

**Appendix 1 to the General Terms and Conditions for payment services of ProCredit Bank (Bulgaria) EAD:**

**Fees on Payment account for basic operations within the meaning of Article 118 of the Payment Services and Payment Systems Act**

Opening of an account (including the issuing of a debit card and internet banking pertaining to the account)	free of charge
Monthly maintenance fee (including with an issued debit card and internet banking pertaining to the account)	BGN 0
Deposit into an account through a deposit safe, ATM, pay-in terminal: <ul style="list-style-type: none"> <li>up to BGN 3 200</li> <li>above BGN 3 200</li> </ul>	<ul style="list-style-type: none"> <li>free of charge</li> <li>free of charge</li> </ul>
Withdrawal of up to BGN 1 000: <ul style="list-style-type: none"> <li>by debit card at ProCredit Bank ATMs</li> <li>by debit card at ATMs of another bank in Bulgaria</li> <li>by debit card at ATMs abroad</li> </ul>	<ul style="list-style-type: none"> <li>BGN 0</li> <li>BGN 1.00</li> <li>EUR 2.49 + 1%</li> </ul>
Payments for goods and services by debit card at POS terminals at a merchant location	free of charge
Fixed automated transfer: <ul style="list-style-type: none"> <li>interbank transfer</li> <li>intra bank transfer between clients of the bank</li> </ul>	<ul style="list-style-type: none"> <li>free of charge</li> <li>free of charge</li> </ul>
Outgoing transfer in national currency through Internet banking: <ul style="list-style-type: none"> <li>intra bank transfer</li> <li>to other persons, organisations and the budget through BISERA</li> </ul>	<ul style="list-style-type: none"> <li>free of charge</li> <li>free of charge</li> </ul>
Outgoing transfer in national currency on paper: <ul style="list-style-type: none"> <li>Credit transfer on paper to Payment account in another bank through BISERA</li> <li>Credit transfer on paper to other Payment account of the budget through BISERA</li> </ul>	<ul style="list-style-type: none"> <li>free of charge</li> <li>free of charge</li> </ul>
Outgoing transfer in foreign currency through Internet banking: <ul style="list-style-type: none"> <li>intra bank transfer</li> <li>SEPA transfers</li> <li>non-SEPA transfers with TOM value date</li> </ul>	<ul style="list-style-type: none"> <li>free of charge</li> <li>BGN 10</li> <li>BGN 50</li> </ul>
Incoming transfer in foreign currency Transfers received in EUR outside the EEA or in other currencies	<ul style="list-style-type: none"> <li>free of charge</li> <li>0.10% (min BGN 20, max BGN 200)</li> </ul>
Maximum amount for cash withdrawals at ATM in Bulgaria/abroad: <ul style="list-style-type: none"> <li>for a 24-hour period</li> <li>for a 7-day period</li> </ul>	<ul style="list-style-type: none"> <li>BGN 150</li> <li>BGN 500</li> </ul>
Maximum amount for POS payment in Bulgaria/abroad: <ul style="list-style-type: none"> <li>for a 24-hour period</li> <li>for a 7-day period</li> </ul>	<ul style="list-style-type: none"> <li>BGN 150</li> <li>BGN 500</li> </ul>
Total limit: <ul style="list-style-type: none"> <li>for a 24-hour period</li> <li>for a 7-day period</li> </ul>	<ul style="list-style-type: none"> <li>BGN 150</li> <li>BGN 500</li> </ul>
Minimum balance	BGN 0
ProBanking internet banking registration fee	BGN 0
Fee for re-issuing of a bank card	BGN 20

**The appendix shall be applicable for payment accounts for basic operations in line with art. 118 of the Payment Services and Systems Act for private individuals and shall not be amended or cancelled by the standard fees for the same payment operations according to the Price list for private individuals.**

1. Account for basic operations to be opened only on location in a branch, without digital opening option;
2. The client must provide a document certifying the origin of funds - a declaration from an employer (who certifies its amount and undertakes to translate it into the PCB), a certificate from the National Insurance Institute, a certificate from a university, and similar;
3. The customer must to provide a certificate prepared by the BNB for the availability or lack of a payment account in another bank/s.