## Appendix 4

## Tariff for the Issue and Use of Local Bcard Debit Card effective as from 20 May 2023

1. Issuance of a debit card, additional card or renewal due to expired validity	no fee
2. Issuance or renewal of more than one card per cardholder	BGN 5.87
3. Renewal due to forgotten PIN, loss, theft, damage, etc. within the card validity period	BGN 5.87
4. Minimum non-reducible balance on the current account	BGN 2
5. Withdrawing cash from CCB ATM	
5.1. Withdrawing cash from CCB ATM	0.15% of the amount, min. BGN 0.29
5.2. For clients, who receive pension on account with CCB Plc	BGN 0.20
6. Withdrawing cash from ATMs of other banks	0.2% of the amount, min. BGN 1.56
7. Withdrawing cash from CCB POS terminals	0.2% of the amount, min. BGN 3.13
8. Withdrawing cash from POS terminals of other banks	BGN 4.89 plus 1.5% of the amount
9. Withdrawing cash via a POS terminal at the merchant following payment for goods and services provided by the same merchant	BGN 0.39
10. Payment for goods and services via a POS terminal	Free of charge
11. Payment of periodic bills via ATM	Free of charge
12. Payment of periodic bills on the Internet	Free of charge
13. Money transfers by card from an ATM and on the Internet	BGN 0.29
14. Balance inquiry and last 5 transactions statement from an ATM	BGN 0.78
14.1. Balance inquiry on an ATM device of CCB PLC for clients, who receive pension on account with CCB PLC	Free of charge
14.2. Balance inquiry through the electronic channels of CCB PLC	Free of charge
15. Balance inquiry through ePay.bg. (The service has been discontinued since 14 July 2023)	
16. Balance inquiry and last 5 transactions statement through Mobb (The service has been discontinued since 14 July 2023)	+
17. New PIN code generation	BGN 2.93
18. PIN code change from ATM by the cardholder	Free of charge
19. Change of the daily and weekly card limits	BGN 3.91
20. Card blocking/unblocking fee	BGN 3.91
21. Receiving the issued card in a branch other than the issuing branch (incl. VAT)	BGN 12.71
22. Change of the blocked amount from the card account for use only through the bank card	
23. Interest rate on a personal card account	According to Appendix 1 of Tariff of Interests, Fees and Commissions of CCB AD for Natural Persons
24. Personal card account statement	According to Section I, Art. 2 (9) of Tariff of Interests, Fees and Commissions of CCB AD for Natural Persons
25. Subscription for account statements of all bank accounts of the client on the Internet /periodically/	Free of charge
28. Fee for manual release of a blocked amount on a current card account	
29. Unreasonable claim of a transaction	BGN 11.73
30. Deactivation fee for a debit card issued to an account which is to be transferred	BGN 9.78
31. For all other transactions related to the issuance and use of local Bcard debit card	The respective fees apply according to the Tariff of Interest, Fees and Commissions of CCB AD for Natural Persons and the appendices thereto