day limit	EUR 7000 BGN 14000	EUR 5000 BGN 10000	EUR 7000 BGN 14000
Number of transactions per 7 days			80

SECTION 11. OTHER SERVICES

11.1.	Making copies of documents	BGN 1 per page, excl. VAT
11.2.	Making checks (including checks of banking operations), after the written request of the customer, the Bank shall collect a fee referred to in para. 11.1 plus the following fees for each individual check: a) for checks for the current month b) for checks for the current year c) for checks for past years	BGN 5, excl. VAT BGN 10, excl. VAT BGN 30, excl. VAT
11.3.	Requests for checks filed by state bodies in the course of the performance of their functions	no fee
11.4.	Checks at the request of auditors a) for financial institution b) for other customers	EUR 60, excl. VAT BGN 60, excl. VAT
11.5.	Provision of information on accounts, through the Infobank System, at the written request of the customer, for each individual account	BGN 15 per month, excl. VAT
11.6.	Provision of information from the Central Credit Register to customers of the Bank, about their credit indebtedness, at their request	BGN 5, excl. VAT, per person
11.7.	Issuance of a certificate: for an open account or for paid-in capital a) in Bulgarian b) in foreign language for another certificate	BGN 20, excl. VAT BGN 30, excl. VAT the fee referred to in para. 11.8
11.8.	Issuance of a bank reference before third parties a) in Bulgarian b) in foreign language	BGN 50, excl. VAT BGN 80, excl. VAT
11.9.	Corrective operations at the request of the customer /if possible/	BGN 5, excl. VAT
11.10.	Sending a notification by post in the country/abroad	actual costs incurred (taxable transaction)
11.11.	Calculation of statutory interest, upon written request a) by customers of the Bank b) by persons who are not customers of the Bank	BGN 50, excl. VAT BGN 80, excl. VAT
11.12.	Collection of bank information from abroad at the request of the customer	as agreed (taxable transaction)
11.13.	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	as agreed (taxable transaction)
11.14.	Authenticating a message/document	EUR 25, excl. VAT
11.15.	Special courier a) for budget enterprises b) for all other customers	at actual costs incurred (taxable transaction) at actual costs incurred (taxable transaction)
11.16.	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	

11.16.1.	Preliminary review of documents in connection with acceptance/rejection of establishing business relations with foreign legal entities or other legal persons registered in a) countries in the EEA, USA and Canada b) countries outside of the EEA c) offshore jurisdictions	BGN 200, excl. VAT BGN 700, excl. VAT BGN 1500, excl. VAT
11.16.2.	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: a) countries in the EEA, USA and Canada b) countries outside of the EEA c) offshore jurisdictions	BGN 200, excl. VAT BGN 700, excl. VAT BGN 1500, excl. VAT
11.16.3	Annual fee for due diligence and document review in relation to changes in the customers' current status, registration or nature of business under para. 11.16.1 and 11.16.2	BGN 200, excl. VAT
11.16.4	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	BGN 500, excl. VAT
11.16.5	One-time attachment processing fee – for each attachment notice, change of circumstance and removal of attachment for each account with attachment	BGN 20, incl. VAT
<p>Note:</p> <p>1. Business relations are commercial or professional relations related to banking products and services that imply an element of duration.</p> <p>2. The Bank shall perform the review under para. 11.16.1 and 11.16.2 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.</p> <p>3. The fee under para. 11.16.3 and 11.16.4 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.</p> <p>4. The fee under para. 11.16.5 does not apply to budget enterprises.</p>		

PART TWO: TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS

CHAPTER ONE. GENERAL PROVISIONS

- 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.
- The fees and commissions referred to in Part Two of this Tariff are indicated in BGN and/or EUR and 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

I. Government Securities (GS), registered in Bulgaria		
1. Execution of competitive orders for participation in an auction for the acquisition of government securities		
1.1. for approved orders	0.05% on the total nominal value of the order, min. BGN	10.00
1.2. for unapproved orders		BGN 5.00
1.3. for unapproved orders of other ESROT participants who are not primary dealers		As agreed
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. BGN	10.00
3. At maturity of government securities		
	0.03% on the nominal value	
4. Transfer of government securities between a Bank's customer and another primary or non-primary dealer		
		BGN 20.00
5. Transfer of government securities between a Bank's customer and other natural persons or legal entities		
5.1. Within the Bank		BGN 15.00
5.2. From/to another financial institution		BGN 15.00
6. Issuance of a certificate of ownership of government securities (incl. VAT)		
6.1. Issuance of a duplicate certificate of ownership of government securities (incl. VAT)		BGN 10.00
7. Transfer of government securities to the account of the Ministry of Finance with the BNB for participation in a privatization transaction (incl. VAT)		
		BGN 15.00
8. Preparation of a report on government securities held at the request of the customer (incl. VAT)		
		BGN 15.00
9. For entering registered pledges in the Bank's register and issuing certificates (incl. VAT)		
		BGN 35.00
10. Upon cancellation of the contract for the entry of a registered pledge (incl. VAT)		
		BGN 20.00
11. Registration of a transaction in government securities between foreign investors before the BNB (incl. VAT)		
		BGN 20.00
12. Purchase or sale of government securities outside a regulated market		
up to EUR/ BGN 100,000	0.15%, min. EUR/USD 100	
over EUR/ BGN 100,000		as agreed

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

12. 1 Purchase or sale of government securities with an acceptable counterparty	as agreed
13. Purchase or sale on a regulated market	0.15 %, min. BGN 50
14. Cancellation of instructions on transactions in government securities	BGN 50
15. Keeping (incl. VAT) (the fee is collected every month)	0.06 %, min. BGN 5 monthly
16. Specific activities, services and fees, provided by the BNB	BNB tariff + 10%
II. Government securities registered outside Bulgaria (foreign government securities)	
2.1. Fee for processing each transaction	EUR 30.00 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 a customer (incl. VAT)	BGN 20.00
2.3. Register keeping and maintenance (including monthly excerpt from the register) <i>(The fee is payable once a month)</i> (incl. VAT)	0.06% per annum based on the market value of the portfolio, min. 15.00 currency units ¹
2.4. Purchase or sale of government securities outside a regulated market	
up to EUR/USD 100,000	0.3 %, min. 100.00 currency units ¹
over EUR/USD 100,000	as agreed
2.5. Purchase or sale of government securities with an acceptable counterparty	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

I. Corporate securities (CS) registered in 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	
3.1. Purchase or sale of bonds and other debt CS executed on a regulated market	
Up to BGN 100,000	0.1 %, min. BGN 7.00
Over BGN 100,000	as agreed
3.2. Purchase or sale of bonds and other debt CS executed off a regulated market	
Up to BGN 100,000	0.15%, min. EUR/BGN 50.00
Over BGN 100,000	as agreed
3.3. Purchase or sale of shares and other non-debt CS executed on a regulated market	
standard fee	1%, min. BGN 12
for customers invested over BGN 100,000	as agreed
3.4. Purchase or sale of shares and other non-debt CS executed off a regulated market	
Up to BGN 100,000	0.1%, min. BGN 20.00
Over BGN 100,000	as agreed
3.5. Transfer of CS on repo transactions	
in case of a repo transaction with the bank	no fee
in case of a repo transaction with another investment firm	0.1%, min. BGN 20.00
3.6. Purchase of shares and other non-debt CS in initial or secondary public offering (IPO or SPO)	as agreed
3.7. Purchase of shares or other non-debt CS in a privatization procedure through a regulated market	as agreed
3.8. Transfer of CS from the customer's account with the Central Depository AD to the customer's account with the Bank	No fee
3.9. Transfer of CS from the customer's account with another investment intermediary to the customer's account with the Bank	no fee
3.10. Transfer of CS from the customer's account with the Bank to the customer's account with the Central Depository AD or with another investment intermediary	BGN 10.00
3.11. Issuance of a certificate of ownership of financial instruments by the Central Depository (incl. VAT)	BGN 10.00
3.12. Custodial transfer	BGN 10.00
3.13. Fee for order placement (incl. VAT)	BGN 6.00
3.14. Fee for order correction (incl. VAT)	BGN 3.00
3.15. Fee for order withdrawal (if possible) (incl. VAT)	BGN 6.00
3.16. Notice of dividend / interest payment (on request) (incl. VAT)	BGN 6.00
3.17. Dividend payment / interest payment	
at an account with the Bank	no fee
4. Keeping securities as per the register at the Investment Intermediary Municipal Bank PLC (incl. VAT)	
4.1. Professional clients and other persons under Art. 77(2) of the Public Offering of Securities Act (POSA)	No fee
4.2. Retail clients outside the group of persons under Art. 77(2) POSA* (incl. VAT)	0.075 %, min. BGN 2.50 monthly
<i>*for financial instruments that are publicly traded</i>	<i>The fee is charged monthly on the market price of the assets</i>

<i>* for financial instruments that are not publicly traded</i>	<i>The fee is charged monthly in accordance with the provisions of Ordinance 23 of the Financial Supervision Commission (FSC)</i>
5. Preparation of specific (irregular) reports on the movement of securities by registers	
5.1. Specific (irregular) report (statement) prepared by the Bank (incl. VAT)	BGN 24.00
6. Provision of services for registration with Central Depository AD, in accordance with the Registered Pledge Act	
6.1. Registration of a pledge agreement (incl. VAT) <i>The fee is payable only for the first sheet of the application, and for each subsequent page and for the consent document, if applicable, a separate fee of BGN 10.00 is payable (Fees of Central Depository AD according to the Tariff)</i>	BGN 84.00
6.2. Fees payable for the administration of a registered pledge at the Central Depository AD	0.04% of the cash amount for which the pledge was established, but not less than BGN 300.00 and not more than BGN 15,000.00
6.3. Registration of additional circumstances under a pledge agreement (incl. VAT)	BGN 350.00
6.4. Pledge deletion (incl. VAT)	BGN 350.00
6.5. Issuance of a certificate for the presence / absence of registered circumstances (incl. VAT)	BGN 20.00
6.6. Registration of proceeding to the execution of a registered pledge (incl. VAT)	BGN 350.00
6.7. Registration of withdrawal from proceeding to the execution of a registered pledge (incl. VAT)	BGN 350.00
7. Blocking of financial instruments	
7.1. Blocking of financial instruments by order of the holder of the securities account (incl. VAT)	BGN 400 for the first record, for each subsequent record BGN 80
7.2. Issuance of a blocking certificate at the request of a party to the agreement (incl. VAT)	BGN 150.00
7.3. Unblocking of financial instruments	BGN 400.00

The fees payable to the Central Depository AD are also included in the specified fees.

8. . Specific activities, services and fees, provided by Central Depository AD	Central Depository Tariff + 10%
9. 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
10. 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

II. Corporate securities (CS) registered outside 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	

1. Transactions on the purchase and sale of corporate securities (CS) registered outside Bulgaria

	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

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

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

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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.

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.

2.	Transfer of foreign corporate securities from/to a customer whose register is not kept with the Bank	EUR 30.00
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SUPPLEMENTARY PROVISIONS

§ 1. Within the meaning of the Tariff of Interest, Fee and Commission for Corporate Customers:

1. "Payment service user" is a corporate customer who uses a payment service in the capacity as a payer or a beneficiary, or both.
2. "Payer" is a corporate customer who is the holder of a bank payment account and orders the execution of a payment order on this account and, in the absence of a payment account, a legal person issuing a payment order.
3. "Beneficiary" is a corporate customer designated as the ultimate beneficiary of the funds that are the subject of the payment transaction.
4. Corporate customer 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 budget organization.
5. "Currency unit" is the monetary unit of the currency in which the account is maintained.
6. "Value date" is a reference date used by the Bank as a payment service provider to calculate the interest on the funds with which the deposit/account is debited or credited. Where no interest rate has been agreed upon to apply for the deposit/account, the value date is the date on which the Bank is required to debit or credit the debit/account.
7. "BISERA" is a general name for systems servicing customer payments in national currency or in EUR, initiated for execution at a certain time. The system include:
 - a) (amended by the Management Board, in force from 1 October 2023) "BISERA 6" – accepts and processes payment orders in BGN on the territory of the Republic of Bulgaria;
 - b) "BISERA 7 - EUR" - accepts and processes payment orders in EUR on the territory of the Republic of Bulgaria, in the amount of up to EUR 50,000, as well as cross-border transfers in EUR without limitation in the amount of the ordered transfers from/to banks and bank branches, operating on the territory of the European Economic Area.
8. (amended by the Management Board, in force from 1 October 2023) "RINGS" is a payment system for real-time gross settlement in the BNB, through which cash is transferred in BGN between the settlement accounts of its participants finally, individually (transaction by transaction) and in real time after the system receives the transfer order from the participants. Important payments are systemically made through RINGS, including payments to customers of commercial banks without limitation to the size, initiated to the system at the request of the bank's customer.
9. TARGET2 (the Trans-European Automated Real-time Gross Settlement Express Transfer System) is a real-time gross settlement system of the Eurozone for the final settlement of operations between central banks, systemically important payments in EUR and other payments in EUR.
10. "European Economic Area" includes the territory of the member states of the European Union and the three member states of the European Free Trade Association (EFTA) - Iceland, Liechtenstein and Norway.

§ 2. For all services not specified in this Tariff, the Bank shall collect fees and commissions according to agreement. In each of these cases, the transaction shall be treated as a taxable or exempt one, according to the criteria in the Value Added Tax Act (promulgated in SG No. 63 of 2006) and in the Implementing Regulations of the Value Added Tax Act (promulgated in SG, No. 76 of 2006).

§ 3. The Management Board of the Bank shall be entitled to:

1. authorize officers of the Bank to negotiate interest rates or determine the collection of fees and commissions, other than those in the

Tariff for individual operations or customers, subject to the requirements of the law.

2. accept individual tariffs applicable to a separate branch of the Bank, with the Bank announcing them in the premises of the relevant branch to which the customers have access.

3. approve interest, fees, commissions, and other specific conditions, different from the Tariff for individual specialized products, which apply to all customers using the product. The relevant interest, fees, commissions and conditions for the specialized products constitute an integral part of this Tariff.

§ 4. In case of any change in the numbering or wording, the paragraphs in this Tariff shall replace the corresponding ones in the terms of regulation, cited in the concluded contracts and agreements.

TRANSITIONAL AND FINAL PROVISIONS

§ 5. This Tariff was adopted by the Management Board of Municipal Bank PLC on 13 March 2019, became effective on 18 March 2019 and revoked the Tariff for the Conditions, Interest, Fees and Commissions applied by Municipal Bank PLC to its operations, and Appendix No. 1 thereto, in the part concerning corporate customers, adopted by the Management Board on 14 July 2011, in force from 26 September 2011.

Amended by the Management Board on 21 March 2019, in force from 1 April 2019; amended and supplemented concerning Part Two. Transactions and Operations in Financial Instruments on 18 April 2019, in force from 22 April 2019; amended and supplemented by the Management Board on 19 September 2019 concerning SECTION 4 - BANK TRANSFERS, in force from 15 November 2019; amended by the Management Board on 21 October 2019 concerning SECTION 4 – BANK TRANSFERS, in force from 15 December 2019; amended by the Management Board on 10 December 2019 concerning Part One, Chapter Two, Section 1 - Bank Accounts, in force from 15 December 2019, in force from 20 December 2019; amended by the Management Board on 24 March 2020 and in force from 1 June 2020, amended by the Management Board on 24 September 2020 and in force from 1 October 2020; amended by the Management Board on 18 March 2021 concerning Part One, Chapter Two, Section 8 and in force from 1 April 2021; amended by the Management Board on 8 June 2021 and in force from 1 July 2021; amended by the Management Board on 20 July 2021 and in force from 1 August 2021; amended by the Management Board on 12 August 2021 and in force from 12 August 2021; amended by the Management Board on 7 December 2021 and in force from 15 December 2021, amended by the Management Board on 13 September 2022 and in force from 14 September 2022; amended by the Management Board on 13 September 2022 and in force from 1 October 2022; amended by the Management Board on 1 December 2022 and in force from 1 January 2023, amended by the Management Board on 20 June 2023 and in force from 26 June 2023, amended by the Management Board on 1 August 2023 and in force from 10 August 2023, amended by the Management Board on 8 August 2023 and in force from 10 August 2023, amended by the Management Board on 12 September 2023 and in force from 13 September 2023, amended and supplemented by the Management Board on 26 September 2023 and in force from 1 October 2023, amended and supplemented by the Management Board on 31 October 2023 and in force from 15 January 2024, amended and supplemented by the Management Board on 28 November 2023 and in force from 1 December 2023, amended and supplemented by the Management Board on 20 February 2024 and in force from 23 February 2024. amended and supplemented by the Management Board on 21 June 2024 and in force from 24 June 2024

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

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