

**Division One - Clients Liberal Professions**

<b>Chapter One - Daily Banking</b>	<b>BGN</b>	<b>Foreign currency</b>
<b>I. Current accounts</b>		
1. Account opening	10 BGN	5 EUR/USD
2. Minimum balance	20 BGN	10 EUR/USD
3. Maintenance fee		
3.1. Maintenance fee, monthly	6 BGN	6 BGN
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
<b>II. Company registration accounts</b>		
1. Account opening and certificate issuance	10 BGN	5 EUR/USD
2. Maintenance fee, monthly	free of charge	---
4. Account closing	free of charge	---
<b>III. Cash operations</b>		
<b>I. Cash deposit</b>		
1. Up to 3 000 BGN or equivalence	free of charge	free of charge
2. Over 3 000 BGN or equivalence, over the excess	0.10% (max. 250 BGN)	0.10% (max. 250 BGN)
3. Cash transfers	1% (min. 5 BGN)	1% (min. 5 BGN)
<b>II. Cash withdrawals</b>		
1. Up to 3 000 BGN or equivalence	free of charge	free of charge
2. Over 3 000 BGN or equivalence with prior notice, over the excess	0.20% (max.250 BGN)	0.20% (max.250 BGN)
3. Over 3 000 BGN or equivalence without prior notice, over the excess	0.50% (max.500 BGN)	0.50% (max.500 BGN)
4. Pre-noticed, but not withdrawn amounts over 3 000 BGN or equivalence, over the excess	0.50% (max. 500 BGN)	0.50% (max. 500 BGN)
<b>III. Other cash services</b>		
1. Examination of banknotes, per banknote, + 20% VAT	1 BGN	1 BGN
2. Replacement of damaged banknotes and coins, + 20% VAT	10% (min. 5 BGN)	---
3. Exchange of banknotes, + 20% VAT	2%	2%
4. Counting or exchange of coins, + 20% VAT	4%	4.00%
<b>IV. Payments</b>		
<b>I. Incoming transfers</b>		
1. Incoming transfers	free of charge	BGN)
4. Investigations and inquiries	20 BGN	currency
<b>II. Outgoing transfers</b>		
1. Outgoing intrabank transfers		
1.1. Transfer issued from teller's desk	1 BGN	0,10% (min 10 BGN, max 300 BGN) for transfers in foreign currency
1.2. transfer via BankOn Web / SogeCash Net	0.25 BGN	0,10% (min 10 BGN, max 300 BGN) for transfers in foreign currency
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
2.2. transfer via BankOn Web / SogeCash Net	0.90 BGN	36 BGN + 0.12 % (max 600 BGN) for transfers in foreign currency
2.3. RINGS transfers	12 BGN	---
3. Outgoing transfers within the same branch of Societe Generale Expressbank to same account holder	free of charge	free of charge
4. Investigations, cancellations and amendments	20 BGN	currency
5. Urgent transfers	---	doubled charges
6. Transfers as per list to customers' accounts with Societe Generale Expressbank		
6.1. presented in written form	---	1 BGN
6.2. presented on magnetic carrier	---	5 BGN per carrier + 0.25 BGN for transfers in foreign currency
<b>Remark</b>		
For all other payments fees are collected as per Tariff for corporate customers		
<b>V. Direct debit order</b>		
1. Subscription fee	10 BGN	---
2. Execution fee - intrabank payment	0.30 BGN	---
3. Execution fee - interbank payment	0.90 BGN	---
4. Cancellation due to insufficient provision on the customer's account	2 BGN	---
5. Cancellation of the subscription	2 BGN	---
<b>VI. POS Terminals</b>		
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	---

**Division One - Clients Liberal Professions**
**VII. Cheques**

1. Traveler's cheques		
1.1. payment on a customer account	---	0.30% (min. 10 BGN)
1.2. payment in cash	---	2% (min. 10 BGN)
2. Cheques, issued by Societe Generale Expressbank		
2.1. issuance	---	20% (min. 40 BGN, max. 400 BGN)
2.2. reissuance	---	20 BGN
2.3. cancellation upon returning of an original cheque	---	20 BGN
2.4. cancellation in case of lacking original cheque	---	40 BGN
3. Cheques, received from another 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

**Chapter Two - BANK CARDS**
**BGN**
**Foreign currency**
**I. International debit cards**

1. Issuance of main and additional card	free of charge	free of charge
2. Express issuance (up to 5 days)		
2.1. MasterCard/Visa Business	50 BGN	25 USD/EUR
2.2. Visa Business Gold	75 BGN	37.50 USD/EUR
3. Insurance	free of charge	free of charge
4. Maintenance fee		
4.1. MasterCard/Visa Business	35 BGN	18 USD/EUR
4.2. Visa Business Gold	50 BGN	25 USD/EUR
5. Cash withdrawal at an ATM		
5.1. at an ATM of Societe Generale Expressbank	0.20 BGN	0.10 USD / EUR
5.2. at an ATM of other bank, in the country	0.89 BGN	0.45 USD / EUR
5.3. at an ATM abroad	5 BGN + 1%	2.50 USD / EUR + 1%
6. Cash withdrawal at a POS terminal		
6.1. in the country	0.89 BGN	0.45 USD / EUR
6.2. abroad	5 BGN + 1%	2.50 USD / EUR + 1%
7. Payments at shops via POS terminal		
7.1. in the country	free of charge	free of charge
7.2. abroad	0.50 BGN+0,5%	0.25 EUR/USD+0,5%
8. Balance enquiry at ATM	free of charge	free of charge
9. Blocking/Unblocking of a card	5 BGN	2.50 USD / EUR
10. Change of operational limits upon customer request	5 BGN	2.50 EUR/USD
11. Ungrounded claim for a transaction	10 BGN	5 EUR/USD
12. Monthly statement sent by the post	1.50 BGN	0.75 USD/EUR
13. Opening of Arbitrage procedure at MasterCard	According to the unified tariff of the card operator	
14. Processing of Arbitrage Procedure	According to the unified tariff of the card operator	

**II. International credit cards**

1. Issuance of main and additional card	free of charge	free of charge
2. Express issuance (up to 5 days)		
2.1. MasterCard/Visa Business	75 BGN	37.50 USD/EUR
2.2. Visa Business Gold	150 BGN	75 USD/EUR
3. Insurance	free of charge	free of charge
4. Maintenance fee		
4.1. MasterCard/Visa Business	50 BGN	25 USD/EUR
4.2. Visa Business Gold	100 BGN	50 USD/EUR
5. Cash withdrawal at an ATM		
5.1. at an ATM of Societe Generale Expressbank	3 BGN	1.50 USD / EUR
5.2. at an ATM of other bank, in the country	5 BGN	2.50 USD / EUR
5.3. at an ATM abroad	6 BGN + 2%	3 USD / EUR + 1%
6. Cash withdrawal at a POS terminal		
6.1. in the country	5 BGN + 2%	2.50 USD / EUR + 2%
6.2. abroad	6 BGN + 2%	3 USD / EUR + 2%
7. Payments at shops via POS terminal		
7.1. in the country	free of charge	free of charge
7.2. abroad	0.50 BGN+0,5%	0.25 EUR/USD+0,5%
8. Balance enquiry at ATM	free of charge	free of charge
9. Blocking/Unblocking of a card	5 BGN	2.50 USD / EUR
10. Change of operational limits upon customer request	10 BGN	5 EUR/USD
11. Ungrounded claim for a transaction	20 BGN	10 EUR/USD
12. Monthly statement sent by the post	1.50 BGN	0.75 USD/EUR
13. Fee for late payment	10 BGN	5 USD/EUR
14. Opening of Arbitrage procedure at MasterCard	According to the unified tariff of the card operator	
15. Processing of Arbitrage Procedure	According to the unified tariff of the card operator	

**Division One - Clients Liberal Professions**
**Chapter Three - EXPERT PROGRAM**
**BGN / Foreign currency**
**I. Internet Banking BankOn Web**

1. Processing fee:	
1.1. for credit amount up to 50 000 BGN	50 BGN
1.2. for credit amount from 50 001 BGN 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%

**II. Credit Expert Start**

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%

**III. Overdraft**

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

**Chapter Four - ELECTRONIC BANKING**
**BGN**
**Foreign currency**
**I. Internet Banking BankOn Web**

1. Registration	free of charge	free of charge
2. Annual maintenance fee, +20% VAT	10 BGN	5 USD / EUR
3. Token, + 20% VAT	15 BGN	15 BGN
4. mTAN SMS message sent from the bank, per message	0,15 BGN	0,15 BGN

**II. Internet Banking Sogecash NET**

1. Installation fee	free of charge	free of charge
3. Monthly fee + 20% VAT	10 BGN	5 EUR/USD
3. Maintenance intervention on site + 20% VAT	30 BGN	30 BGN

**Remark**

For all other services not mentioned in the present Tariff, applicable is the Tariff for corporate customers