

TARIFF

Liberal Professions

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TARIFF OF THE FEES AND COMMISSIONS

of Societe Generale Expressbank



**SOCIETE GENERALE
ЕКСПРЕСБАНК**

DAILY BANKING

1-3

Chapter One

I. I. Current accounts	1
I. II. Company registration accounts.....	1
I. III. Cash operations	1
I. IV. Payments.....	2
I. V. Direct debit orders	2
I. VI. POS Terminals.....	3
I. VII. Cheques.....	3

BANK CARDS

4-7

Chapter Two

II. I. Debit Business Card	4
II. II. International Debit MasterCard Business.....	5
II. III. International Credit MasterCard Business	6

ELECTRONIC AND PHONE BANKING

8

Chapter Three

III. I. Internet banking SGENet.....	8
III. II. SoGeCash.....	8
III. III. Phone banking SG Phone	8

EXPERT PROGRAM

9

Chapter Four

IV. I. Investment credit.....	9
IV. II. Credit Expert Start	9
IV. III. Overdraft.....	9

DAILY BANKING

Chapter One

I. I. CURRENT ACCOUNTS

- Account opening
- Minimum balance
- Maintenance fee
 - maintenance fee, monthly
 - maintenance of account with lower than 50 BGN monthly turnover, monthly, additionally
- Account closing

	BGN	Foreign Currency
1. Account opening	10 BGN	5 EUR/USD
2. Minimum balance	20 BGN	10 EUR/USD
3.1. maintenance fee, monthly	6 BGN	equivalent in EUR/USD
3.2. maintenance of account with lower than 50 BGN monthly turnover, monthly, additionally	6 BGN	3 EUR/USD
4. Account closing	10 BGN	5 EUR/USD

I. II. COMPANY REGISTRATION ACCOUNTS

- Account opening and certificate issuance
- Maintenance fee, monthly
- Account closing

	BGN	Foreign Currency
1. Account opening and certificate issuance	10 BGN	5 EUR/USD
2. Maintenance fee, monthly	free of charge	
3. Account closing	free of charge	

I. III. CASH OPERATIONS

- Cash deposit
 - Up to 3 000 BGN or equivalent
 - Over 3 000 BGN or equivalent, over the excess
 - Cash transfers
- Cash withdrawals
 - Up to 3 000 BGN or equivalence
 - Over 3 000 BGN or equivalent with prior notice, over the excess
 - Over 3 000 BGN or equivalent without prior notice, over the excess
 - Pre-noticed but not withdrawn amounts over 3 000 BGN or equivalent, over the excess
- Other cash services
 - Examination of banknotes, per banknote, + 20% VAT

	BGN	Foreign Currency
1. III. I. Cash deposit		
1. Up to 3 000 BGN or equivalent	free of charge	
2. Over 3 000 BGN or equivalent, over the excess	0,10% (max 250 BGN)	
3. Cash transfers	1% (min 5 BGN)	
I. III. II. Cash withdrawals		
1. Up to 3 000 BGN or equivalence	free of charge	
2. Over 3 000 BGN or equivalent with prior notice, over the excess	0,20% (max 250 BGN)	
3. Over 3 000 BGN or equivalent without prior notice, over the excess	0,50% (max 500 BGN)	
4. Pre-noticed but not withdrawn amounts over 3 000 BGN or equivalent, over the excess	0,50% (max 500 BGN)	
I. III. III. Other cash services		
1. Examination of banknotes, per banknote, + 20% VAT	1 BGN	

2. Replacement of damaged banknotes and coins, + 20% VAT	10% (min 5 BGN)	
3. Exchange of banknotes, + 20% VAT	2%	
4. Counting or exchange of coins, + 20% VAT	4%	

I. IV. PAYMENTS

I. IV. I. Incoming transfers

	BGN	Foreign Currency
1. Incoming transfers	free of charge	0,10% (min 10 BGN max 200 BGN)
2. Investigations and inquiries	20 BGN	40 BGN for transfers in foreign currency

I. IV. II. Outgoing transfers

1. Outgoing intrabank transfers

1.1. manual transfers	1 BGN	0,10% (min 10 BGN, max 300 BGN) for transfers in foreign currency
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1.2. transfers through SGENet	0,30 BGN	0,10% (min 10 BGN, max 300 BGN) for transfers in foreign currency
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1.3. transfers through SoGeCash	0,25 BGN	0,10% (min 10 BGN, max 300 BGN) for transfers in foreign currency
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2. Outgoing interbank transfers

2.1. manual transaction, SWIFT charges included for currency transfers

	2 BGN	36 BGN + 0,12% (max 600 BGN) for transfers in foreign currency
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2.2. transfers through SGENet

	0,60 BGN	36 BGN + 0,12 % (max 600 BGN) for transfers in foreign currency
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2.3. transfers through SoGeCash	0,90 BGN	36 BGN + 0,12 % (max 600 BGN) for transfers in foreign currency
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2.4. RINGS transfers

3. Outgoing transfers within the same branch of Societe Generale Expressbank to same account holder	12 BGN	
	free of charge	

4. Investigations, cancellations and amendments	20 BGN	40 BGN for transfers in foreign currency
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5. Urgent transfers	----	Doubled charges
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6. Transfers as per list to customers' accounts with Societe Generale Expressbank

6.1. presented in written form

	----	1 BGN
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6.2. presented on magnetic carrier	----	5 BGN per carrier + 0,25 BGN for transfers in foreign currency
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Note: For all other payments fees are collected as per Tariff for individuals

I. V. DIRECT DEBIT ORDERS

	BGN	Foreign Currency
1. Subscription fee	10 BGN	----
2. Execution fee - intrabank payments	0,30 BGN	----
3. Execution fee - interbank payment	0,90 BGN	----
4. Penalty fee in case of cancellation due to insufficient provision on the customer's account	2 BGN	----
5. Cancellation of the subscription	2 BGN	----

I. VI. POS TERMINALS

	BGN	Foreign Currency
1. Installation fee	free of charge	
2. Monthly rent		
2.1. POS terminal without GPRS/GSM connection	5 BGN	
2.2. POS terminal with GPRS/GSM connection	18 BGN	

3. Fee per transaction		
3.1. Transaction fee on cards processed by BORIKA	negotiable	
3.2. Transaction fee on other cards	negotiable	
4. Deinstallation fee, + 20% VAT	55 BGN	

I. VII. CHEQUES

	BGN	Foreign Currency
1. Traveler's cheques		
1.1. sale	1% (min 10 BGN, max 400 BGN)	
1.2. payment on a customer account	0,30% (min 10 BGN)	
1.3. payment in cash	2% (min 10 BGN)	
1.4. cancellation upon returning of an original cheque	20 BGN	
1.5. cancellation in case of lacking the original cheque	40 BGN	
2. Cheques, issued by Societe Generale Expressbank		
2.1. issuance	0,20% (min 40 BGN, max 400 BGN)	
2.2. reissuance	20 BGN	
3. Cheques, received from other bank		
3.1. payment on a customer account	0,30% (min 10 BGN)	
3.2. in cash	0,50% (min 10 BGN)	
3.3. return	20 BGN + corr. expenses	
3.4. cancellation upon returning of an original cheque	20 BGN	
3.5. cancellation in case of lacking the original cheque	40 BGN	

2. Extension of validity	free of charge	
3. Issuance of a new card due to the customer's fault	5 BGN	
4. Min balance	10 BGN	
5. Maintenance fee, annually per card	6,90 BGN	

6. Cash withdrawal at an ATM		
6.1. at an ATM of Societe Generale Expressbank	free of charge	
6.2. at an ATM of other bank	0,69 BGN	
7. Cash withdrawal at POS terminal of other bank	0,30 BGN	
8. Payments at shops via POS terminal		
8.1. via POS terminal of Societe Generale Expressbank	free of charge	
8.2. via POS terminal of other bank	free of charge	
9. Payments of utilities via an ATM	0,20 BGN	
10. Payment of goods and services via ePay.bg	0,20 BGN	
11. Transfer of funds from one to another account of the customer via an ATM	free of charge	
12. Checking of account balance on an ATM	free of charge	
13. Blocking/Unblocking of a card	1 BGN	

II. II. INTERNATIONAL DEBIT MASTERCARD BUSINESS

	BGN	Foreign Currency
1. Issuance of main and additional card	free of charge	
2. Express issuance (up to 5 days)	30 BGN	15 EUR/USD
3. Insurance	free of charge	
4. Maintenance fee		
4.1. annual for the principal card	35 BGN	18 EUR/USD
4.2. annual for the additional card	35 BGN	18 EUR/USD
5. Cash withdrawal at an ATM		
5.1. at an ATM of Societe Generale Expressbank	0,20 BGN	0,10 EUR/USD
5.2. at an ATM of other bank, in the country	0,74 BGN	0,40 EUR/USD
5.3. at an ATM of other bank, abroad	5 BGN + 1%	2,50 EUR/USD + 1%
6. Cash withdrawal at POS terminal		

BANK CARDS

Chapter Two

II. I. DEBIT BUSINESS CARD

	BGN	Foreign Currency
1. Issuance	free of charge	

6.1. at a POS terminal of other bank, in the country	0,74 BGN	0,40 EUR/USD
6.2. at a POS terminal of other bank, abroad	5 BGN + 1%	2,50 EUR/USD + 1%
7. Payment at merchants via POS terminal		
7.1. via POS terminal of Societe Generale Expressbank	free of charge	
7.2. via POS terminal of other bank, in the country	free of charge	
7.3. via POS terminal of other bank, abroad	0,50 BGN + 0,5%	
8. Balance enquiry at an ATM	free of charge	
9. Blocking/Unblocking of a card	5 BGN	2,50 EUR/USD
10. Generation of new PIN	5 BGN	2,50 EUR/USD
11. Change of limits upon customer request	5 BGN	2,50 EUR/USD
12. Ungrounded claim on transaction raised by customer	10 BGN	5 EUR/USD
13. Monthly statement sent by mail	1,50 BGN	0,75 EUR/USD
14. Opening of Arbitrage procedure at MasterCard	According to the unified MasterCard Tariff	
15. Processing of Arbitrage procedure	According to the unified MasterCard Tariff	

II. III. INTERNATIONAL CREDIT MASTERCARD BUSINESS

	BGN	Foreign Currency
1. Issuance of main and additional card	free of charge	
2. Express issuance (up to 5 days)		
2.1. for clients with year turnover up to 50 000 BGN	75 BGN	37,50 EUR/USD
2.2. for clients with year turnover from 50 000 BGN to 1 500 000 BGN	150 BGN	75 EUR/USD
3. Insurance	free of charge	
4. Maintenance fee		
4.1. annual for the first card		
4.1.1. for clients with year turnover up to 50 000 BGN	45 BGN	22,50 EUR/USD
4.1.2. for clients with year turnover from 50 000 BGN to 1 500 000 BGN	100 BGN	50 EUR/USD
4.2. annual for each additional card		

4.1.1. for clients with year turnover up to 50 000 BGN	45 BGN	22,50 EUR/USD
4.1.2. for clients with year turnover from 50 000 BGN to 1 500 000 BGN	100 BGN	50 EUR/USD
5. Cash withdrawal at POS terminal		
5.1. at an ATM of Societe Generale Expressbank	3 BGN	1,50 EUR/USD
5.2. at an ATM of other bank, in the country	5 BGN	2,50 EUR/USD
5.3. at an ATM of other bank, abroad	6 BGN + 2%	3 EUR/USD + 1%
6. Cash withdrawal at POS terminal		
6.1. at a POS terminal of Societe Generale Expressbank	3 BGN + 1%	1,50 EUR/USD + 1%
6.2. at a POS terminal of other bank, in the country	5 BGN + 2%	2,50 EUR/USD + 2%
6.3. at a POS terminal of other bank, abroad	6 BGN + 2%	3 EUR/USD + 2%
7. Payments at merchants via POS terminal		
7.1. via POS terminal of Societe Generale Expressbank	free of charge	
7.2. via POS terminal of other bank, in the country	free of charge	
7.3. via POS terminal of other bank, abroad	0,50 BGN + 0,5%	0,25 EUR/USD + 0,5%
8. Balance enquiry at an ATM	free of charge	
9. Blocking/Unblocking of a card	5 BGN	2,50 EUR/USD
10. Generation of new PIN	5 BGN	2,50 EUR/USD
11. Change of limits upon customer request	10 BGN	5 EUR/USD
12. Ungrounded claim on transaction raised by customer	20 BGN	10 EUR/USD
13. Monthly statement sent by mail	1,50 BGN	0,75 EUR/USD
14. Fee for late payment	10 BGN	5 EUR/USD
15. Opening of Arbitrage procedure at MasterCard	According to the unified MasterCard tariff	According to the unified MasterCard tariff
16. Processing of Arbitrage procedure	According to the unified MasterCard tariff	According to the unified MasterCard tariff

ELECTRONIC AND PHONE BANKING

Chapter Three

III. I. INTERNET BANKING SGENET

	BGN	Foreign Currency
1. Registration	free of charge	
2. Subscription fee		
2.1. Active banking, annually	3 BGN	
2.2. Passive banking, annually	2 BGN	
3. Outgoing transfers		
3.1. Intrabank transfers	0,30 BGN	0,10% (min 10 BGN, max 300 BGN)
3.2. Intrabank transfers for payments to the budget	0,30 BGN	
3.3. Intrabank direct debit orders for payments to the budget	0,10 BGN	
3.4. Interbank transfers	0,60 BGN	36 BGN + 0,12% (max 600 BGN)
3.5. Interbank transfers for budget payments	0,60 BGN	
3.6. Interbank direct debit orders for payments to the budget	0,25 BGN	

III. II. SOGECASH

	BGN	Foreign Currency
1. Installation fee for first working place	free of charge	
2. Installation fee for each additional working place + 20% VAT	11 BGN	
3. Monthly fee + 20% VAT	22 BGN	
4. Maintenance intervention on site + 20% VAT	30 BGN	

III. III . PHONE BANKING SG PHONE

	BGN	Foreign Currency
1. Registration	free of charge	
2. Connection fee	0,15 BGN	

EXPERT PROGRAM

Chapter Four

IV. I. INVESTMENT CREDIT

	BGN / Foreign Currency
1. Processing fee	
1.1. for credit amount up to 50 000 BGN	50 BGN
1.2. for credit amount from 50 001 BGN and above	100 BGN
2. Disbursement fee	1,25% (min 100 BGN)
3. Annual administration fee on the outstanding principal	0,50%
4. Partial pre-term repayment (min amount 2 000 BGN)	1% (if repaid not more than 50% of the exposure in 3 months)
5. Total pre-term repayment	
5.1. with a request for a new loan	3%
5.2. without a request for a new loan	5%

IV. II. CREDIT EXPERT START

	BGN / Foreign Currency
1. Processing fee	30 BGN
2. Disbursement fee	1,25% (min 100 BGN)
3. annual administration fee on the outstanding principal	0,50%
4. Partial pre-term repayment (min amount 2 000 BGN)	1% (if repaid not more than 50% of the exposure in 3 months)
5. Total pre-term repayment	
5.1. with a request for a new loan	3%
5.2. without a request for a new loan	5%

IV.III. OVERDRAFT

	BGN / Foreign Currency
1. Processing fee	30 BGN
2. Management fee, annually on the authorized amount	1,50%
3. Fee for modification of the amount	10 BGN

Note: For all other Societe Generale Expressbank services not mentioned in the present Tariff, applicable is the Tariff for individuals.

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<http://www.sgeb.bg>