

TARIFF

Individual Clients

December 2011



TARIFF FOR THE FEES AND COMMISSIONS

of Societe Generale Expressbank



**SOCIETE GENERALE
ЕКСПРЕСБАНК**

TARIFF FOR THE FEES AND COMMISSIONS

Societe Generale Expressbank aims at transparency and open attitude towards its clients.

In this booklet you will find detailed information about taxes and fees of Societe Generale Expressbank for individual clients.

The color code will help you easily follow changes in our taxes and fees.

- In **green** are marked the free services or decreased fees

This, we believe smoothes the navigation through our commercial offers.

Of course to better advise you in the choice for the right financial solution adapted to your need, our account officers in each of the more than 150 offices of Societe Generale Expressbank throughout the country are at your disposal.

You can also find this booklet on our website - www.sgeb.bg

DEPOSITS AND PAYMENT ACCOUNTS

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DEPOSITS AND PAYMENT ACCOUNTS

Chapter One

I. CURRENT ACCOUNTS

(incl. joint current account 'Family')

1. Account opening

BGN

Foreign
currency

free of
charge

free of
charge

2. Minimum balance

no minimum

no minimum

3. Maintenance fee, monthly

1.79 BGN

1.79 BGN

4. Account closing

free of
charge

free of
charge

II. DONATION ACCOUNTS

1. Account opening

BGN

Foreign
currency

free of
charge

free of
charge

2. Minimum balance

no minimum

no minimum

3. Maintenance fee

free of
charge

free of
charge

4. Account closing

free of
charge

free of
charge

III. SAVING ACCOUNTS

(incl. joint saving account 'Family')

1. Account opening

BGN

Foreign
currency

free of
charge

free of
charge

2. Minimum amount for opening of a saving account

30 BGN

30 currency
units

3. Maintenance fee

3.1. for account with average daily balance during past 3 months greater than 30 BGN or equivalence

free of
charge

free of
charge

3.2. for account with average daily balance during past 3 months equal or less than 30 BGN or equivalent, monthly

1.79BGN

1.79 BGN

4. Account closing

free of
charge

free of
charge

IV. CHILD SAVING ACCOUNTS

1. Account opening

BGN

Foreign
currency

free of
charge

free of
charge

■ In green are marked the free services or decreased fees

2. Minimum amount for opening of a child saving account

30 BGN

15 currency units

3. Maintenance fee

free of charge

free of charge

4. Account closing

free of charge

free of charge

V. SAVING ACCOUNT NEW HORIZONS

1. Account opening

free of charge

free of charge

2. Minimum amount for opening of a saving account Horizons

500 BGN

250 EUR

3. Maintenance fee

3.1. for accounts with average daily balance during past 3 months greater than 30 BGN or equivalence

free of charge

free of charge

3.2. for accounts with average daily balance during past 3 months equal or less than 30 BGN or equivalent, monthly

1.79BGN

1.79 BGN

4. Account closing

4.1. for accounts opened during the past 12 months

5 BGN

5 BGN

4.2. for accounts opened 12 or more months ago

free of charge

free of charge

VI. TERM DEPOSITS

1. Account opening

free of charge

free of charge

2. Minimum balance for deposit

2.1. Garant

200 BGN

100 USD/
EUR; 500
GBP/CHF

2.2. Rent

1 000 BGN

500 EUR

2.3. Progress

1 000 BGN

500 USD /
EUR

2.4. Tactica

500 BGN

250 EUR

3. Maintenance

free of charge

free of charge

4. Account closing

free of charge

free of charge

Remarks

1. Current accounts with no operations, initiated by the customer for 3 months, become inactive.

2. Saving accounts with balance below 30 BGN become inactive.
3. Inactive accounts with balance below or equal to 5 BGN are automatically closed. Fee for the automatic closure - 5 BGN.
4. Current accounts, servicing ONLY deposits are free of charge and cannot be automatically closed.
5. Current accounts, servicing contentious loans are free of charge and cannot be automatically closed.

BANK CARDS

Chapter Two

I. INTERNATIONAL DEBIT CARDS

1. Issuance of main and additional card
2. Card design by customer selection
 - 2.1. For cards with annual maintenance fee, annually
 - 2.2. For cards with monthly maintenance fee, monthly
3. Express issuance (up to 5 days)
 - 3.1. Maestro
 - 3.2. Visa Electron
 - 3.3. V PAY
 - 3.4. MasterCard CLASSIC
 - 3.5. MasterCard GOLD
 - 3.6. Visa INFINITE
4. Extension of validity
5. Issuance of a new card due to the customer's fault
6. Annual Maintenance fee*
 - 6.1. Maestro

	BGN	Foreign currency
1. Issuance of main and additional card	free of charge	free of charge
2. Card design by customer selection		
2.1. For cards with annual maintenance fee, annually	3,60 BGN	1.80 USD / EUR
2.2. For cards with monthly maintenance fee, monthly	0,30 BGN	0.14 USD / EUR
3. Express issuance (up to 5 days)		
3.1. Maestro	12.80 BGN	---
3.2. Visa Electron	13,80 BGN	6.90 USD / EUR
3.3. V PAY	19,80 BGN	9.90 USD / EUR
3.4. MasterCard CLASSIC	39,80 BGN	19.90 USD / EUR
3.5. MasterCard GOLD	99,80 BGN	49.90 USD / EUR
3.6. Visa INFINITE	299 BGN	149 USD / EUR
4. Extension of validity	free of charge	free of charge
5. Issuance of a new card due to the customer's fault	100% from the annual or the monthly maintenance fee	
6. Annual Maintenance fee*		
6.1. Maestro	7,90 BGN	---

■ In green are marked the free services or decreased fees

6.2. Visa Electron	8,90 BGN	4.60 USD / EUR
6.3. V PAY	14,90 BGN	7.45 USD / EUR
6.4. MasterCard CLASSIC	26,90 BGN	13.45 USD / EUR
6.5. MasterCard GOLD	54,90 BGN	28.45 USD / EUR
6.6. Visa INFINITE		
6.6.1. Main card	499 BGN	249 USD / EUR
6.6.2. Additional card	249 BGN	124 USD / EUR
7. Monthly Maintenance fee*		
7.1. V PAY	1,25 BGN	0.65 USD / EUR
7.2. MasterCard CLASSIC	2,50 BGN	1.25 USD / EUR
7.3. MasterCard GOLD	4,90 BGN	2.55 USD / EUR
7.4. Visa INFINITE		
7.4.1. Main card	49,90 BGN	24.45 USD / EUR
7.4.2. Additional card	24,90 BGN	12.45 USD / EUR
8. Cash withdrawal with a debit card		
8.1. at an ATM of Societe Generale Expressbank	free of charge	0.45 USD / EUR
8.2. at an ATM of other bank, in the country	0.89 BGN	0.45 USD / EUR
8.3. at an ATM abroad	5 BGN + 1%	2.50 USD / EUR + 1%
8.4. Cash withdrawal at a POS terminal	5 BGN + 1%	2.50 USD / EUR + 1%
8.5. Cash withdrawal at commercial outlet**	free of charge	free of charge
9. Payments at shops via POS terminal		
9.1. via POS terminal in the country	free of charge	free of charge
9.2. via POS terminal abroad	0.50 BGN+0,5%	0.25 EUR/ USD+0,5%
10. Payment of utilities and transfers via ATM/Internet in Bulgaria	0.29 BGN	0.15 EUR/ USD
11. Checking of account balance / Change of PIN	free of charge	free of charge

12. Checking of last 5 transactions on an ATM	free of charge	free of charge
13. Unblocking of a card	5 BGN	2.50 USD / EUR
14. Change of operational limits upon customer request	5 BGN	2.50 EUR/ USD
15. Receiving of card in different point of sale	5 BGN	5 BGN
16. Ungrounded claim for a transaction	10 BGN	5 EUR/USD
17. Monthly statement sent by post	1.50 BGN	0.80 USD/ EUR
18. Incoming transfer done on POS abroad	0.5%	0.5%
19. Opening of Arbitrage procedure at Visa/MasterCard	According to the unified tariff of the card operator	
20. Processing of Arbitrage Procedure	According to the unified tariff of the card operator	

21. Visa Infinite Global Customer Care Services

21.1. Emergency Card Replacement	500 BGN	250 USD/ EUR
21.2. Emergency Cash Disbursement	300 BGN	150 USD/ EUR
21.3. Emergency Service Request Cancellation	140 BGN	70 USD/EUR
21.4. Cardholder Enquiry Service	50 BGN	25 USD/EUR

22. Priority pass

22.1. Replacement of Priority pass card due to customer's fault	5 BGN	2.50 USD/ EUR
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22.2. VIP lounge access with Priority Pass

22.2.1. first visit of the cardholder, annually	free of charge	free of charge
22.2.2. for every additional visit or guest	22 EUR	22 EUR

23. Concierge services for Visa Infinite cardholders	According to the tariff of the end supplier	
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II. INTERNATIONAL CREDIT CARDS

	BGN	Foreign currency
1. Issuance of main and additional card	free of charge	free of charge
2. Card design by customer selection		
2.1. For cards with annual maintenance fee, annually	3,60 BGN	1.80 USD / EUR

2.2. For cards with monthly maintenance fee, monthly	0,30 BGN	0.14 USD / EUR
3. Express issuance (up to 5 days)		
3.1. MasterCard CLASSIC	79,80 BGN	39.90 USD / EUR
3.2. MasterCard GOLD	159,80 BGN	79.90 USD / EUR
3.3. Visa INFINITE	299 BGN	149 USD / EUR
4. Extension of validity	free of charge	free of charge
5. Issuance of a new card due to the customer's fault	100% from the annual or the monthly maintenance fee	
6. Annual Maintenance fee*		
6.1. MasterCard CLASSIC	44,90 BGN	23.25 USD / EUR
6.2. MasterCard GOLD	84,90 BGN	43.45 USD / EUR
6.3. Visa INFINITE		
6.3.1. Main card	549 BGN	274.50 USD / EUR
6.3.2. Additional card	274 BGN	137 USD / EUR
7. Monthly Maintenance fee*		
7.1. MasterCard CLASSIC	4,20 BGN	2.15 USD / EUR
7.2. MasterCard GOLD	7,90 BGN	4.15 USD / EUR
7.3. Visa INFINITE		
7.3.1. Main card	54,90 BGN	27.45 USD / EUR
7.3.2. Additional card	27,45 BGN	13.70 USD / EUR
8. Cash withdrawal at an ATM		
8.1. at an ATM of Societe Generale Expressbank	1 BGN	0,50 EUR/ USD
8.2. at an ATM of other bank, in the country	2 BGN	1 USD / EUR
8.3. at an ATM abroad	5 BGN + 2%	2.50 USD / EUR + 2%
8.4. Cash withdrawal at a POS terminal	5 BGN + 2%	2.50 USD / EUR + 2%
8.5. Cash withdrawal at commercial outlet**	free of charge	free of charge
9. Payments at shops via POS terminal		

9.1. via POS terminal in the country	free of charge	free of charge
9.2. via POS terminal abroad	0.50 BGN+0,5%	0.25 EUR/ USD+0,5%
10. Payment of utilities and transfers via ATM/Internet in Bulgaria	0.29 BGN	0.15 EUR/ USD
11. Checking of account balance / Change of PIN	free of charge	free of charge
12. Checking of last 5 transactions on an ATM	free of charge	free of charge
13. Unblocking of a card	5 BGN	2.50 USD / EUR
14. Change of operational limits upon customer request	10 BGN	5 EUR/USD
15. Receiving of card in different point of sale	5 BGN	5 BGN
16. Ungrounded claim for a transaction	20 BGN	10 EUR/USD
17. Monthly statement sent by post	1.50 BGN	0.80 USD/ EUR
18. Incoming transfer done on POS abroad	0.5%	0.5%
19. Opening of Arbitrage procedure at Visa/MasterCard	According to the unified tariff of the card operator	
20. Processing of Arbitrage Procedure	According to the unified tariff of the card operator	
21. Visa Infinite Global Customer Care Services		
21.1. Emergency Card Replacement	500 BGN	250 USD/ EUR
21.2. Emergency Cash Disbursement	300 BGN	150 USD/ EUR
21.3. Emergency Service Request Cancellation	140 BGN	70 USD/EUR
21.4. Cardholder Enquiry Service	50 BGN	25 USD/EUR
22. Priority pass		
22.1. Replacement of Priority pass card due to customer's fault	5 BGN	2.50 USD/ EUR
22.2. VIP lounge access with Priority Pass		
22.2.1. first visit of the cardholder, annually	free of charge	free of charge
22.2.2. for every additional visit or guest	22 EUR	22 EUR
23. Concierge services for Visa Infinite cardholders	According to the tariff of the end supplier	

■ In green are marked the free services or decreased fees

III. AMERICAN EXPRESS CARDS

1. Commissions on American Express cards

According to the unified American Express tariff

*The card maintenance fee collection is selected by the client on monthly or on annual basis

**The service is available for Visa and V PAY cards only

***The fee is payable only if the card is blocked due to customer's request/fault

CASH OPERATIONS

Chapter Three

I. CASH DEPOSITS

1. Cash deposits by the titular

BGN

Foreign
currency

free of
charge

free of
charge

2. Cash deposits by a third party on a physical person's account within SGEB

2.1. Up to 3 000 BGN or equivalence

free of
charge

free of
charge

2.2. Over 3 000 BGN or equivalence, over the excess

1% (min. 5
BGN)

1% (min. 5
BGN)

3. Cash transfers

1% (min. 5
BGN)

1% (min. 5
BGN)

4. Deposit in currency different than the account currency regardless of the amount and depositor

free of
charge

free of
charge

II. CASH WITHDRAWALS

1. Up to 3 000 BGN or equivalence

BGN

Foreign
currency

free of
charge

free of
charge

2. Over 3 000 BGN or equivalence with prior notice, over the excess

0.20% (max.
200 BGN)

0.20% (max.
200 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)

5. Withdrawal in currency different from the account currency regardless of the amount

free of
charge

free of
charge

III. OTHER CASH SERVICES

1. Examination of banknotes, per banknote

BGN

Foreign
currency

0.60 BGN

0.60 BGN

2. Replacement of damaged banknotes and coins
3. Exchange of banknotes
4. Counting or exchange of coins

12% (min. 6 BGN)	---
free of charge	free of charge
4.80%	---

IV. FOREIGN EXCHANGE OPERATIONS

1. Foreign exchange operations of non-customers/except for amounts linked to a Western Union transfer

BGN	Foreign currency
5,50 BGN	5,50 BGN

Remarks

1. No cash commission is collected for depositing and withdrawal of term deposits on the maturity day and for disbursement of loans at the cashier's desk (for housing loans only for the buyer.
2. For withdrawals over 3 000 BGN or equivalence in foreign currency daily, one-day written pre-notice is required. The bank may take a decision to refuse the withdrawal.
3. The amounts with commissions free of charge for cash withdrawal (3 000 BGN or equivalence) are the account limits per day.
4. Cash deposits by third party on child saving accounts above BGN 3000 or equivalent are free of charge.
5. The fees in p. III are not applicable in case of cash deposit on account of an individual.

PAYMENTS

Chapter Four

I. INCOMING TRANSFERS

1. Incoming intrabank transfers
2. Incoming interbank transfers
3. Manual processing of payment with old account number or incorrect IBAN
4. Investigations and inquiries different than the described in p.3

BGN	Foreign currency
free of charge	free of charge
free of charge	0.1% (min. 5 BGN, max. 200 BGN)
---	10 BGN
20 BGN	40 BGN

II. OUTGOING TRANSFERS

1. Outgoing intrabank transfers
 - 1.1. Transfers issued from teller's desk

BGN	Foreign currency
0.90 BGN	0.10% (min. 10 BGN, max. 300 BGN)

1.2. Outgoing transfers within Societe Generale Expressbank to same titular

free of charge

free of charge

2. Outgoing interbank transfers

2.1. Transfers issued from teller's desk

1.80 BGN

36 BGN +
0.12% (max.
600 BGN)

3. Investigations, cancellations and amendments

20 BGN

40 BGN

4. Urgent transfers

doubled charges

5. RINGS transfers

12 BGN

III. PERMANENT ORDERS

1. Subscription fee

BGN

Foreign
currency

2 BGN

2 BGN

2. Execution fee - intrabank payment

0.30 BGN

0.30 BGN

3. Execution fee - interbank payment

0.60 BGN

4. Execution fee for permanent order between accounts of the same titular

free of charge

free of charge

5. Cancellation of a permanent order due to insufficient provision on the customer's account

1 BGN

1 BGN

IV. DIRECT DEBIT ORDER

1. One time subscription fee

BGN

Foreign
currency

2 BGN

2. Execution fee - intrabank payment

0.20 BGN

3. Execution fee - interbank payment

0.50 BGN

4. Cancellation due to insufficient provisions on the customer's account

0.50 BGN

5. Opposition to a payment by the customer

2 BGN

V. WESTERN UNION

1. Western Union transfers

BGN

Foreign
currency

According to the unified Western Union tariff

VI. CHEQUES

1. Acceptation of traveler's cheques

BGN

Foreign
currency

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	---	0.10% (min. 20 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	---	20 BGN + correspondent bank charges

3. Cheques, received from another bank

3.1. payment on a customer account	---	0.3% (min. 10 BGN)
3.2. in cash	---	0.5% (min. 10 BGN)
3.3. return	---	20 BGN + corr. expenses

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 receipted only in case the transfer is received with option of charges SHARED or BENEFICIARY

p. 1.2. of part II "Outgoing Transfers" does not apply in case of transfer from one account of the titular to another one of the same person but opened as a liberal profession.

LOANS

Chapter Five

I. OVERDRAFT ON CURRENT ACCOUNT

	BGN	Foreign currency
1. Management fee, annually on the authorised amount	1% (min. 5 BGN)	1% (min. 5 BGN)

II. EXPRESSO LOANS AND CASH EXPRESSO

	BGN	Foreign currency
1. Disbursement fee		
1.1. from 500 BGN to 1 500 BGN	69 BGN	69 BGN
1.2. from 1 501 BGN to 2 500 BGN	89 BGN	89 BGN

■ In green are marked the free services or decreased fees

1.3. from 2 501 BGN to 3 500 BGN	129 BGN	129 BGN
1.4. from 3 501 BGN to 5 000 BGN	139 BGN	139 BGN
1.5. from 5 001 BGN to 7 500 BGN	199 BGN	199 BGN
1.6. from 7 501 BGN to 10 000 BGN	259 BGN	259 BGN
1.7. from 10 001 BGN to 15 000 BGN	359 BGN	359 BGN
1.8. from 15 001 BGN to 20 000 BGN	499 BGN	499 BGN
1.9. from 20 001 BGN to 25 000 BGN	599 BGN	599 BGN
1.10. from 25 001 BGN to 30 000 BGN	699 BGN	699 BGN
2. Administration fee	free of charge	free of charge
3. Pre-term repayment		
3.1. For loans disbursed after 31.12.2008	free of charge	free of charge
3.2. For loans disbursed before 01.01.2009		
3.2.1. Full pre-term repayment	3 month APR	---
3.2.2. Partial pre-term repayment	30 BGN + 3% of the reimbursed capital, max. 3-month APR	---
4. Renegotiation		
4.1. up to 5 000 BGN	75 BGN	75 BGN
4.2. from 5 001 BGN to 15 000 BGN	100 BGN	100 BGN
4.3. more than 15 001 BGN	150 BGN	150 BGN
5. Restructuring		
5.1. Up to 5 000 BGN	100 BGN	100 BGN
5.2. from 5 001 BGN to 15 000 BGN	150 BGN	150 BGN
5.3. more than 15 001 BGN	200 BGN	200 BGN

	BGN	Foreign currency
III. HOUSING LOANS EXPRESS DOM		
1. Disbursement fee	1,5%, min. 396 BGN	1,5%, min. 396 BGN
2. Disbursement fee with refinancing of loan from another bank	0.75%, min. 200 BGN	0.75%, min. 200 BGN
3. Administration fee	free of charge	free of charge
4. Conditions change fee	1,5%, min. 396 BGN	1,5%, min. 396 BGN
5. Full pre-term repayment	4% (min. 400 BGN)	4% (min. 400 BGN)
6. Partial pre-term repayment	4%	4%
7. Withdrawing of an amount of disbursed housing loan by the seller from his account		

7.1. Up to 3 000 BGN or equivalence	free of charge	free of charge
7.2. Over 3 000 BGN or equivalence, over the excess	0,1%, max. 100 BGN	0,1%, max. 100 BGN
8. Transfer of the credit from the account of the debtor to the account of the seller		
8.1. The account of the seller is in Societe Generale Expressbank	free of charge	free of charge
8.2. The account of the seller is in bank different than Societe Generale Expressbank	1.80 BGN	36 BGN + 0.12% (max. 600 BGN)

IV. NON AFFECTED MORTGAGE LOAN EXPRESS FINANCE

	BGN	Foreign currency
1. Disbursement fee		
1.1. For amounts up to 30 000 BGN	2%, min. 250 BGN	2%, min. 250 BGN
1.2. For amounts over 30 000 BGN	1,75 %	1,75 %
2. Disbursement fee with refinancing of loan from another bank		
2.1. For amounts up to 30 000 BGN	1 %, min 125 BGN	1 %, min 125 BGN
2.2. For amounts over 30 000 BGN	0,9 %	0,9 %
3. Administration fee		
	free of charge	free of charge
4. Conditions change fee		
4.1. For amounts up to 30 000 BGN	2%, min. 250 BGN	2%, min. 250 BGN
4.2. For amounts over 30 000 BGN	1,75 %	1,75 %
5. Pre-term repayment		
5.1. with a request for a new loan	2% (min. 220 BGN)	2% (min. 220 BGN)
5.2. without a request for a new loan	4% (min. 480 BGN)	4% (min. 480 BGN)
6. Partial pre-term repayment		
	4%	4%

V. STUDENT LOANS

	BGN	Foreign currency
1. Disbursement fee		
1.1. from 500 BGN to 1 500 BGN or the equivalence in EUR	49 BGN	49 BGN
1.2. from 1 501 BGN to 3 000 BGN or the equivalence in EUR	69 BGN	69 BGN
1.3. from 3 001 BGN to 4 500 BGN or the equivalence in EUR	89 BGN	89 BGN
1.4. from 4 501 BGN to 6 000 BGN or the equivalence in EUR	99 BGN	99 BGN

1.5. from 6 001 BGN to 7 500 BGN or the equivalence in EUR	109 BGN	109 BGN
1.6. from 7 501 BGN to 9 000 BGN or the equivalence in EUR	119 BGN	119 BGN
1.7. from 9 001 BGN to 10 500 BGN or the equivalence in EUR	129 BGN	129 BGN
1.8. from 10 501 BGN to 12 000 BGN or the equivalence in EUR	139 BGN	139 BGN
1.9. from 12 001 BGN to 13 500 BGN or the equivalence in EUR	149 BGN	149 BGN
1.10. from 13 501 BGN to 15 000 BGN or the equivalence in EUR	159 BGN	159 BGN
2. Administration fee	free of charge	free of charge
3. Pre-term repayment		
3.1. For loans disbursed after 31.12.2008	free of charge	free of charge
3.2. For loans disbursed before 01.01.2009		
3.2.1. Full pre-term repayment	3 month APR	3 month APR
3.2.2. Partial pre-term repayment	30 BGN + 3% of the reimbursed capital, max. 3-month APR	30 BGN + 3% of the reimbursed capital, max. 3-month APR
4. Renegotiation		
4.1. from 500 BGN to 7 500 BGN or the equivalence in EUR	50 BGN	50 BGN
4.2. from 7 501 BGN to 15 000 BGN or the equivalence in EUR	75 BGN	75 BGN
5. Restructuring		
5.1. from 500 BGN to 7 500 BGN or the equivalence in EUR	75 BGN	75 BGN
5.2. from 7 501 BGN to 15 000 BGN or the equivalence in EUR	100 BGN	100 BGN

VI. FORTISSIMO LOANS

	BGN	Foreign currency
1. Disbursement fee		
1.1. from 500 BGN to 1 500 BGN	69 BGN	69 BGN
1.2. from 1 501 BGN to 2 500 BGN	89 BGN	89 BGN
1.3. from 2 501 BGN to 3 500 BGN	129 BGN	129 BGN
1.4. from 3 501 BGN to 5 000 BGN	139 BGN	139 BGN
1.5. from 5 001 BGN to 7 500 BGN	199 BGN	199 BGN
1.6. from 7 501 BGN to 10 000 BGN	259 BGN	259 BGN
1.7. from 10 001 BGN to 15 000 BGN	359 BGN	359 BGN

1.8. from 15 001 BGN to 20 000 BGN	499 BGN	499 BGN
1.9. from 20 001 BGN to 25 000 BGN	599 BGN	599 BGN
1.10. from 25 001 BGN to 30 000 BGN	699 BGN	699 BGN
2. Administration fee	free of charge	free of charge
3. Pre-term repayment		
3.1. For loans disbursed after 31.12.2008	free of charge	free of charge
3.2. For loans disbursed before 01.01.2009		
3.2.1. Full pre-term repayment	3 month APR	3 month APR
3.2.2. Partial pre-term repayment	30 BGN + 3% of the reimbursed capital, max. 3-month APR	30 BGN + 3% of the reimbursed capital, max. 3-month APR

VII. REMONT EXPRESS LOAN

	BGN	Foreign currency
1. Pre-term repayment		
1.1. Full pre-term repayment	5% (min. 100 BGN)	---
1.2. Partial pre-term repayment	3% (min. 75 BGN)	---

OTHER PRODUCTS AND SERVICES

Chapter Six

I. OPERATIONS WITH SECURITIES

BGN/Foreign currency

1. Deals with government securities on the primary market	
1.1. for every approved order	0.05%
1.2. for every rejected order	10 BGN
2. Deals with government securities on the secondary market	
2.1. sale	0.20% (min. 20 BGN)
2.2. repurchase	0.20% (min. 20 BGN)
2.3. transfer of government securities in the register held by Societe Generale Expressbank, paid by the buyer	10 BGN
2.4. replacement of lost or damaged certificate	10 BGN
2.5. payment at the maturity date of the issue	0.03% (min. 10 BGN)

■ In green are marked the free services or decreased fees

2.6. interbank transactions according to Regulation 5, art. 20 and 21	0.10% (min. 10 BGN)
2.7. transactions with the Ministry of Finance	0.10% (min. 10 BGN)
3. Deals with corporate securities	
3.1. executed orders up to 25 000 BGN	1% (min. 80 BGN)
3.2. executed orders over 25 000 BGN	negotiable
4. Central depository	
4.1. statement of account	5 BGN
4.2. issuance of receipt	5 BGN
4.3. transfer in the Central depository	80 BGN
4.4. transfer of existing portfolio	negotiable
5. Shares of the sub-funds of Amundi Funds	
5.1. Subscription fee	
* For class A shares, the subscription fee can not be less than 20 BGN / 10 EUR/ 10 USD	
5.1.1. For the sub-funds, investing in equities	
5.1.1.1. Class „A”*	
Up to EUR/USD 25000	4,00%
Above EUR/USD 25000	3,50%
5.1.1.2. Class „I”	by agreement
5.1.2. For the sub-funds investing in bonds	
5.1.2.1. Class „A”*	
Up to EUR/USD 25000	2,50%
Above EUR/USD 25000	2,00%
5.1.2.2. Class „I”	by agreement
5.1.3. For the sub-funds, investing in Money Market Instruments	
5.1.3.1. Class „A”*	2,00%
5.1.3.2. Class „I”	by agreement
5.2. Fee for conversion of shares from one sub-fund and/or class to another sub-fund and/or class	free of charge
5.3. Redemption fee	free of charge
5.4. Fee for transfer of shares	5,00%

II. SAFE KEEPING

BGN/Foreign currency

1. Safe boxes – only for customers of Societe Generale Expressbank, depending on the box size

1.1. Small box

1.1.1. 6 months

76,80 BGN

1.1.2. 12 months	139,20 BGN
1.2. Middle box	
1.2.1. 6 months	109,20 BGN
1.2.2. 12 months	199,20 BGN
1.3. Big box	
1.3.1. 6 months	148,80 BGN
1.3.2. 12 months	268,80 BGN
1.4. loss of a key	60 BGN + costs

III. OTHER SERVICES

BGN/Foreign currency

1. Certification of bank power of attorney	6 BGN
2. Written information on bank operations upon customer's request	18 BGN
3. Issuance of bank reference	
3.1. for the country in bulgarian	36 BGN
3.2. for the country in a foreign language	60 BGN
3.3. for abroad	120 BGN
4. Confirmation of balances	
4.1. for customers who have opened an account with Societe Generale Expressbank for more than 1 year	free of charge
4.2. for customers who have opened an account with Societe Generale Expressbank for less than 1 year	36 BGN
5. Telex services	
5.1. in the country	12 BGN
5.2. abroad	36 BGN
6. Fax services	
6.1. in the country	6 BGN
6.2. abroad	36 BGN
7. Photo copy of a document A4 format	0.60 BGN
8. SWIFT message	24 BGN

■ In green are marked the free services or decreased fees

ELECTRONIC BANKING

Chapter Seven

I. INTERNET BANKING BANKON WEB

1. Registration

BGN

Foreign
currency

free of
charge

free of
charge

2. Annual maintenance fee

3.50 BGN

3.50 BGN

3. Outgoing transfers

3.1. Intrabank transfers

0.45 BGN

0.10% (min.
10 BGN, max.
300 BGN)

3.2. Intrabank transfers for payments
to the budget

0.45 BGN

-

3.3. Intrabank direct debit orders for
payments to the budget

0.10 BGN

-

3.4. Interbank transfers

0.90 BGN

36 BGN +
0.12% (max.
600 BGN)

3.5. RINGS transfers

12 BGN

-

3.6. Interbank transfers for budget
payments

0.90 BGN

-

3.7. Interbank direct debit orders for
payments to the budget

0.25 BGN

-

4. Urgent transfers

-

doubled
charges

5. Payments of Utilities

free of
charge

free of
charge

6. Token, one time

18 BGN

18 BGN

7. SMS (mTAN) message sent from
the bank, per message

0.15 BGN

0.15 BGN

II. PHONE BANKING BANKON PHONE

1. Registration

BGN

Foreign
currency

free of
charge

free of
charge

2. Connection fee

0.15 BGN

0.15 BGN

III. SMS BANKING BANKON SMS

1. Registration

BGN

Foreign
currency

free of
charge

free of
charge

2. Monthly maintenance fee

2.1. for one subscriber

0.99 BGN

0.49 EUR/
USD

2.2. for additional subscriber (second joint accountholder, additional mobile number, etc.)

0.49 BGN

0.24 EUR/
USD

3. SMS fee

3.1. Message sent by the bank, per message

0.15 BGN

0.15 BGN

3.2. Message sent to the bank

According to the tariff of client's mobile operator

According to the tariff of client's mobile operator

Remarks

1. The SMS fee is debited from the titular's current account on monthly base.

INSURANCES

Chapter Eight

I. SAVING INSURANCE 'TOMORROW'

1. Initial Insurance Premium - min. amount

BGN

Foreign
currency

30 BGN

15 EUR

2. Monthly Insurance Premium - min. amount

30 BGN

15 EUR

3. Transfer of the initial insurance premium

free of
charge

free of
charge

4. Permanent order of the monthly regular premium

free of
charge

free of
charge

5. Life insurance cover fee including acquisition fees

7%

7%

6. Management fee - (concerning only profit sharing)

2%

2%

II. COMFORT INSURANCE

1. Account holder - annual premium by card

BGN

Foreign
currency

15.96 BGN

15.96 BGN

2. Additional cardholder, annual premium by card

13.20 BGN

13.20 BGN

3. Account holder "Youth market" - annual premium by card

11.76 BGN

11.76 BGN

4. Additional cardholder "Youth market", annual premium by card

8.76 BGN

8.76 BGN

III. SPOKOISTVIE INSURANCES

	BGN	Foreign currency
1. Spokoistvie on overdraft	5 BGN	5 BGN
2. Spokoistvie on current account		
2.1. SILVER protection		
2.1.1. Annual premium payment	24 BGN	24 BGN
2.1.2. Monthly premium payment	2 BGN	2 BGN
2.1. GOLD protection		
2.1.1. Annual premium payment	48 BGN	48 BGN
2.1.2. Monthly premium payment	4 BGN	4 BGN
2. Spokoistvie on saving account		
2.1. SILVER protection		
2.1.1. Annual premium payment	12 BGN	12 BGN
2.1.2. Monthly premium payment	1 BGN	1 BGN
2.1. GOLD protection		
2.1.1. Annual premium payment	30 BGN	30 BGN
2.1.2. Monthly premium payment	2.50 BGN	2.50 BGN

■ In green are marked the free services or decreased fees



GENERAL CONDITIONS

1. The present tariff is valid for individual customers - physical persons - in terms of their needs, not connected with economic activity within the meaning of the Commerce act.
2. The present tariff defines the standard fees and commissions of Societe Generale Expressbank.
3. For services upon special agreement and for products and services, not included in this tariff, Societe Generale Expressbank reserves the right to apply different fees and commissions.
4. The interest rates, applied by Societe Generale Expressbank are stated in an Interest Rates Policy, which is an integral part of the tariff.
5. 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.
6. 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.
7. The fees and commissions in this Tariff, which are taxable pursuant to VAT Act, are VAT inclusive.
8. The present tariffs have been approved by the Board of the directors and superseeds all previous tariffs.

 **0800 18 888**

<http://www.sgeb.bg>