



Fee Information Document



Name of account provider: Central Cooperative Bank AD

Name of account: Payment account with basic features

Date: 20 May 2024

- This document is intended to provide information on the fees charged for the provision of basic services linked to payment accounts with basic features. It will allow you to compare these fees with the fees for other accounts.
- Other fees may apply for the use of account-related services not listed herein. For the full information on the applicable interest rates and fees, see the Tariff of CCB AD or visit the website of CCB AD: www.ccbank.bg
- A glossary of the terms used in this document is provided free of charge.

Service	Fee
General account-related services	
Opening of a payment account with basic features	
in national currency without issuing a debit card in a bank office	BGN 4.00
in national currency without issuing a debit card by on-line banking	this service is not provided
in national currency with issuing a debit card in a bank office	BGN 1.96
in national currency with issuing a debit card by on-line banking	this service is not provided
in EUR without issuing a debit card in a bank office	this service is not provided
in EUR without issuing a debit card by on-line banking	this service is not provided
in EUR with issuing a debit card in a bank office	this service is not provided
in EUR with issuing a debit card by on-line banking	this service is not provided
Maintaining of a payment account with basic features	
in national currency without issuing a debit card	BGN 4.00
in national currency with issuing a debit card	BGN 2.45
in EUR without issuing a debit card	this service is not provided
in EUR with issuing a debit card	this service is not provided
Closing of a payment account with basic features	
in national currency without issuing a debit card	no fee
in national currency with issuing a debit card	no fee
in EUR without issuing a debit card	this service is not provided
in EUR with issuing a debit card	this service is not provided
Payments (other than with bank cards)	
Credit transfer in national currency to a payment account with another payment service provider	
via BISERA in a bank office	BGN 5.57
via BISERA by on-line / mobile banking	BGN 1.08
via RINGS in a bank office	BGN 22.00

via RINGS by on-line / mobile banking	BGN 12.13
Credit transfer in national currency to a payment account with the same payment service provider	
between accounts held by the same customer, in a bank office	BGN 3.81
between accounts held by the same customer, by on-line / mobile banking	no fee
between accounts held by different customers, in a bank office	BGN 3.81
between accounts held by different customers, by on-line / mobile banking	BGN 0.45
Credit transfer in national currency to a payment account of the state budget with another payment service provider	
via BISERA in a bank office	BGN 5.18
via BISERA by on-line / mobile banking	BGN 1.08
via RINGS in a bank office	BGN 22.00
via RINGS by on-line / mobile banking	BGN 12.13
Utilities payment	
from a payment account by on-line / mobile banking	no fee
Credit transfer in foreign currency to a payment account with another payment service provider	
Euro transfers in the European Economic Area (EEA) value date SAME DAY in a bank office	
Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000)	EUR 3.10
Through the Trans-European Automated Real-Time Express Transfer System TARGET2	EUR 11.25
Euro transfers in the European Economic Area (EEA) value date SAME DAY by on-line / mobile banking	
Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000)	EUR 0.55
Through the Trans-European Automated Real-Time Express Transfer System TARGET2	EUR 6.20
Euro transfers in the European Economic Area (EEA) value date next day in a bank office	
Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000)	EUR 3.10
Through the Trans-European Automated Real-Time Express Transfer System TARGET2	EUR 11.25
Euro transfers in the European Economic Area (EEA) value date next day by on-line / mobile banking	
Through net settlement payment system (SEPA transfers) - for amounts up to EUR 51,129.19 inclusive (equivalent to BGN 100,000)	EUR 0.55
Through the Trans-European Automated Real-Time Express Transfer System TARGET2	EUR 6.20
Euro transfers in the European Economic Area (EEA) value date SPOT in a bank office	this service is not provided
Transfers in foreign currency other than EU, as well as non-EEA transfers	
With value date the same business day in a bank office	0.2%, min. 20, max. EUR 100, plus EUR 25
With value date the same business day by on-line / mobile banking	0.15%, min. 15, max. EUR 100, plus EUR 25
With value date the next business day in a bank office	0.2%, min. EUR 20, max. EUR 100
With value date the next business day by on-line / mobile banking	0.15%, min. EUR 15, max. EUR 100
With value date SPOT in a bank office	0.2%, min. EUR 20, max. EUR 100
With value date SPOT by on-line / mobile banking	0.15%, min. EUR 15, max. EUR 100

Credit transfer in foreign currency to a payment account with the same payment service provider	
between accounts held by the same customer, in a bank office	EUR 3.00
between accounts held by the same customer, by on-line / mobile banking	no fee
between accounts held by different customers, in a bank office	EUR 3.00
between accounts held by different customers, by on-line / mobile banking	EUR 0.30
Incoming credit transfer in foreign currency	
For amounts up to EUR 100 inclusive or the equivalent in another currency	no fee
For amounts over EUR 100 or the equivalent in another currency	
Euro transfers in the European Economic Area (EEA)	no fee
Transfers in foreign currency other than EU, as well as non-EEA transfers	0.1%, min. EUR 7, max. EUR 70
Cards and cash funds	
Debit card servicing in national currency	no fee
Credit card servicing in national currency	this service is not provided
Cash withdrawal on the territory of Bulgaria	
of cash in the national currency in a bank office, without a preliminary order, up to BGN 2,000.00	BGN 4.00
of cash in the national currency in a bank office, without a preliminary order, over BGN 2,000.00	BGN 4.00 plus 0.6% for amounts exceeding BGN 1,000.00, min. BGN 5.87
of cash in the national currency in a bank office, with a preliminary order, up to BGN 2,000.00	BGN 4.00
of cash in the national currency in a bank office, with a preliminary order, over BGN 2,000.00	BGN 4.00 plus 0.6% for amounts exceeding BGN 1,000.00, min. BGN 5.87
additional fee for cash withdrawal exceeding BGN 5,000.00, without a preliminary order	0.7% on the amount not ordered, min. BGN 19.56
of cash in EUR in a bank office, without a preliminary order, up to EUR 2,000.00	this service is not provided
of cash in EUR in a bank office, without a preliminary order, over EUR 2,000.00	this service is not provided
of cash in EUR in a bank office, with a preliminary order, up to EUR 2,000.00	this service is not provided
of cash in EUR in a bank office, with a preliminary order, over EUR 2,000.00	this service is not provided
additional fee for cash withdrawal exceeding EUR 2,500.00, without a preliminary order	this service is not provided
via POS of the payment service provider using a debit card	0.2% of the amount, min. BGN 3.13
via POS of the payment service provider using a credit card	this service is not provided
via POS of another payment service provider using a debit card	BGN 4.89 plus 1.50% of the amount
via POS of another payment service provider using a credit card	this service is not provided
via ATM of the payment service provider using a debit card	0.14% of the amount, min. BGN 0.29
via ATM of the payment service provider using a credit card	this service is not provided
via ATM of another payment service provider using a debit card	0.19% of the amount, min. BGN 1.37
via ATM of another payment service provider using a credit card	this service is not provided
Cash withdrawal with a debit card at an ATM terminal abroad	

Cash withdrawal from an ATM device in the EU member states	BGN 1.05
Cash withdrawal from an ATM device or through a POS terminal in non-EU member states	EUR 2.00 plus 1.50% of the amount
Payment with a debit card	
in Bulgaria	no fee
abroad	no fee
utilities payment	no fee
Payment with a credit card	this service is not provided
Statement of a payment account balance via an ATM terminal	
at an ATM of the payment service provider with a debit card	BGN 0.78
at an ATM of another payment service provider with a debit card	BGN 0.78
Overdraft and related services	
Overdraft	this service is not provided