



## **Information Leaflet on a Payment Account with Basic Features of CCB AD**

### **Intended use**

The payment account with basic features is offered in Bulgarian levs and intended to resident and non-resident natural persons residing legally in the European Union for execution of payment transactions on the territory of Bulgaria free of charge or for reasonable fees.

An unlimited number of payment transactions may be executed on a payment account with basic features. The access to a payment account with basic features is not bound by the purchase of additional services.

The bank may refuse to open a bank account with basic features where the customer already holds another payment account with basic features or holds more than one payment account allowing the execution of payment transactions with the same or another bank on the territory of Bulgaria.

The payment account with basic features is opened within ten days of receipt of all documents required by the bank for its opening and the conclusion of the contract.

### **Fees**

**CENTRAL COOPERATIVE BANK AD** charges fees for the services on a payment account with basic features, as follows:

<b>Payment account with basic features</b>	
Opening of a payment account with basic features	
Opening of a payment account with basic features without issuance of a debit card to it	<b>BGN 2.45</b>
Opening of a payment account with basic features with issuance of a debit card to it	<b>BGN 1.50</b>
Monthly fee for maintaining a payment account with basic features	
Payment account with basic features without issuance of a debit card	<b>BGN 3.30</b>
Payment account with basic features with issuance of a debit card	<b>BGN 2.35</b>
Closing of a payment account with basic features	
Closing of a payment account with basic features, opened within 6 months prior to the closing date	<b>no fee</b>
Closing of a payment account with basic features, opened more than 6 months prior to the closing date	<b>no fee</b>
Treasury operations on a payment account with basic features	
Placing of funds into a payment account with basic features	
Up to BGN 3,120, inclusive	<b>BGN 0.85</b>
Over BGN 3,120	<b>BGN 0.85 plus 0.2% for the amount exceeding BGN 3,120, max. BGN 200</b>
Withdrawing of cash from a payment account with basic features	
At a teller desk in a bank office	

Up to BGN 2,000, inclusive	<b>BGN 3.50</b>
Over BGN 2,000	<b>BGN 3.60 plus 0.5% for the amount exceeding BGN 2,000, min. BGN 4.00</b>
With a debit card at an ATM serviced by the same bank	<b>BGN 0.25</b>
With a debit card at an ATM serviced by another bank in Bulgaria	<b>BGN 1.05</b>
With a debit card at an ATM serviced by another bank in the European Union	<b>BGN 1.05</b>
Payment by direct debit from a payment account with basic features	
To an account with CCB AD	<b>BGN 1.95</b>
To an account with another bank	<b>BGN 3.90</b>
Payment transactions with a payment debit card linked to a payment account with basic features, including via Internet	
Payment with a debit card at an ATM serviced by the bank	<b>no fee</b>
Payment with a debit card at an ATM serviced by another bank in Bulgaria	<b>no fee</b>
Credit transfer in national currency	
Paper-based transfer to a payment account with CCB AD	
Between accounts held by the same customer	<b>BGN 2.30</b>
Between accounts held by different customers	<b>BGN 2.30</b>
By on-line banking to a payment account with CCB AD	
Between accounts held by the same customer	<b>no fee</b>
Between accounts held by different customers	<b>BGN 0.44</b>
Paper-based transfer through BISERA to a payment account with another bank	<b>BGN 3.90</b>
By on-line banking through BISERA to a payment account with another bank	<b>BGN 0.95</b>
Paper-based transfer to a payment account of the state budget with CCB AD	<b>BGN 2.35</b>
By on-line banking to a payment account of the state budget with CCB AD	<b>BGN 0.45</b>
Paper-based transfer through BISERA to a payment account of the state budget with another bank	<b>BGN 3.90</b>
By on-line banking through BISERA to a payment account of the state budget with another bank	<b>BGN 0.95</b>
Automatic intrabank payments, deposited on paper	
Automatic Push & Pull transfers	<b>BGN 0.65</b>
Automatic fixed transfers	<b>BGN 0.65</b>
Automatic interbank payments through BISERA, deposited on paper	
Automatic Push transfers	<b>BGN 2.65</b>
Automatic fixed transfers	<b>BGN 2.65</b>
<p>On the basis of Article 120a of the LPSPS, the fees for monthly maintaining, withdraw of cash, payment by direct debit and credit transfers are not due, when they are at the expense of funds from remuneration, pensions, assistance and compensations from social security and social assistance, grants for students, university students and doctoral students, received on the payment account for basic operations, opened under Article 118 of the LPSPS.</p> <p>For all other operations related to the opening and servicing of a payment account for basic operations, not mentioned in the Section, fees shall be applied in accordance with the Tariff of CCB AD.</p>	