

TARIFF

Corporate customers

December 2011



FEES AND COMMISSIONS TARIFF

Societe Generale Expressbank



SOCIETE GENERALE
ЕКСПРЕСБАНК

DEPOSITS AND CURRENT ACCOUNTS

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DEPOSITS AND CURRENT ACCOUNTS

Chapter One

I. CURRENT ACCOUNTS

1. Account opening
2. Minimum balance
3. Maintenance fee
 - 3.1. maintenance fee, monthly
 - 3.2. maintenance of account with low turnover, monthly, additionally
4. Account closing
5. Account statements
 - 5.1. monthly
 - 5.2. every second week
 - 5.3. more frequently than specified in 5.1. u 5.2. (weekly or daily)

II. COMPANY REGISTRATION ACCOUNTS

1. Account opening and certificate issuance
 2. Maintenance fee, monthly*
 3. Account closing
- * 6 months after the account opening

III. OTHER SPECIAL ACCOUNTS

1. Account opening
2. Maintenance fee
3. Account closing

BGN	Foreign currency
7 BGN	7 BGN
50 BGN	25 EUR/USD

8 BGN	8 BGN
7 BGN	7 BGN
30 BGN	30 BGN

Free of charge	Free of charge
5 BGN	5 BGN
10 BGN	10 BGN

BGN	Foreign currency
10 BGN	---
2 BGN	---
free of charge	---

BGN	Foreign currency
negotiable	negotiable
negotiable	negotiable
negotiable	negotiable

IV. TEMPO CAPITAL (SHORT-TERM DEPOSITS)

	BGN	Foreign currency
1. Account opening	free of charge	free of charge
2. Minimum balance	10 000 BGN	10 000 EUR/USD
3. Maintenance fee	free of charge	free of charge
4. Penalty for pre-term withdrawal	0.05% (min. 5 BGN)	0.05% (min. 5 BGN)
5. Account closing	free of charge	free of charge

V. OPTIMA CAPITAL (MEDIUM-TERM DEPOSITS)

	BGN	Foreign currency
1. Account opening	free of charge	free of charge
2. Minimum balance	500 BGN	500 EUR/USD
3. Maintenance fee	free of charge	free of charge
4. Account closing	free of charge	free of charge

VI. MAXIMA CAPITAL (LONG-TERM DEPOSITS)

	BGN	Foreign currency
1. Account opening	free of charge	---
2. Minimum balance	1 000 BGN	---
3. Maintenance fee	free of charge	---
4. Account closing	free of charge	---

Remarks

1. Current accounts with low turnover - accounts with monthly turnover below 250 BGN and balance below 100 BGN.
2. Accounts, transferred to the inactive accounts register are charged 15 BGN monthly.
3. Interest on current account - 0,2% p.a.
4. Interest for unauthorized overdraft on current account - BIRSGEB (basic interest rate of Societe Generale Expressbank AD) + 9% A44

BUSINESS PACKAGES ALL IN

Chapter Two

I. ALL IN PROFESSIONAL

1. Monthly maintenance fee

BGN

Foreign currency

19 BGN

10 USD/EUR

2. Cancellation fee *

2.1. Insurance Comfort Business

6 BGN

3 USD/EUR

2.2. Business Credit Cards for Small Enterprises (Visa and MasterCard)

25 BGN

13 USD/EUR

2.3. Business Credit Cards for Medium and Large Enterprises(Visa and MasterCard)

45 BGN

23 USD/EUR

II. ALL IN EXPERT

1. Monthly maintenance fee

24 BGN

12 USD/EUR

2. Cancellation fee *

2.1. Insurance Comfort Business

6 BGN

3 USD/EUR

2.2. Business Credit Cards for Small Enterprises (Visa and MasterCard)

25 BGN

13 USD/EUR

2.3. Business Credit Cards for Medium and Large Enterprises(Visa and MasterCard)

45 BGN

23 USD/EUR

III. ALL IN CORPORATE

1. Monthly maintenance fee

29 BGN

15 USD/EUR

2. Cancellation fee *

2.1. Insurance Comfort Business

6 BGN

3 USD/EUR

2.2. Business Card Visa Gold

70 BGN

36 USD/EUR

* except during the 1-st and 12-th month of subscription

BUSINESS CARDS AND POS TERMINALS

Chapter Three

I. INTERNATIONAL DEBIT MASTERCARD BUSINESS

1. Issuance of main and additional card

BGN	Foreign currency
free of charge	free of charge
50 BGN	25 USD/EUR
free of charge	free of charge

2. Express issuance (up to 5 days)

3. Insurance

4. Maintenance fee

4.1. annual for the principal card

50 BGN	25 USD/EUR
50 BGN	25 USD/EUR

4.2. annual for the additional card

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

0.75 BGN	0.37 USD/EUR
----------	--------------

5.3. at an ATM of other bank, abroad

5 BGN + 1%	2.50 USD/EUR + 1%
------------	-------------------

6. Cash withdrawal at a POS terminal

6.1. at a POS terminal of other bank, in the country

0.55 BGN	0.28 USD/EUR
----------	--------------

6.2. at a POS terminal of other bank, abroad

5 BGN + 1%	2.50 USD/EUR + 1%
------------	-------------------

7. Payments at merchants via a POS terminal

7.1. via POS terminal of Societe Generale Expressbank

free of charge	free of charge
----------------	----------------

7.2. via POS terminal of other bank, in the country

free of charge	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 a ATM

free of charge	free of charge
----------------	----------------

9. Blocking/unblocking of a card

5 BGN	2.50 USD/EUR
-------	--------------

10. Generation of a new PIN

5 BGN	2.50 USD/EUR
-------	--------------

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
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13. Monthly statement sent by mail
14. Opening of an Arbitrage procedure at MasterCard
15. Processing of an Arbitrage Procedure at MasterCard

1.50 BGN	0.75 USD/EUR
	According to the unified Mastercard tariff
	According to the unified Mastercard tariff

II. INTERNATIONAL CREDIT MASTERCARD BUSINESS

1. Issuance of main and additional card
2. Express issuance (up to 5 days)
 - 2.1. for a small enterprise
 - 2.2. for a medium company
 - 2.3. for a corporate enterprise
3. Insurance
4. Maintenance fee
 - 4.1. annual for the first card
 - 4.1.1. for a small enterprise
 - 4.1.2. for a medium company
 - 4.1.3. for a corporate enterprise
 - 4.2. annual for each additional card
 - 4.2.1. for a small enterprise
 - 4.2.2. for a medium company
 - 4.2.3. for a corporate enterprise
5. Cash withdrawal at an ATM
 - 5.1. at an ATM of Societe Generale Expressbank
 - 5.2. at an ATM of other bank, in the country
 - 5.3. at an ATM of other bank, abroad
6. Cash withdrawal at a POS terminal
 - 6.1. at a POS terminal of other bank, in the country
 - 6.2. at a POS terminal of other bank, abroad

BGN	Foreign currency
free of charge	free of charge

75 BGN	37.5 USD/EUR
150 BGN	75 USD/EUR
200 BGN	100 USD/EUR
free of charge	free of charge

60 BGN	30 USD/EUR
100 BGN	50 USD/EUR
100 BGN	50 USD/EUR

60 BGN	30 USD/EUR
100 BGN	50 USD/EUR
100 BGN	50 USD/EUR

3 BGN	1.50 USD/EUR
5 BGN	2.50 USD/EUR
6 BGN + 2%	3 USD/EUR + 2%

5 BGN + 2%	2.50 USD/EUR + 2%
6 BGN + 2%	3 USD/EUR + 2%

7. Payments at merchants via POS terminal
 - 7.1. via POS terminal of Societe Generale Expressbank
 - 7.2. via POS terminal of other bank, in the country
 - 7.3. via POS terminal of other bank, abroad
8. Balance enquiry at a ATM
9. Blocking/unblocking of a card
10. Generation of a new PIN
11. Change of limits upon customer request
12. Ungrounded claim on transaction raised by customer
13. Monthly statement sent by mail
14. Fee for late payment
15. Interest rate for unauthorized overdraft

16. Opening of an Arbitrage procedure at MasterCard

17. Processing of an Arbitrage Procedure

free of charge	free of charge
free of charge	free of charge
0.5 BGN + 0.5%	0.25 BGN + 0.5%
free of charge	free of charge
5 BGN	2.50 USD/EUR
5 BGN	2.50 USD/EUR
10 BGN	5 EUR/USD
20 BGN	10 EUR/USD
1.50 BGN	0.75 USD/EUR
10 BGN	5 EUR/USD
BIRSGEB (basic interest rate of Societe Generale Expressbank AD) + 9%	BIRSGEB (basic interest rate of Societe Generale Expressbank AD) + 9%
	According to the unified Mastercard tariff
	According to the unified Mastercard tariff

III. INTERNATIONAL DEBIT VISA BUSINESS AND VISA GOLD

1. Issuance of main and additional card
2. Express issuance (up to 5 days)
3. Insurance
4. Maintenance fee
 - 4.1. Visa Business - annual for the principal card and for each additional card
 - 4.2. Visa Gold - annual for the principal card and for each additional card
5. Cash withdrawal at an ATM

BGN	Foreign currency
free of charge	free of charge
50 BGN	25 USD/EUR
free of charge	free of charge
50 BGN	25 USD/EUR
50 BGN	25 USD/EUR

- 5.1. at an ATM of Societe Generale Expressbank
- 5.2. at an ATM of other bank, in the country
- 5.3. at an ATM of other bank, abroad
- 6. Cash withdrawal at a POS terminal
 - 6.1. at a POS terminal of other bank, in the country
 - 6.2. at a POS terminal of other bank, abroad
- 7. Payments at merchants via POS terminal
 - 7.1. via POS terminal of Societe Generale Expressbank
 - 7.2. via POS terminal of other bank, in the country
 - 7.3. via POS terminal of other bank, abroad
- 8. Balance enquiry at a ATM
- 9. Blocking/unblocking of a card
- 10. Generation of a new PIN
- 11. Change of limits upon customer request
- 12. Ungrounded claim on transaction raised by customer
- 13. Monthly statement sent by mail
- 14. Opening of an Arbitrage procedure at Visa Europe Ltd
- 15. Processing of an Arbitrage Procedure

	0.20 BGN	0.10 USD/EUR
	0.75 BGN	0.37 USD/EUR
	5 BGN + 1%	2.50 USD/EUR + 1%
	0.55 BGN	0.28 USD/EUR
	5 BGN + 1%	2.50 USD/EUR + 1%
	free of charge	free of charge
	free of charge	free of charge
	0.50 BGN + 0.5%	0.25 EUR/USD + 0.5%
	free of charge	free of charge
	5 BGN	2.50 USD/EUR
	5 BGN	2.50 USD/EUR
	5 BGN	2.50 EUR/USD
	10 BGN	5 EUR/USD
	1.50 BGN	0.75 USD/EUR
		According to the unified Visa Europe Ltd tariff
		According to the unified Visa Europe Ltd tariff

IV. INTERNATIONAL CREDIT VISA BUSINESS AND VISA GOLD

- 1. Issuance of main and additional card
 - 2. Express issuance (up to 5 days)
 - 2.1. Express issuance Visa Business
 - 2.1.1. for a small enterprise
 - 2.1.2. for a medium company
 - 2.1.3. for a corporate enterprise
 - 2.2. Express issuance Visa Gold

BGN	Foreign currency
free of charge	free of charge
75 BGN	38 USD/EUR
150 BGN	75 USD/EUR
200 BGN	100 USD/EUR

2.1.1. for a medium company	150 BGN	75 USD/EUR
2.1.2. for a corporate enterprise	200 BGN	100 USD/EUR
3. Insurance	free of charge	free of charge
4. Maintenance fee		
4.1. Visa Business - annual for the principal card and for each additional card		
4.1.1. for a small enterprise	60 BGN	30 USD/EUR
4.1.2. for a medium company	100 BGN	50 USD/EUR
4.1.3. for a corporate enterprise	100 BGN	50 USD/EUR
4.2. Visa Gold - annual for the principal card and for each additional card		
4.2.1. for a medium company	150 BGN	75 USD/EUR
4.2.2. for a corporate enterprise	150 BGN	75 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 of other bank, abroad	6 BGN + 2%	3 USD/EUR + 2%
6. Cash withdrawal at a POS terminal		
6.1. at a POS terminal of other bank, in the country	5 BGN + 2%	2.50 USD/EUR + 2%
6.2. at a POS terminal of other bank, abroad	6 BGN + 2%	3 USD/EUR + 2%
7. Payments at merchants via POS terminal		
7.1. via POS terminal of Societe Generale Expressbank	free of charge	free of charge
7.2. via POS terminal of other bank, in the country	free of charge	free of charge
7.3. via POS terminal of other bank, abroad	0.5 BGN + 0.5%	0.25 BGN + 0.5%
8. Balance enquiry at a ATM	free of charge	free of charge
9. Blocking/unblocking of a card	5 BGN	2.50 USD/EUR
10. Generation of a new PIN	5 BGN	2.50 USD/EUR
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 USD/EUR

14. Fee for late payment
15. Interest rate for unauthorized overdraft
16. Opening of an Arbitrage procedure at Visa Europe Ltd
17. Processing of an Arbitrage Procedure at Visa Europe Ltd

10 BGN	5 EUR/USD
BIRSGEB (basic interest rate of Societe Generale Expressbank AD) + 9%	BIRSGEB (basic interest rate of Societe Generale Expressbank AD) + 9%
	According to the unified Visa Europe Ltd tariff
	According to the unified Visa Europe Ltd tariff

V. POS TERMINALS

1. Installation fee
2. Monthly rent
- 2.1. POS terminal without GPRS/GSM connection, + 20% VAT
- 2.2. POS with GPRS/GSM connection, + 20% VAT
3. Fee per transaction
- 3.1. transaction fee on cards processed by Borika
- 3.2. transaction fee on other cards
4. Deinstallation fee, + 20% VAT

BGN	Foreign currency
free of charge	---

4 BGN	---
12 BGN	---

negotiable	---
negotiable	---
55 BGN	---

VI. COMFORT INSURANCE

1. Company account holder - annual premium for the first insured card
2. Additional cardholder, for each additional insured card after the first

BGN	
19 BGN	19 BGN
15 BGN	15 BGN

Remarks

1. Small enterprise - annual certified income from sales is less or equal to BGN 50 000.
2. Medium enterprise – annual income from sales is greater than BGN 50 000 and less or equal to BGN 2 000 000.
3. Corporate enterprise – annual income from sales is greater than BGN 2 000 000.

CASH OPERATIONS

Chapter Four

I. CASH DEPOSITS

1. Up to 5 000 BGN or equivalence
 2. Over 5 000 BGN or equivalence, over the excess
 3. In a branch different from the branch where the account is opened, additionally
 4. Cash transfers
 5. Cash deposit of funds from non-client at the account of a company which is client of the Bank
- The fee will be paid by the non-client

II. CASH WITHDRAWALS

1. Up to 3000 BGN or equivalence
2. Over 3000 BGN or equivalence with prior notice, over the excess
3. Over 3000 BGN or equivalence without prior notice, over the excess
4. Pre-noticed but not withdrawn amounts over 3 000 BGN or equivalence, over the excess
5. Cash withdrawals in a branch different from the branch where the account is opened, additionally

III. OTHER CASH SERVICES

1. Examination of banknotes, per banknote, + 20% VAT
2. Replacement of damaged banknotes and coins, + 20% VAT
3. Exchange of banknotes, + 20% VAT
4. Counting or exchange of coins, + 20% VAT

IV. FOREIGN CURRENCY EXCHANGE OPERATIONS

1. Deposit in currency to credit an account in another currency
2. Transaction through client's accounts

BGN / Foreign currency

free of charge

0.10% (max. 250 BGN)

free of charge

1% (min. 5 BGN)

0,2% of the whole amount, min 3 BGN

BGN / Foreign currency

free of charge

0.25% (max. 500 BGN)

0.50% (max. 1000 BGN)

0.50% (max. 1000 BGN)

5 BGN

BGN / Foreign currency

1 BGN

10% (min. 5 BGN)

2%

4%

BGN / Foreign currency

free of charge

free of charge

3. Foreign exchange operations of non-customers

5,50 BGN

Remarks

1. For withdrawals over 3 000 BGN or equivalence in foreign currency daily, one-day written pre-notice is required.
3. The amounts with commissions free of charge for cash deposits and cash withdrawals (respectively 5 000 BGN and 3 000 BGN or equivalence) are the account limit per day.

PAYMENTS

Chapter Five

I. INCOMING TRANSFERS

1. Incoming transfers

2. Investigations and inquiries

3. Manual processing of payment with former account or incorrect IBAN

II. OUTGOING TRANSFERS

1. Outgoing intrabank transfers

1.1. manual transfer

1.2. transfer through SOGECASH

1.3. transfer through BankOn Web

2. Outgoing interbank transfers

2.1. manual transaction, SWIFT charges included for currency transfers

2.2. transfer through SOGECASH

2.3. RINGS transfers

BGN	Foreign currency
free of charge	0.07% (min. 10 BGN, max. 250 BGN)
20 BGN	40 BGN
15 BGN	15 BGN
BGN	Foreign currency
0.60 BGN	3 EUR
0.25 BGN	1.50 EUR
0.25 BGN	1.50 EUR
1.75 BGN	36 BGN + 0.15% (max. 600 BGN)
0.90 BGN	36 BGN + 0.12% (max. 600 BGN)
10 BGN	---

2.4. transfer through BankOn Web	0.90 BGN	36 BGN + 0.12% (max. 600 BGN)
3. Outgoing transfers within the same branch of Societe Generale Expressbank to same titular	free of charge	free of charge
4. Investigations, cancellations and amendments	20 BGN	40 BGN
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 per item	---
6.1. presented on magnetic carrier	5 BGN per carrier + 0.25 BGN/item	---
III. PERMANENT ORDERS	BGN	Foreign currency
1. Subscription fee	10 BGN	10 BGN
2. Execution fee - intrabank payment	0.25 BGN	0.25 BGN
3. Execution fee - interbank payment	0.80 BGN	
4. Penalty fee in case of cancellation due to insufficient provision on the customer's account	2 BGN	2 BGN
5. Cancellation of the subscription	2 BGN	2 BGN
IV. DIRECT DEBIT ORDERS	BGN	Foreign currency
1. Subscription fee	10 BGN	---
2. Execution fee - intrabank payment	0.30 BGN	---
2.1 execution fee - intrabank payment to State Budget with BankOn Web	0.15 BGN	---
3. Execution fee - interbank payments	0.90 BGN	---
3.1 execution fee - interbank payment to State Budget with BankOn Web	0.45 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	---
V. PAYROLL SERVICES	BGN	Foreign currency
1. Subscription fee, annually	10 BGN	---

2. Fee per electronic transfer

VI. CHEQUES

1. Traveler's cheques

1.1. sale

1.2. payment on a customer account

1.3. payment in cash

1.4. cancellation upon returning of an original cheque

1.5. cancellation in case of lacking the original cheque

2. Cheques, issued by Societe Generale Expressbank

2.1. issuance

2.2. reissuance

3. Cheques, received from another bank

3.1. payment on a customer account

3.2. in cash

3.3. return

3.4. cancellation upon returning of an original cheque

3.5. cancellation in case of lacking the original cheque

Remarks

1. Commissions on the transfers in foreign currency are including the SWIFT charges.

2. Commissions on the incoming transfers in foreign currencies are collected from the recipient only in case the transfer is received with option of charges SHARED or BENEFICIARY.

	free of charge	---
	BGN	Foreign currency

	---	1% (min. 10 BGN, max. 400 BGN)
	---	0.30% (min. 10 BGN)
	---	2% (min. 10 BGN)
	---	20 BGN
	---	40 BGN

	---	0.20% (min. 40 BGN, max. 400 BGN)
	---	20 BGN

	---	0.3% (min. 10 BGN)
	---	0.5% (min. 10 BGN)
	---	20 BGN + corr. expenses
	---	20 BGN
	---	40 BGN

DOCUMENTARY OPERATIONS

Chapter Six

I. LETTERS OF CREDIT

1. Issued letters of credit

1.1. pre-advise

60 BGN

1.2. issuance or renewal, quarterly

0.25% (min. 100 BGN)

1.3. amendments with increase of the amount, quarterly

0.20% over the increase

1.4. amendments with increase of the validity, quarterly

0.20% over the increase

1.5. cancellation and other modifications

90 BGN

1.6. sight payment

0.15% (min. 100 BGN)

1.7. deferred payment, monthly, in addition to fee on sight payment

0.10% (min. 100 BGN)

2. Letters of credit received

2.1. advising of pre-advise

60 BGN

2.2. advising

0.10% (min. 60 BGN,
max. 500 BGN)

2.3. amendments with increase of the amount % over the increase

0.10% (min. 60 BGN)

2.4. amendments without increase of the amount

60 BGN

2.5. confirmation

negotiable

2.6. sight payment

0.175% (min. 60 BGN)

2.7. deferred payment, monthly

0.10% (min. 60 BGN)

2.8. cancellation or expiration

60 BGN

2.9. checking of previously refused documents

60 BGN

2.10. transfer of letter of credit

0.15% (min. 100 BGN,
max. 600 BGN)

3. Reimbursement

BGN / Foreign currency

3.1. payment	60 BGN
3.2. issuance of irrevocable undertaking to pay	0.10% (min. 60 BGN)
4. Assignment of proceeds	
4.1. advise	60 BGN
4.2. payment	0.15% (min. 60 BGN, max. 600 BGN)
4.3. issuance	0.10% (min. 60 BGN, max. 400 BGN)
4.4. payment for issuance	60 BGN
5. Conditional transfers	
5.1. issuance	0.20% (min. 60 BGN, max. 500 BGN)
5.2. advise	0.05% (min. 60 BGN, max. 500 BGN)
5.3. processing and payment	0.15% (min. 60 BGN, max. 500 BGN)
II. BANK GUARANTEES	BGN / Foreign currency
1. Issued guarantees	
1.1. advising of issuance	50 BGN
1.2. issue of 100% cash covered guarantees, quarterly	0.40% (min. 100 BGN)
1.3. issue of guarantees - other collateral, quarterly	negotiable
1.4. amendments with increase of the amount, quarterly over the increase	0.50% (min. 100 BGN)
1.5. amendments with increase of the validity, quarterly over the increase	0.50% (min. 100 BGN)
1.6. cancellation, modifications, assignment	60 BGN
1.7. cancellation of a issuance request	20 BGN
1.8. claims regarding issued guarantees	60 BGN
1.9. payment	0.15% (min. 60 BGN)
1.10. express service fee	60 BGN
1.11. consulting or special guarantee, + 20% VAT	60 BGN

2. Guarantees received	
2.1. pre-advise	50 BGN
2.2. advising without commitment	0.10% (min. 100 BGN, max. 500 BGN)
2.3. advising of modification	30 BGN
2.4. administration fee	0.20% (min. 60 BGN, max. 500 BGN)
2.5. confirmation or issuance of a counter guarantee	negotiable
2.6. claims	100 BGN
3. Endorsement	
3.1. of other bank or financial institution	0.25% (min. 150 BGN)
3.2. of another customers	negotiable
III. DOCUMENTARY COLLECTION	BGN / Foreign currency
1. Incoming collections	
1.1. collection	0.20% (min. 80 BGN, max. 500 BGN)
1.2. advising of modification in the collection terms	60 BGN
1.3. claims	60 BGN
1.4. protest	60 BGN + costs
1.5. submittance of documents without payment	0.10% (min. 80 BGN, max. 500 BGN)
1.6. goods shipped to the name of Societe Generale Expressbank	60 BGN
1.7. transfer of documents to another bank	0.20% (min. 40, max. 500 BGN)
2. Outgoing collections	
2.1. sending of documents for collection	0.20% (min. 80 BGN, max. 500 BGN)
2.2. modification in the collection instructions	60 BGN
2.3. claims	60 BGN

2.4. sending of documents without payment

0.20% (min. 80 BGN,
max. 500 BGN)

Remarks

1. Commissions on communication services such as telex, fax, SWIFT messages etc. are charged as defined in Chapter 7 but without VAT.

LOANS

Chapter Seven

I. CREDIT PARTNER

1. Processing fee
2. Administration fee, annually for the first year (for midterm loans with installments is applied only for the first year)
3. Administration fee, annually for each following year - concerns only midterm loans with installments
4. Pre-term repayment
5. Renegotiation fee
6. Commitment fee over the non-utilised part of the working capital loan or overdraft

	BGN	Foreign currency
1. Processing fee	50 BGN	50 BGN
2. Administration fee, annually for the first year (for midterm loans with installments is applied only for the first year)	1.5% minus 50 BGN	1.5% minus 50 BGN
3. Administration fee, annually for each following year - concerns only midterm loans with installments	1%	1%
4. Pre-term repayment	5%	5%
5. Renegotiation fee	0,30% on the renegotiated amount	0,30% on the renegotiated amount
6. Commitment fee over the non-utilised part of the working capital loan or overdraft	1%	1%

II. OTHER CORPORATE LOANS

1. Processing fee
 - 1.1. up to 100 000 BGN
 - 1.2. from 100 001 BGN to 500 000 BGN
 - 1.3. from 500 001 BGN to 1 000 000 BGN
 - 1.4. above 1 000 000 BGN
2. Administration fee, annually

	BGN	Foreign currency
1.1. up to 100 000 BGN	150 BGN	150 BGN
1.2. from 100 001 BGN to 500 000 BGN	500 BGN	500 BGN
1.3. from 500 001 BGN to 1 000 000 BGN	1000 BGN	1000 BGN
1.4. above 1 000 000 BGN	1 500 BGN	1 500 BGN

2.1. up to 2 000 000 BGN

2.1.1. companies with annual income from sales < 5 MBGN

2.1.2. companies with annual income from sales > 5 MBGN

2.2. above 2 000 000 BGN

3. Commitment fee over the non-utilised part of the loan

4. Pre-term repayment

5. Renegotiation fee

1.5% (min. 750 BGN)	1.5% (min. 750 BGN)
1% (min. 750 BGN)	1% (min. 750 BGN)
negotiable	negotiable
1%	1%
5%	5%
0,30% on the renegotiated amount	0,30% on the renegotiated amount

BGN

Foreign currency

III. OTHER TRANSACTIONS LINKED TO LOANS

1. Mortgages

1.1. notarial work and registration, + 20% VAT

1.2. release, + 20% VAT

2. Pledge registered on the Central pledge register

2.1. preparation and registration, + 20% VAT

2.2. release, + 20% VAT

3. Government securities as collateral

3.1. pledge, + 20% VAT

3.2. release, + 20% VAT

95 BGN	95 BGN
30 BGN	30 BGN
35 BGN	35 BGN
30 BGN	30 BGN
25 BGN	25 BGN
25 BGN	25 BGN

OTHER PRODUCTS AND SERVICES

Chapter Eight

I. OPERATIONS WITH SECURITIES

1. Deals with government securities on the primary market

1.1. for every approved order

1.2. for every rejected order

2. Deals with government securities on the secondary market

2.1. sale

2.2. repurchase

2.3. transfer of government securities in the register held by Societe Generale Expressbank, paid by the buyer

2.4. replacement of lost or damaged certificate

2.5. payment at the maturity date of the issue

2.6. interbank transactions according to Regulation 5, art.20 and 21

2.7. transactions with the Ministry of Finance

3. Deals with corporate securities

3.1. executed orders up to 25 000 BGN

3.2. executed orders over 25 000 BGN

4. Central depository

4.1. statement of account

4.2. issuance of receipt

4.3. transfer in the Central depository

4.4. transfer of existing portfolio

5. Custodial services, annual fee, paid monthly

5.1. portfolio up to 500 000 BGN, + 20% VAT

5.2. portfolio from 500 001 up to 1 000 000 BGN, + 20% VAT

5.3. portfolio from 1 000 001 up to 2 000 000 BGN, + 20% VAT

BGN / Foreign currency

0.05%

10 BGN

0.20% (min. 20 BGN)

0.20% (min. 20 BGN)

10 BGN

10 BGN

0.03% (min. 10 BGN)

0.10% (min. 10 BGN)

0.10% (min. 10 BGN)

2.5% (min. 80 BGN)

negotiable

10 BGN

5 BGN

80 BGN

negotiable

0.25% (min. 960 BGN)

0,20%

0,15%

5.4. portfolio above 2 000 000 BGN, + 20% VAT	0,12%
6. Shares of the sub-funds of Amundi Fund	
6.1. Subscription fee	
6.1.1. For the sub-funds investing in equities	
6.1.1.1. class „A”	
up to EUR/USD 25000	4,00%
above EUR/USD 25 000, up to EUR/USD 500 000	3,50%
above EUR/USD 500 000	2,00%
6.1.1.2. class „I”	by agreement
6.1.2. For the sub-funds investing in bonds	
6.1.2.1. class „A”	
up to EUR/USD 25000	2,00%
above EUR/USD 25000, up to EUR/USD 500 000	1,75%
above EUR/USD 500 000	1,00%
6.1.2.2. class „I”	by agreement
6.1.3. For the sub-funds investing in money market instruments	
6.1.3.1. class „A”	
up to EUR/USD 25000	0,75%
above EUR/USD 25000	0,50%
6.1.3.2. class „I”	by agreement
6.2. fee for conversion of shares from one sub-fund and/or class to another sub-fund and/or class	free of charge
6.3. redemption fee	free of charge
6.4. fee for transfer of shares	5,00%
II. ELECTRONIC BANKING	BGN / Foreign currency
1. SOGECASH	BGN / Foreign currency
1.1. installation fee for the first working place, + 20% VAT	free of charge
1.2. installation fee for each additional working place, + 20% VAT	11 BGN

1.3. monthly fee, + 20% VAT	22 BGN
1.4. maintenance intervention on site, + 20% VAT	30 BGN
2. SOGECASH NET	BGN / Foreign currency
2.1. installation fee for the first working place, + 20% VAT	free of charge
2.2. installation fee for each additional working place, + 20% VAT	free of charge
2.3. monthly fee, + 20% VAT	12 BGN
2.4. maintenance intervention on site, + 20% VAT	30 BGN
2.5. Token device - one time + 20 % VAT	15 BGN
3. BankOn Web	
3.1. registration fee	free of charge
3.2. active/passive access fee	2 BGN monthly
3.3. utility payments	free of charge
3.4. token device - one time, + 20% VAT	15 BGN
3.5. mTAN SMS message sent from the bank	0,15 BGN per generated message
4. BankOn SMS Business	
4.1. maintenance fee - monthly	
4.1.1. for a client with up to 3 subscribers	1 BGN monthly
4.1.2. for a client with more than 3 subscribers	free of charge
4.1.3. for a client with up to 3 subscribers and using electronic banking	free of charge
4.2. fee for generated message	0,15 BGN per generated message
III. SAFE KEEPING	BGN / Foreign currency
1. 24-hours deposit	
1.1. monthly fee, + 20% VAT	10 BGN
1.2. counting of sorted notes, + 20% VAT	0.10%
1.3. counting of non-sorted notes, + 20% VAT	0.20%

2. Safe boxes – only for customers of Societe Generale Expressbank, depending on the box size	
2.1. 6 months, + 20% VAT	50 - 100 BGN
2.2. 12 months, + 20% VAT	100 - 200 BGN
2.3. loss of a key, + 20% VAT	50 BGN + costs
IV. OTHER SERVICES	BGN / Foreign currency
1. Written information on bank operations upon customer's request, + 20% VAT	30 BGN
2. Issuance of bank reference, + 20% VAT	
2.1 issuance of bank reference, + 20% VAT	50 BGN
2.2 issuance of bank reference in foreign language, + 20% VAT	75 BGN
3. Confirmation of balances on customer accounts with Societe Generale Expressbank	
3.1. audit confirmation, + 20% VAT	75 BGN
3.2. for other purposes, + 20% VAT	20 BGN
4. Telex services	
4.1. in the country, + 20% VAT	10 BGN
4.2. abroad, + 20% VAT	30 BGN
4.3. telex confirmation in favour of the customs, + 20% VAT	2.50 BGN
5. Fax services	
5.1. in the country, + 20% VAT	5 BGN
5.2. abroad, + 20% VAT	30 BGN
6. SWIFT messages, + 20% VAT	20 BGN
6.1 subscription fee per account, monthly, + 20% VAT	100 BGN
6.2 fee per single outgoing message without subscription, + 20% VAT	20 BGN
7. Foreign exchange rates information	
7.1. subscription for daily information, monthly, + 20% VAT	10 BGN
7.2. foreign exchange rates for past periods, + 20% VAT	30 BGN
8. Consulting services, + 20% VAT	negotiable
9. Correction of proceeded operation	25 BGN
10. Authentication of the client power of attorney in the Bank	5 BGN + VAT

GENERAL CONDITIONS

Chapter Nine

1. The present tariff is valid for customers - physical or legal persons - in terms of their needs, connected with economic activity within the meaning of the Commerce act.
2. The present tariff defines the standard fees and commissions of the Bank. For services upon special agreement and for products and services, not included in this tariff, the Bank reserves the right to apply different fees and commissions.
3. The interest rates, applied by Societe Generale Expressbank are stated in an Interest Bulletin, which is an integral part of the tariff.
4. For fees and commissions, determined in BGN and charged in foreign currency, Societe Generale Expressbank applies the respective BNB fixing rate at the date of the transaction.
5. For fees and commissions, determined in foreign currency and charged in BGN, Societe Generale Expressbank applies the respective BNB fixing rate at the date of the transaction.
6. In case of insufficient funds on a customer account for covering due fees or commissions, Societe Generale Expressbank reserves its rights to debit any other account of the customer.
7. Societe Generale Expressbank reserves its right to apply different commissions for services to banks and financial institutions
8. The present tariff have been approved by the Board of the directors and supersedes all previous tariffs.

The current brochure represents an extract from the Tariff for fees and commissions of Societe Generale Expressbank, valid from 01.03.2004 and contains the current changes as at 16.12.2011. The specified fees and commissions assign only to the bank products and services, meant for Corporate Clients.

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