



Table of Contents

General provisions

I. Opening, servicing and closing client accounts

II. Cash operations

III. Credit transfers and direct debits

IV. Bank card operations

V. Credit operations

VI. Foreign currency purchase and sale

VII. Documentary and clean (financial) collection

VIII. Documentary letters of credit

IX. Guarantees, counter-guarantees and stand-by (guarantee) letters of credit

X. Transactions and operations in financial instruments traded in the country

XI. Transactions and operation in financial instruments traded on international markets

XII. Investment banking

XIII. Imposition and enforcement of distrains. Account operations with imposed distraint.

XIV. Other operations

XV. Dates of execution, value dates and deadlines for processing transfers with value date - the same business day

GENERAL PROVISIONS

Art. 1.	This Tariff regulates the usual interest rates, commissions, fees and other charges applied by CCB AD in respect of business clients, which include legal entities, unincorporated entities, sole proprietors and natural persons engaged in business but not registered as traders.
Art. 2.	The following appendices constitute an integral part of this Tariff: Appendix No. 1 CCB AD Interest Rate Bulletin for Business Clients and Appendix No. 2 CCB AD Interest Rate Bulletin for Credit Cards of Business Clients.
Art. 3.	In case of unauthorized overdraft in national and foreign currency, the Bank charges an interest of 35% annually.
Art. 4.	The fees and commissions provided for in this Tariff are valid in cases where no other charge is explicitly agreed.
Art. 5.	For all bank services/operations, not specified in this Tariff, the fees, commissions and expenses are determined as negotiated.
Art. 6.	The Bank reserves the right to negotiate and charge additional fees and commissions for specific operations and/or services related to unusual complexity, additional work or commitment.
Art. 7.	All payment transactions, regardless of their nature (including cash withdrawals and deposits), are made from a current account opened with CCB AD.
Art. 8.	Where an operation involves the provision of more than one service, the client pays the fees for each of them on a cumulative basis, unless otherwise agreed in advance.
Art. 9.	CCB AD only executes written paper-based payment orders submitted at the Bank or through electronic banking, which in their content and form are complete, clear and consistent with the national and international regulations and banking standards.
Art. 10.	The Bank performs payment services/operations when the client has provided the necessary funds for the execution of the relevant service/operation and the fees and commissions due.
Art. 11.	All the commissions, fees, interest and other expenses are collected at the moment of performing the bank service/operation, unless there is another special agreement with the Bank.
Art. 12.	All commissions, fees and expenses under loans, extended by CCB AD, are paid by the client at the moment of performing the service/operation.
Art. 13.	The commissions and fees indicated in EUR or USD are also translated into other major currencies, incl. in BGN, according to the fixing exchange rates of BNB on the day of the operation.
Art. 14.	The Bank sets off the fees and commissions payable for a service/operation on a certain account from another account of the client, when agreed with the client or arising from a regulatory act. In the absence of funds available on the client's account for the payment of fees, commissions or expenses due for the service/operation executed from/on the account, the Bank is entitled to collect them from the client's accounts in BGN and foreign currency.
Art. 15.	CCB AD reserves the right to change this Tariff in case of changes in the market conditions or the current legislation, for which it shall inform its clients in the publicly accessible banking premises and on the Bank's website www.ccbank.bg .

Section I. OPENING, SERVICING AND CLOSING CLIENT ACCOUNTS			
		BGN	ANOTHER CURRENCY
Art. 1.	Opening accounts in national and foreign currency		
cl.1.	Current account	BGN 19.56, one-off upon account opening	EUR 10, one-off upon account opening
cl.2.	Current account with a credit card issued to it	no fee	no fee
cl.3.	Deposit account	no fee	no fee
cl.4.	Escrow account (special purpose account)	0.2% of the credited amount, min. BGN 97.79, max. BGN 488.96	0.2% of the credited amount, min. EUR 50, max. EUR 250
cl.5.	Accumulation accounts	BGN 19.56	EUR 10
cl.6.	Liquidation, special, accounts opened for trade in securities, LC and other accounts	BGN 15.65	EUR 8
cl.7.	Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units	no fee	no fee
cl.8.	Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries		
cl.8.1.	Foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. ^{Note 1}	BGN 195.58	EUR 100
Art. 2.	Monthly fee for maintaining bank accounts and issuing account statements in national and foreign currency		
cl.1.	Accounts /current, accumulation except accumulation accounts from art.2, cl.8, letter of credit, liquidation, special, escrow and other accounts other than account to which credit cards are issued/ for which account statements in hard copies are presented upon request at the Bank's office or the bank statement is sent by e-mail. ^{Note 2}	BGN 19.56	EUR 10
cl.2.	Accounts, for which statements in the format for electronic processing (MT940, Infobank, etc.) are generated and sent.	BGN 68.45	EUR 35
cl.3.	Deposit accounts	no fee	no fee
cl.4.	Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units	no fee	no fee
cl.5.	Resubmission of statements upon the explicit request of a client (in hard copy) (including VAT)	BGN 0.98 per page	EUR 0.50 per page
cl.6.	Provision of account statements for past calendar years (paper-based) (including VAT)	BGN 1.96 per page	EUR 1 per page
cl.7.	Postal expenses for sending account statements (including VAT)	BGN 2.35 per statement	EUR 1.20 per statement

cl.8.	Fee for maintenance, keeping and management of capital raising accounts for: the establishment of a company, increasing the capital of a commercial company, paying the difference between subscribed capital and paid-in capital of a commercial company, issuance of bonds by joint-stock company, for which a statement is provided on paper upon request at an office of the Bank or a statement is sent via email. ^{Note 5}	BGN 7.82	EUR 4
cl.9.	Accounts opened for trade in securities	no fee	no fee
Art. 3. Other services and fees on client accounts			
cl.1.	Fee for SMS Notifications		
cl.1.1.	10 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)	BGN 2.15	–
cl.1.2.	30 SMS Notifications Subscription (The fee is collected at the time of registration) (including VAT)	BGN 5.09	–
cl.1.3.	Sending an unlimited number of SMS notifications (<i>The fee is charged monthly, and the fee for the messages sent during the month is debited from the client account on the last business day of the month</i>) (including VAT)	BGN 0.18	–
cl.2.	Fee for the Utility Bills Subscription		
cl.2.1.	Annual fee	BGN 3.13	–
cl.2.2.	Operator's fee for the SMS message (including VAT)	BGN 0.10 per 1 SMS	–
cl.2.3.	Fee for an e-mail notification (including VAT)	no fee	–
Art. 4. Closing accounts by order of the holder			
cl.1.	Current accounts, accounts opened for trade in securities, letters of credit, special, liquidation, Escrow and other accounts (only for accounts opened less than 6 months ago)	BGN 15.65	EUR 8
cl.2.	Accumulation account with no current account open	BGN 17.60	EUR 9
cl.3.	Accumulation account with a current account open	no fee	no fee
cl.4.	Deposit account	no fee	no fee
cl.5.	Budget accounts, accounts for funds from the European Union and foreign accounts of administrators of public receivables and budget spending units	no fee	no fee
cl.6.	Annual fee for monitoring and review of documents in connection with establishing the legal status of non-resident legal entities registered outside the EEA or resident legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. (including VAT) ^{Note 4}	BGN 78.23	EUR 40
Notes			
1	To Art.1(8.1) The Bank considers the documentation within 5 business days after the receipt of all necessary documents. The fee is payable for each subsequent newly opened account. The fee is paid as a one-off payment and will not be refunded in case of a refusal to open the account.		
2	To Art.2(1): Monthly fees for L/C accounts are debited from the titleholder's current account. The monthly fees for special purpose accounts are debited according to the terms and conditions of the Account Opening and Keeping Agreement.		
3	The monthly fees, other than those under Art. 2 (3) are debited in full regardless of the availability of the account. In the absence of sufficient funds, the deficit amount is reported as a past due liability of the client to the Bank, which is immediately payable.		

4	To Art.4(6): The fee is collected once a year.		
5	The fee under Article 2, point 8 is applicable in case the account has not been closed within three months of its opening.		
Section II. CASH OPERATIONS			
		BGN	ANOTHER CURRENCY
Art. 1.	Deposit of cash by the holder	0.5%, min. BGN 4.89, max. BGN 391.17	0.4%, min. EUR 2.50, max. EUR 200
cl.1.	Acceptance of sorted coins at the cash desk:		
cl.1.1.	With a deposit in the account of up to BGN 50	0.5%, min. BGN 2.05	–
cl.1.2.	With a deposit in the account of over BGN 50	2%, min. BGN 5.09	–
Art. 2.	Cash withdrawal	0.6%, min. BGN 11.73	0.6%, min. EUR 6.00
cl.1.	Cash withdrawals without a preliminary order <i>(The execution is permissible at the discretion / with the consent of the Bank)</i>	0.7% on the amount not ordered, min. BGN 19.56	0.7% on the amount not ordered, min. EUR 10
cl.2.	Upon submitted preliminary order for cash withdrawal and subsequent reduction of the amount ordered for withdrawal or subsequent cancellation of the order	0.2% on the cancelled / reduced amount, min. BGN 39.12	0.2% on the cancelled / reduced amount, min. EUR 20
Art. 3.	Depositing cash by third parties who do not act in their capacity as proxies		
cl.1.	On current accounts, accounts opened for trade in securities and deposit accounts	0.5%, min. BGN 5.87	0.4%, min. EUR 3
Art. 4.	Cash operations for amounts exceeding BGN 200,000 / EUR 100,000	subject to agreement	subject to agreement
Art. 5.	Other cash operations (VAT is additionally charged)		
cl.1.	Replacement and exchange of banknotes	2%, min. BGN 19.56	2% min. EUR 10
cl.2.	Banknote checking, without depositing into accounts for persons who do not maintain accounts with CCB AD	1%	1%
cl.3.	Exchange of coins against banknotes (BGN only)	3%, min. BGN 5.09	–
cl.4.	Replacement of damaged Bulgarian banknotes and coins	no fee	
cl.5.	Preparation, handling and submission of a valuable shipment	0.02 % on the whole amount intended to be submitted of up to two valuable shipments per day and 04% on the whole amount to be submitted of three or more valuable shipments per day	–
cl.6.	Acceptance of a valuable shipment delivered by a collection company for counting and crediting to the account	BGN 3.13 per valuable shipment	–
Art. 6.	Proceeds from sales points (including VAT)		
cl.1.	Collection of receipts from clients' sites using vehicles of the Bank in the area of the town	subject to agreement	–
cl.2.	Collection of receipts from clients' sites using vehicles of the Bank beyond the area of the town	subject to agreement	–

Notes	
1	For withdrawing amounts within 1 business day where the total daily amount exceeds BGN 10,000 or its equivalent in other currencies per day, a prior written order must have been submitted.
2	The Bank may, at its discretion, require the clients to provide prior written orders for withdrawing amounts below the amounts specified above in case of unforeseen circumstances other than the standard events. The changes are made by decision of the Executive Directors and Procurator of the Bank. The decisions should be communicated to the Bank's clients through announcements in the bank offices.
3	A written application for withdrawing amounts cash from BGN 10 000.01 to BGN 30 000.00, included, or their equivalent amount in another currency, submitted till 14:00 p.m. on the respective day, is executed on the working day, specified by the client in the application, which may be as early as one working day after the day of submitting the application. A written application, submitted after this time, is executed on the working day specified by the client in the application, which may be as early as two working days after the day of submitting the application.
4	A written application for withdrawing amounts cash from BGN 30 000.01 to BGN 100 000.00, included, or their equivalent amount in another currency, submitted till 14:00 p.m. on the respective day, is executed on the working day, specified by the client in the application, which may be as early as two working days after the day of submitting the application. A written application, submitted after this time, is executed on the working day specified by the client in the application, which may be as early as three working days after the day of submitting the application.
5	A written application for withdrawing amounts cash above BGN 100 000.00, or their equivalent amount in another currency, is executed on the working day specified by the client in the application, which may be as early as five working days after the day of submitting the application.
	The fee under Art. 2, point 1 is not collected upon account closure, if the available balance at the moment of closure is less than the applied minimum of the fee.

Section III. CREDIT TRANSFERS AND DIRECT DEBITS

		BGN		ANOTHER CURRENCY		
Art. 1.	Intra-bank transfers ordered	transfers from an account ordered in a bank office	electronically ordered transfers	transfers from an account ordered in a bank office	electronically ordered transfers	
cl.1.	Between accounts held by the same client in the Bank	BGN 5.87	no fee	EUR 3	no fee	
cl.2.	Between accounts held by different clients in the Bank	BGN 5.87	BGN 0.68	EUR 3	EUR 0.35	
cl.3.	Transfers to budget spending units and administrators of public receivables	BGN 5.87	BGN 0.68	–	–	
cl.4.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	–	–	
cl.6.	Automatic intra-bank payments					
cl.6.1.	Automatic Push & Pull transfers	BGN 0.78	–	BGN 0.78	–	
cl.6.2.	Automatic fixed transfers	BGN 0.78	–	BGN 0.78	–	
		BGN		ANOTHER CURRENCY		
Art. 2.	Ordered transfers to accounts at another PSP <small>Note 1</small>	ordered in a bank office by depositing cash	transfers from an account ordered in a bank office	electronically ordered transfers	transfers from an account ordered in a bank office	electronically ordered transfers
cl.1.	Transfers through BISERA	1%, min. BGN 10.17	BGN 7.04	BGN 1.37	–	–

cl.1.1.	Transfers to budget spending units and administrators of public receivables	1%, min. BGN 10.17	BGN 7.04	BGN 1.37	-	-
cl.1.2.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	-	-
cl.1.3.	Instant payments Blink (for amounts below BGN 30 000.00)	-	-	BGN 1.37	-	-
cl.2.	Transfers through RINGS	1%, min. BGN 41.07	BGN 41.07	BGN 12.13	-	-
cl.2.1.	Transfers to budget spending units and administrators of public receivables	1%, min. BGN 41.07	BGN 41.07	BGN 12.13	-	-
cl.2.2.	Transfers to budget spending units and administrators of public receivables by multi-line transfer orders	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	The product has been discontinued since 01 October 2023	-	-
cl.3.	Automatic interbank payments					
cl.3.1.	Automatic Push transfers	-	BGN 7.04 (through BISERA)	-	-	-
cl.3.2.	Automatic fixed transfers	-	BGN 7.04 (through BISERA)	-	-	-
cl.4.	Transfers in BGN and EUR from a client's account with the Bank to an account with another PSP - non-bank institution serviced by CCB AD	-	BGN 7.04	BGN 1.37	EUR 3.60	EUR 0.70
cl.5.	Euro transfers in the European Economic Area (EEA) <small>Note 2 and Note 3</small>				transfers from an account ordered in a bank office	electronically ordered transfers
cl.5.1.	Through payment system SEPA transfers <small>Note 4</small>				EUR 3.60	EUR 0.70
cl.5.2.	Through the Trans-European Automated Real-Time Express Transfer System TARGET2				EUR 21	EUR 6.20

cl.6.	Transfers in foreign currency other than EU, as well as non-EEA transfers				
cl.6.1.	With value date the next business day ^{Note 5}	0.2%, min. EUR 20, max. EUR 100		0.15%, min. EUR 15, max. EUR 100	
cl.6.2.	With value date the same business day ^{Note 6}	0.2%, min. 20, max. EUR 100, plus EUR 25		0.15%, min. 15, max. EUR 100, plus EUR 25	
cl.7.	Transfers in foreign currency other than EU, as well as non-EEA transfers with expenses for the originator (OUR) - in addition to the commissions referred to in cl.6. ^{Note 7}				
cl.7.1.	For transfers in USD, regardless of the amount	USD 27		USD 27	
cl.7.2.	For amounts up to EUR 12,500 inclusive or the equivalent in another currency (other than USD)	EUR 28		EUR 28	
cl.7.3.	For amounts from EUR 12,500.01 to EUR 25,000 inclusive or the equivalent in another currency (other than USD)	EUR 35		EUR 35	
cl.7.4.	For amounts from EUR 25,000.01 to EUR 50,000 inclusive or the equivalent in another currency (other than USD)	EUR 45		EUR 45	
cl.7.5.	For amounts over EUR 50,000 or the equivalent in another currency (other than USD)	EUR 60		EUR 60	
cl.8.	To overseas subsidiaries of CCB AD	0.1%, min. EUR 5, max. EUR 30		0.1%, min. EUR 5, max. EUR 30	
cl.9.	Transfers from a medical fundraising account in foreign currency other than EUR, as well as transfers from a medical fundraising account to non-EEA countries	EUR 8		–	
cl.10.	Cancellation or change of ordered transfers to another PSP	BGN		ANOTHER CURRENCY	
cl.10.1.	Where the transfer is accounted for from the originator's account but not effected	BGN 15.65		EUR 8	
cl.10.2.	Where the transfer is effected by CCB AD (except for the correspondent bank's expenses)	–		EUR 40	
cl.11.	Request at the initiative of the originator (except for the correspondent bank's expenses) (including VAT)	BGN 15.65		EUR 36	
Art. 3.	Accepting and handling a mass payment order	BGN		ANOTHER CURRENCY	
cl.1.	Intra-bank	transfers from an account ordered in a bank office	electronically ordered transfers	transfers from an account ordered in a bank office	electronically ordered transfers
cl.1.1.	Transfers of wages and under social assistance and employment programs	no fee	no fee	no fee	no fee
cl.1.2.	For other transfers	BGN 0.68 per transfer	free of charge between accounts of the same client / BGN 0.59 per transfer between accounts of different clients	EUR 0.35 per transfer	free of charge between accounts of the same client / EUR 0.30 per transfer between accounts of different clients
cl.2.	To an account with another PSP				
cl.2.1.	Through BISERA	BGN 7.04 per transfer	BGN 1.37 per transfer	–	–
cl.2.2.	Through RINGS	BGN 41.07 per transfer	BGN 12.13 per transfer	–	–
Art. 4.	Received transfers	BGN		ANOTHER CURRENCY	
cl.1.	Intra-bank transfers	no fee		no fee	

cl.2.	Transfers from an account with another PSP				
cl.2.1.	In BGN or EUR from an EEA-country		no fee	no fee	
cl.2.2.	From a non-EEA country and from an EEA-country in a currency other than EUR				
cl.2.2.1.	For amounts up to EUR 100 inclusive or the equivalent in another currency		–	no fee	
cl.2.2.2.	For amounts over EUR 100 or the equivalent in another currency		–	0.1%, min. EUR 7, max. EUR 70	
cl.2.3.	Transfers from overseas subsidiaries of CCB AD				
cl.2.4.	For beneficiaries who are not clients of CCB AD, with subsequent transfer to a third bank ^{Note 9.}		–	0.1%, min. 10, max. EUR 100	
cl.2.5.	Responding to inquiries about incoming transfers (with VAT included) /the fee is deducted by the counter bank/			EUR 36	
cl.2.6.	Return of received transfers in reply to a received request for return /the fee is deducted by the counter bank /.				
cl.2.6.1.	Regarding received transfers in BGN or EUR from an EEA country			EUR 5	
cl.2.6.2.	Regarding received transfers from a non-EEA country and from a EEA country in a currency other than EUR			EUR 40	
Art. 5.	MT101 - incoming payment order				
cl.1.	One-off fee for activating the service			BGN 82.14	
cl.2.	Monthly service fee (for each account)			BGN 41.07	
cl.3.	Termination or change			BGN 31.29	
Art. 6.	Direct debits	BGN		ANOTHER CURRENCY	
cl.1.	Intra-bank direct debits	by paper-based order	electronically ordered transfers	by paper-based order	electronically ordered transfers
cl.1.1.	Initiation of a direct debit transfer order	BGN 5.87	BGN 0.68	EUR 3	EUR 0.35
cl.1.2.	Initiation of a direct debit transfer order by a mass file via Internet Banking	–	BGN 0.38	–	EUR 0.35
cl.1.3.	Payment on initiated direct debit transfer orders	BGN 6.36 (BGN 5.87 plus a fee of BGN 0.49 for consent verification)	–	EUR 3.25 (EUR 3.00 plus a fee of EUR 0.25 for consent verification)	–
cl.1.4.	Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer	BGN 3.91	–	EUR 2	–
cl.1.5.	Accepting consent for direct debit payment	BGN 1.96	–	EUR 1	–
cl.2.	Direct debits to another PSP				
cl.2.1.	Initiation of a direct debit transfer order	BGN 7.04	BGN 1.37	–	–
cl.2.2.	Initiation of a direct debit transfer order by a mass file via Internet Banking	–	BGN 1.37	–	–
cl.2.3.	Payment on initiated direct debit transfer orders	BGN 8.02 (BGN 7.04 plus a fee of BGN 0.98 for consent verification)	–	–	–

cl.2.4.	Cancellation of payment on initiated direct debit transfer order where the cancellation is due to the fault of the payer	BGN 7.04	–	–	–
cl.2.5.	Accepting consent for direct debit payment	BGN 1.96	–	–	–
Notes					
1	PSP stands for Payment Service Provider . In the context of this Tariff and under the Payment Services and Payment Systems Act, PSPs are 1) banks, 2) electronic money companies, 3) payment institutions, 4) account information service providers.				
2	EEA stands for European Economic Area . The EEA integrates the EU Member States and the following member-states of the European Free Trade Association (EFTA) – Iceland, Liechtenstein and Norway into a single internal market governed by the same basic rules that aim to ensure the free movement of goods, services, capital and people within the EEA in an open and competitive environment.				
3	The transfers under Art. 2 (6) are executed with a current date and with a current value date when the orders are received at CCB AD by 15:00 p.m. Orders received at the bank after 3:00 p.m. are executed with value date the next business day.				
4	The transfers under Art. 2 (6.1) are executed through SEPA Certified Payment Systems using XML container files according to the SEPA Credit Transfer Mechanism and pursuant to Regulation (EC) 260/2012. Due to the specific processing of SEPA transfers, some SEPA transfers may be received into the accounts of the final beneficiaries on the day following the specified value date.				
5	The Bank reserves the right, at its sole discretion, to execute cross-border transfers in currencies other than the EUR under Art.2 (7.1) with a value date of two working days (SPOT) in the following cases: for USD transfers - where the amount of the transfer exceeds USD 5 million; for GBP transfers - where the amount of the transfer exceeds GBP 2 million; for CHF transfers - where the amount exceeds CHF 2 million; as well as for transfers in other currencies.				
6	The Bank executes the transfers under Art. 2 (7.2) only if the orders for them have been received / registered in the CCB AD system within the deadline times specified in Section XV, Art. 3.				
7	Transfers in EUR to banks located in the EEA banks are only executed with the option of shared costs between the originator and the beneficiary ("SHA").				
8	Due to the specific bank practices on the territory of the USA and Canada, CCB AD guarantees that a transfer ordered in USD or CAD under Art.2 (8.1) will be processed without charging beneficiary fees by the intermediary bank, but it is possible that the beneficiary's bank may deduct its fee from the transfer amount.				
9	Transfers received for clients of third banks holding loro accounts with CCB AD are charged according to the arrangements with the relevant third bank.				
10	Ordered cross-border transfers that are returned without the fault of the Bank are considered as received transfers.				
11	The Bank does not execute "conditional transfers" orders.				
12	Conditional payment orders are considered documentary letters of credit. SWIFT messages MT103 should not be used for conditional transfers. Otherwise, the Bank executes these transfers as incoming foreign currency transfers without bearing any liability.				
13	Exempt from the fee under Art. 6 are the operations for accepting direct debit consents under agreements with the Bank for concluded credit transactions.				
Section IV. BANK CARD OPERATIONS					
			BGN	ANOTHER CURRENCY	
Art. 1.	Debit card operations				
cl.1.	Issuance of a debit card, additional card or renewal due to expired validity		no fee	–	
cl.2.	Issuance of more than one card of the same type to one cardholder		BGN 5.87	–	
cl.3.	Renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period		BGN 5.87	–	
cl.4.	Second renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period		BGN 15.65	–	
cl.5.	Third and any subsequent renewal due to forgotten PIN, loss, theft, damage, etc. within the debit card validity period		BGN 31.29	–	

cl.6.	Generation of a new PIN code for contactless cards and Emotion cards (not available for Mastercard cards issued before 13 July 2017)	BGN 2.93	–
cl.7.	Generation of a new PIN for Visa Electron and Debit Mastercard Universal within the card validity period (not available for Mastercard cards issued before 13 July 2017)	BGN 10.76	–
cl.8.	Regeneration of a new PIN within the card validity period (not available for Mastercard cards issued before 13 July 2017)	BGN 10.76	–
cl.9.	Completion of documents for the issuance of a debit card by an employee of CCB AD on behalf of the cardholder (including VAT)	BGN 15.65	–
cl.10.	Receiving the issued card in a branch other than the issuing branch (including VAT)	BGN 12.71	–
cl.11.	Minimum non-reducible balance	BGN 30	EUR 15 / USD 15
cl.12.	Design fee for Emotion debit card (to be charged in case if issuance and renewal) (including VAT)	BGN 3.91	–
cl.13.	Cash withdrawal from an ATM device or through a POS terminal in Bulgaria		
cl.13.1.	from an ATM device of CCB AD	0.15% of the amount, min. BGN 0.29	–
cl.13.2.	from an ATM device of another payment service provider	0.2% of the amount, min. BGN 1.56	–
cl.13.3.	through a POS terminal of CCB AD	0.2% of the amount, min. BGN 3.13	–
cl.13.4.	through a POS terminal of another payment service provider	BGN 4.89 plus 1.5% of the amount	–
cl.13.5.	through a POS terminal at the merchant following payment for goods and services provided by the same merchant	BGN 0.31	–
cl.14.	Cash withdrawal from an ATM device or through a POS terminal abroad		
cl.14.1.	Cash withdrawal from an ATM device in the EU member states	0.2% of the amount, min. BGN 1.56	
cl.14.2.	Cash withdrawal from an ATM device or through a POS terminal in non-EU member states	–	EUR 2.50 plus 1.5% of the amount
cl.14.3.	Cash withdrawal from a POS terminal in the EU member states	–	EUR 2.50 plus 1.5% of the amount
cl.15.	Cash withdrawal through a POS terminal of CCB AD by clients of another payment service provider using using cards with BIN 6760	1% of the amount, min. BGN 1	–
cl.16.	Payment through a POS terminal in Bulgaria		
cl.16.1.	using a contactless debit card	no fee	–
cl.17.	Payment of utility bills through an ATM		
cl.17.1.	using a contactless debit card	no fee	–
cl.18.	Payment of periodic bills via the Internet		
cl.18.1.	using a contactless debit card	no fee	–
cl.19.	Payment through a POS terminal abroad	no fee	–
cl.20.	Balance inquiry and last 5 transactions statement		
cl.20.1.	Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.	BGN 0.78	–
cl.20.2.	Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)	–	–
cl.20.3.	Balance inquiry through ePay.bg. (The service has been discontinued since 14 July 2023)	–	–
cl.20.4.	Account balance inquiry on an ATM abroad	BGN 1.17	–
cl.20.5.	Balance inquiry through the electronic channels of CCB PLC	no fee	no fee

cl.21.	Money transfers by card from an ATM and on the Internet	BGN 0.22	–
cl.22.	Change of the blocked amount from the card account for use only through the bank card (The service has been discontinued since 24 January 2024)	–	–
cl.23.	Change of the daily and weekly card limits		
cl.23.1.	change of local limits	BGN 3.91	–
cl.23.2.	change of international limits	BGN 3.91	–
cl.24.	Card blocking/unblocking fee	BGN 3.91	–
cl.25.	Fee for manual release of a blocked amount on a current card account (The service has been discontinued since 24 January 2024)	–	–
cl.26.	Unjustified dispute of a transaction by the client	BGN 11.73	–
cl.27.	Card account statements	according to Section I, Art. 2 (7)	according to Section I, Art. 2 (7)
cl.28.	Subscription for account statements of all bank accounts of the client via the Internet (periodically)	no fee	–
cl.29.	Interest rate on a personal card account	according to Appendix 1 to the Tariff	according to Appendix 1 to the Tariff
cl.30.	Annual fee for maintaining Visa Debit Commercial/Debit Mastercard Commercial debit cards	BGN 11.73	–
cl.31.	Deactivation fee for a debit card issued to an account which is to be transferred	BGN 9.78	–
Art. 2.	Annual fee for using the Issuer Online service (Synchron service) (The service has been discontinued since 24 January 2024)	–	–
Art. 3.	Commissions due by merchants for payments with bank cards through POS terminals:		
cl.1.	Payments with local debit cards	subject to agreement	–
cl.2.	Payments with local debit cards on the Internet	0.50%	–
Art. 4.	Operations with CCB-Office 1 local credit cards (This product has been discontinued since 22 August 2018)		
Art. 5.	Operations with Mastercard and Visa international credit cards		
cl.1.	Issuance and renewal of a main or an additional card:		
cl.1.1.	Mastercard Standard/Visa Classic	no fee	no fee
cl.1.2.	Mastercard/Visa Gold	no fee	no fee
cl.1.3.	Visa Business	no fee	
cl.2.	Express issuance of all card types – within 5 business days	–	EUR 50
cl.3.	Card renewal before the expiry of the validity period	–	EUR 10
cl.4.	Renewal of Mastercard cards due to forgotten PIN	–	EUR 5
cl.5.	Generation of a new PIN code in case the Cardholder has forgotten it (not available for Mastercard cards issued before 13 July 2017)	–	EUR 5
cl.6.	Design fee for Emotion credit card (to be charged in case if issuance and renewal) (including VAT)	BGN 7.04	–
cl.7.	Monthly maintenance fee by types for cards issued on the basis of a contract concluded by 22 July 2014, inclusive		
cl.7.1.	Mastercard Standard/Visa Classic	–	EUR 2
cl.7.2.	Mastercard/Visa Gold	–	EUR 7

cl.7.3.	Mastercard/Visa Business	-	EUR 4
cl.7.4.	Visa Classic CCB-Bulgaria Air Guaranteed	-	EUR 1
cl.7.5.	Visa Gold CCB-Bulgaria Air Guaranteed	-	EUR 3
cl.7.6.	Visa Gold CCB-Bulgaria Air Guaranteed Supercard	-	EUR 1
cl.8.	Commitment fee for Leader cards issued on the basis of a contract concluded by 22 July 2014 inclusive (This product has been discontinued since 1 September 2017)	-	-
cl.9.	Annual credit management fee for cards with annual charging, issued on the basis of a contract concluded by 22 July 2014, inclusive.		
cl.9.1.	Mastercard Standard/Visa Classic	BGN 25.43	-
cl.9.2.	MasterCard / Visa Gold	BGN 91.92	-
cl.9.3.	Visa Gold SuperCard	BGN 25.43	-
cl.9.4.	Mastercard/Visa Business	BGN 50.86	-
cl.10.	Fees for credit/guaranteed Mastercard and Visa cards issued on the basis of a contract concluded between 22 July 2014 and 18 December 2015, inclusive		
cl.10.1.	Monthly fee for the maintenance of a Guaranteed Card		
cl.10.1.1.	Visa Classic CCB-Bulgaria Air Guaranteed	-	EUR 1
cl.10.1.2.	Visa Gold CCB-Bulgaria Air Guaranteed	-	EUR 3
cl.10.2.	Annual credit card maintenance fee (not applicable for Guaranteed Cards - the has been discontinued since 13 February 2015)		
cl.10.2.1.	Mastercard Standard/Visa Classic	BGN 25.43	-
cl.10.2.2.	Mastercard/Visa Gold	BGN 91.92	-
cl.10.2.3.	Mastercard/Visa Business	BGN 50.86	-
cl.11.	Maintenance fees for Mastercard and Visa credit cards issued on the basis of a contract concluded between 18 December 2015 and 31 August 2017, inclusive, or renewed on the basis of an Annex concluded between 18 December 2015 and 31 August 2017, inclusive.		
cl.11.1.	Mastercard Standard / Visa Classic	BGN 41.07	-
cl.11.2.	MasterCard/Visa Gold	BGN 91.92	-
cl.11.3.	Mastercard/Visa Business	BGN 50.86	-
cl.12.	Maintenance fees for Mastercard and Visa credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017.		
cl.12.1.	Mastercard Standard/Visa Classic	BGN 41.07	-
cl.12.2.	MasterCard/Visa Gold	BGN 91.92	-
cl.12.3.	Mastercard/Visa Business	BGN 50.86	-
cl.13.	Minimum non-reducible balance for guaranteed cards (The product "Guaranteed Card" has been discontinued since 13 February 2015)		

cl.13.1.	Visa Classic/Mastercard Standard	BGN 100	EUR/USD 50
cl.13.2.	Visa/Mastercard Gold	BGN 600	EUR/USD 300
cl.13.3.	Visa Gold CCB-Bulgaria Air	BGN 100	EUR/USD 50
cl.13.4.	Visa/Mastercard Business	BGN 600	EUR/USD 300
cl.14.	Transactions with international credit cards		
cl.14.1.	Cash withdrawal from an ATM of the Bank	–	EUR 1.50 + 1.5%
cl.14.2.	Cash withdrawal from an ATM of another payment service provider	–	EUR 2.50 + 1% of the amount
cl.14.3.	Cash withdrawal through a POS terminal of CCB AD	–	EUR 2.50 plus 1% of the amount
cl.14.4.	Cash withdrawal in Bulgaria through a POS terminal at the merchant following payment for goods and services provided by the same merchant	BGN 1.56	–
cl.14.5.	Cash withdrawal from an ATM abroad		
cl.14.5.1.	Cash withdrawal from an ATM in EU member states	–	EUR 2.50 plus 1% of the amount
cl.14.5.2.	Cash withdrawal from an ATM abroad in non-EU member states	–	EUR 4 plus 1.5% of the amount, min. EUR 6
cl.14.6.	Cash withdrawal from a POS terminal of another payment service provider in Bulgaria and abroad	–	EUR 4 plus 1.5% of the amount, min. EUR 10
cl.14.7.	Payment of goods and services at merchants in Bulgaria and abroad	no fee	no fee
cl.15.	Balance inquiry and last 5 transactions statement		
cl.15.1.	Balance inquiry and last 5 transactions statement from an ATM in Bulgaria.	BGN 1.17	–
cl.15.2.	Balance inquiry and last 5 transactions statement through Mobi-B. (The service has been discontinued since 14 July 2023)	–	–
cl.15.3.	Balance inquiry through ePay.bg.(The service has been discontinued since 14 July 2023)	–	–
cl.15.4.	Balance inquiry for Visa/Mastercard card from an ATM abroad	BGN 2.15	–
cl.15.5.	Balance inquiry through the electronic channels of CCB PLC	no fee	no fee
cl.16.	Credit Limit Plus Service Fees (only for Favourite Credit Cards)		
cl.16.1.	Registration for the service	BGN 5.09	–
cl.16.2.	Deregistration from the service	BGN 5.09	–
cl.17.	Additional operations with international credit cards		
cl.17.1.	Refused authorization of a transaction	–	EUR 0.20
cl.17.2.	Fee for exceeded credit limit	–	EUR 10
cl.17.3.	Money transfers by card from an ATM and on the Internet to an account with CCB AD ^{Note 1}	–	EUR 1 plus 1% of the amount

cl.17.4.	Money transfers by card from an ATM and on the Internet to an account opened with another payment service provider in Bulgaria ^{Note 1}	–	EUR 2 plus 1% of the amount
cl.17.5.	Credit card refunds	2% of the transferred amount	2% of the transferred amount
cl.17.6.	Card blocking and unblocking	–	EUR 5
cl.17.7.	Change of parameters of all card types – limits	–	EUR 10
cl.17.8.	Inclusion in the “Electronic stop-list”	actual expenses	actual expenses
cl.17.9.	Unjustified dispute of a transaction by the client	–	EUR 20
cl.17.10.	Receipt of a monthly statement on Favourite cards by the cardholder at the address specified in the application	BGN 2.93 per piece	–
cl.17.11.	Receipt of a monthly statement on cards other than Favourite cards by the cardholder at the address specified in the application	according to Section I, Art. 2 (7)	according to Section I, Art. 2 (7)
cl.18.	Fee for card closing before the expiry of the validity period	BGN 11.73	–
Art. 6.	Additional fees for debit and credit cards		
cl.1.	Confirmation at an ATM by the cardholder that he/she wants to pay with a bank card on the Internet	The relevant fee for the payment of goods and services is applied	–
cl.2.	Fee for using the SMS Detective service (the fee is annual and is collected at the time of the registration for the use of the service)		
cl.2.1.	On a debit cards issued by CCB AD (including VAT)	BGN 2.93	–
cl.2.2.	On a credit cards issued by CCB AD (including VAT)	BGN 6.44	–
cl.3.	Fee for the “Card transfer” service		
cl.3.1.	Fee for using the service - for each executed transfer, the fee is charged ex officio at the time of the card transfer, adding to the amount of the transfer.	0.25% on the amount of each transfer	–
cl.3.2.	Operator’s fee for the SMS message (including VAT)	BGN 0.10 per 1 SMS	–
cl.3.3.	Operator’s fee for the e-mail message (including VAT)	BGN 0.05 per 1 message	–
cl.4.	Fees on payment cards upon ordering CashM money transfer		
cl.4.1.	From a debit card	BGN 3.13	–
cl.4.2.	From a credit card	BGN 6.06	–
Art. 7.	Fee for cash advance in a branch of CCB AD for cardholders of cards issued by Bulgarian and foreign banks with BIN other than 6760	3% on the amount, min. BGN 5.09	–
Notes			
1	The money transfer using a card at an ATM and on the Internet (under Art. 5 (19.3) and Art. 5 (19.4)) are treated as cash transfers and include: - standard money transfers with card; - crediting microaccounts and other virtual accounts; - - money transfers through the Mobi-B service; - crediting bank accounts, etc.		
Section V. CREDIT OPERATIONS			
Art. 1.	Interest on credit transactions (working capital, investment, revolving loans, overdrafts, etc.)		

cl.1.	On loans in the national currency	RIRLCC / Reference Interest Rate on Loans to Corporate Clients, plus the negotiated margin
cl.2.	On loans in foreign currency	EURIBOR, LIBOR, or other index approved by the Bank, plus the negotiated margin
Art. 2.	Interest on overdue credit transactions (working capital, investment, revolving loans, overdrafts, etc.)	
cl.1.	On loans in the national currency	The agreed interest rate on the loan plus the negotiated margin
cl.2.	On loans in foreign currency	The agreed interest rate on the loan plus the negotiated margin
Art. 3.	Fees and commissions on lending operations	
cl.1.	Fee for submitting a loan/overdraft application, including for document consideration	0.1% on the amount requested; min BGN 303.15, max. BGN 2,004.73 (to be paid upon the submission of the documents)
cl.2.	Management commission	
cl.2.1.	For loans with repayment schedule (investment and working capital)	

cl.2.1.1.	For the first year	1% on the agreed amount (payable when the loan is extended)
cl.2.1.2.	For each subsequent year or proportionally to the portion thereof	0.8% per annum on the balance of the debt of the commitment of the Bank (payable at the beginning of the second or each subsequent year)
cl.2.2.	With revolving loans and overdrafts	1% per annum on the agreed credit limit (payable when the loan is extended and at the beginning of each subsequent year)
cl.3.	Commitment commission	
cl.3.1.	For loans with repayment schedule (investment and working capital)	1% on the unutilized part (to be paid once upon the expiry of the loan utilization period)
cl.3.2.	With revolving loans and overdrafts	1% per annum on the unutilized portion (paid monthly)
cl.4.	Loan renegotiation fee	
cl.4.1.	In case of change of the repayment plan at the request of the client (except in cases of early repayment) - on the balance of the debt	subject to agreement, min. 0.2%, max. 0.5%
cl.4.2.	In case of changes in other conditions, including in the collaterals, at the request of the client	subject to agreement, min. BGN 107.57, max. BGN 606.31
cl.5.	Fee for early repayment of a loan, as well as for early termination of a Loan Agreement	
cl.5.1.	For loans with repayment schedule (investment and working capital)	2% on the early repaid amount
cl.5.2.	With revolving loans and overdrafts	
cl.5.2.1.	In case of early reduction of the authorized limit of use	2% on the amount that reduces the authorized limit of use at the request of the client
cl.5.2.2.	In case of early termination of the Overdraft Agreement	2% on the authorized limit of use as at the date of termination
cl.6.	For the preparation of a mortgage to secure a loan or a bank guarantee (including VAT)	BGN 151.38
cl.7.	Reversal of commercial papers / securities	subject to agreement
cl.8.	For acquisition, acceptance, assumption of negotiable obligations (avalization), assignment of receivables, endorsement of securities and all other receivables, regardless of the financial instrument used	subject to agreement
cl.9.	For drawing up documents for the registration of a pledge with the Central Pledge Register or another special register (ir	BGN 82.14
cl.10.	Fees for assessments made by CCB AD of assets offered as collateral for credit transactions (including VAT)	subject to agreement
Art. 4.	Credit card loans	
cl.1.	Fees and commissions	according to Section IV

cl.2.	Interest	according to Appendix 2 to this Tariff
Notes		
1	If the loan is in a foreign currency, the loan fees are recalculated at the BNB exchange rate effective on the date of payment.	
2	The expenses on expert opinions, consultations and other documents related to the consideration of the loan are paid additionally by the client, including the VAT due.	
3	In case of increase of the loan amount and/or extension of its term, additional management fee is collected for the increased portion of the loan and/or the extended loan term.	
4	The management commission for each subsequent year for all types of loans is due until the final repayment of all amounts due or until the date of filing an application in the court at the initiation of court proceedings	
5	The collected fees and commissions on loans are non-refundable upon early repayment of the loan.	
6	The fee for early loan repayment does not apply in the cases where the early repayment is effected at the request of CCB AD.	
7	Under framework agreements concluded with providers of assets – covered by loan transactions under programs with the State Agricultural Fund and other programs, for each loan agreement concluded, the Bank is entitled to collect fees from the provider in accordance with the terms and conditions of the relevant framework contract.	
8	The management fee for all types of loans is not applicable for institutional clients, i.e.: sector classification state non-financial companies, sector classification central government, including spending units with financial autonomy, sector classification local government, sector classification social security funds, according to the sector classification of BNB. The fee is individually specified for each case of a loan granted to an institutional client.	
Section VI. PURCHASE AND SALE OF FOREIGN CURRENCY		
Art. 1.	The Bank buys/sells foreign currency against the BGN, as well as exchanges foreign currency against another foreign currency at the client's initiative at the exchange rates officially announced by the Bank at the time of the transaction.	
Art. 2.	For amounts in excess of BGN 10,000 or the equivalent in foreign currency, the Bank's clients are entitled to request individual exchange rates from the Treasury Devision, and the provision of such individual exchange rates is entirely at the discretion of the Bank.	
Art. 3.	Purchase and sale of foreign currency against BGN or other foreign currencies	
cl.1.	Purchase and sale of foreign currency on bank accounts with CCB AD	no fees and commissions
cl.2.	Purchase and sale of foreign currency where the amount of the transaction is paid in and received by clients who hold accounts with CCB AD in cash at the Bank office.	0.1% of the deposited amount, min. BGN 1
cl.3.	Purchase and sale of foreign currency where the amount of the transaction is paid at the Bank office against crediting the client's account in another currency.	the fee collected is determined according to Section II, Art. 1.
cl.4.	Purchase and sale of foreign currency where the amount of the transaction is withdrawn at the Bank office against debiting the client's account in another currency.	the fee collected is determined according to Section II, Art. 2.
Art. 4.	Purchase and sale of foreign currency in cash by clients who do not hold accounts with CCB AD	0.1% of the deposited amount, min. BGN 1.08
Art. 5.	In the event that the Bank receives a credit transfer in favour of the Client in a currency other than the currency of the recipient's bank account, the Bank executed the received transfer by applying the relevant exchange rate declared by the Bank at the time of crediting the specified recipient's bank account, unless another exchange rate has been agreed with the Treasury Devision.	

Notes	
1	In the cases referred to in Art. 4, the purchase and sale is executed at the exchange rates officially announced by the Bank at the time of the transaction. The transactions are executed if there is sufficient funds available in the account. The Bank reserves the right to refuse to execute such a transaction if there is currently no sufficient cash available in the account. In such cases, the client may file an application in accordance with the Bank's Tariff.
2	Art. 3 (3) and (4) does not apply to transactions in the purchase and sale of foreign currency, the terms of which were agreed directly with the Treasury Devison.
3	The fee under Art. 3, point 1 concerns operations, ordered at a bank office and electronically
4	No commission is collected for the purchase and sale of foreign exchange at the cashiers for operations, with which the fee due under the Bank Tariff is converted.

Section VII. DOCUMENTARY AND CLEAN (FINANCIAL) COLLECTION

		BGN	ANOTHER CURRENCY
Art. 1.	Documents and commercial papers sent to other banks for collection		
cl.1.	For transfer for payment/acceptance	–	0.2%, min. EUR 40, max. EUR 300
cl.2.	For transfer without payment	–	0.15%, min. EUR 30, max. EUR 250
cl.3.	Amendment of collection instructions	–	EUR 30
cl.4.	Complaints and inquiries	–	EUR 30
Art. 2.	Collection of documents and commercial papers received from other banks		
cl.1.	Presentation of documents against payment	–	0.2%, min. EUR 50, max. EUR 300
cl.2.	Presentation of documents against acceptance	–	0.25%, min. EUR 50, max. EUR 300
cl.3.	Presentation of documents without payment	–	EUR 30
cl.4.	Avalizing bills of exchange and promissory notes (for a quarter or part thereof, with the consent of the Bank)	–	subject to agreement
cl.5.	Advising an amendment of collection instructions	–	EUR 30
cl.6.	Received documents on the supply of goods at the address of CCB AD, instead to the payer (with the consent of the Bank)	–	0.4%, min. EUR 50
cl.7.	Return of unpaid collection documents	–	EUR 20
cl.8.	Complaints and inquiries	–	EUR 30

Notes	
1	The Bank processes the documentary collections in accordance with the current version of the ICC Uniform Rules for Collections, Paris, at the time of the transaction.
2	The commissions are collected on advising/sending documents.
3	All due commissions are collected for the processing of documents received for inauguration but paid for by credit transfer.
4	For sending documents, in addition to the commissions under Art. 1 (1) and Art. 1 (2), the fees for sending courier items according to Section XIV, Art.10 are also collected.

Section VIII. DOCUMENTARY LETTERS OF CREDIT

		BGN	ANOTHER CURRENCY
Art. 1.	Documentary letters of credit issued by the Bank		
cl.1.	Notice	BGN 97.79	EUR 50

cl.2.	Issuing, processing documents and paying (for a quarter or part thereof)		
cl.2.1.	For amounts up to EUR 1,000,000.00 inclusive or the equivalent in another currency		
cl.2.1.1	With cash collateral	0.3%, min. BGN 97.79	0.3%, min. EUR 50
cl.2.1.2	With another type of collateral	subject to agreement	subject to agreement
cl.2.2.	For amounts exceeding EUR 1,000,000.00 or the equivalent in another currency	subject to agreement	subject to agreement
cl.3.	Control on a deferred payment or an acceptance for a month or a part thereof (in addition to cl.2)	BGN 58.67	EUR 30
cl.4.	Change of a letter of credit		
cl.4.1.	In case of an extension of the validity period, for each new quarter or part thereof, a commission is collected on the remaining balance	according to cl.2.	according to cl.2.
cl.4.2.	In order to increase the amount or to revolve the letter of credit, a commission is collected on the amount of the increase or the revolving amount, respectively	according to cl.2.	according to cl.2.
cl.4.3.	Other amendments	BGN 97.79	EUR 50
cl.5.	Cancellation before the expiry of the validity period	BGN 78.23	EUR 40
cl.6.	Additional liability, complexity and labour or express processing	BGN 97.79	EUR 50
cl.7.	Fee for irregular documents received, payable by the beneficiary	BGN 97.79	EUR 50
Art. 2.	Documentary letters of credit, received at the Bank		
cl.1.	Advising of a notification	BGN 78.23	EUR 40
cl.2.	Advising without any commitment	0.1%, min. BGN 97.79, max. BGN 586.75	0.1%, min. EUR 50, max. EUR 300
cl.3.	Advising with confirmation by CCB AD, for a quarter or part thereof (with the consent of the Bank)	subject to agreement	subject to agreement
cl.4.	Advising of a change		
cl.4.1.	Amendment regarding the increase of the amount - a commission is collected on the amount of the increase	according to cl.2.	according to cl.2.
cl.4.2.	Amendment concerning the extension of the term of a letter of credit confirmed by CCB AD for each new quarter or part thereof	subject to agreement	subject to agreement
cl.4.3.	For other amendments	BGN 97.79	EUR 50
cl.5.	Processing and payment of documents		
cl.5.1.	For amounts up to EUR 1,000,000.00 inclusive or the equivalent in another currency	0.2%, min. BGN 97.79	0.2%, min. EUR 50
cl.5.2.	For amounts exceeding EUR 1,000,000.00 or the equivalent in another currency	subject to agreement	subject to agreement
cl.6.	Control on a deferred payment or an acceptance for a month or a part thereof (in addition to cl.5)	BGN 58.67	EUR 30
cl.7.	Cancellation of the letter of credit before expiry of the validity term with the consent of the beneficiary	BGN 97.79	EUR 50
cl.8.	Second check of the documents, returned for additional preparation or correction	BGN 78.23	EUR 40
cl.9.	Reversal of receivables on a letter of credit	subject to agreement	subject to agreement
cl.10.	Transfer of a letter of credit to another beneficiary, for a quarter or part thereof (with the consent of the Bank)		
cl.10.1.	No commitment from the Bank (as cession)	0.15%, min. BGN 97.79, max. BGN 586.75	0.15%, min. EUR 50, max. EUR 300
cl.10.2.	With the Bank's commitment	subject to agreement	subject to agreement
cl.11.	Opening and processing of back-to-back letters of credit (with the consent of the Bank)	subject to agreement	subject to agreement
cl.12.	Transfer of receivables on a letter of credit (cession) by order of the beneficiary	0.15%, min. BGN 97.79, max. BGN 586.75	0.15%, min. EUR 50, max. EUR 300
cl.13.	Advising of a notice on the cession of the letter of credit in favour of a client of CCB AD without commitment	BGN 97.79	EUR 50
cl.14.	Confirmation of the authenticity of a letter of credit issued directly to the beneficiary	BGN 97.79	EUR 50
	Notes		

1	The Bank processes the documentary letters of credit in foreign currency in accordance with the current version of the ICC Uniform Rules for Collections, Paris, at the time of the transaction.
2	The commissions for the issuance and validation are collected in advance for the entire term of the letter of credit or as agreed between CCB AD and the client and are not refundable upon cancellation prior to the expiration of the validity period, upon reduction of the Bank's commitment or if the letter of credit is not used.
3	In the case of letters of credit with "plus" / "minus" tolerance on the amount, the commissions are charged on the amount exceeded by the tolerance.
4	In the case of letters of credit with "about" tolerance on the amount, the commissions are charged on the amount exceeded by 10%.
5	The commission on the deferred payment or acceptance is collected for the period from the moment of submission of the documents until maturity.
6	For a change relating to a reduction of the amount or the period of validity, as well as to the extension of the period of validity within the quarter for which the commission has been paid, a fee is charged as for any other change.
7	For sending documents, in addition to the commissions under Art. 2 (5), the fees for sending courier items according to Section XIV, Art.10 are also collected.
8	In the case of letters of credit issued with the clause "all fees and commissions are borne by the beneficiary" and when the latter refuses to pay them, the Bank collects them from the originator.
9	The charges of issued and received stand-by (guarantee) letters of credit are determined in accordance with Section IX of this Tariff.

Section IX. BANK GUARANTEES, COUNTER-GUARANTEES AND STAND-BY (GUARANTEE) LETTERS OF CREDIT

		BGN	ANOTHER CURRENCY
Art. 1.	Bank guarantees, counter-guarantees and stand-by (guarantee) letters of credit issued by the Bank		
cl.1.	Fee for the submission of a request and consideration of documents for a bank guarantee or credit limit for issuing bank guarantees (to be paid upon the submission of the documents)	0.1% of the requested amount; min. BGN 48.90, max. BGN 782.33	0.1% of the requested amount; min. EUR 25, max. EUR 400
cl.2.	Fee for the issuance of a bank guarantee:		
cl.2.1.	For guarantees of up to BGN 200,000 or the equivalent in another currency (for a quarter or part thereof)		
cl.2.1.1.	For guarantees secured with cash, government securities and first-class bank guarantees ^{Note 2}	0.25%, min. BGN 48.90	0.25%, min. EUR 25
cl.2.1.2.	For guarantees secured by financial risk insurance / guarantees in favour of ABEITR (Association of the Bulgarian Enterprises for International Transport and the Roads), as well as in favour of "Automobile Administration" Executive Agency subordinate to the Ministry of Transport – for financial stability of the carriers/	0.3%, min. BGN 48.90	0.3%, min. EUR 50
cl.2.1.3.	Under guarantees secured by assets other than those under cl.2.1.1. and cl.2.1.2.	from 0.75% to 1.25%, but not less than BGN 97.79	from 0.75% to 1.25%, but not less than EUR 50
cl.2.2.	For guarantees exceeding BGN 200,000 or the equivalent in another currency (for a quarter or part thereof)	subject to agreement	subject to agreement
cl.3.	Express issuance of Bank Guarantee - up to 24 hours (if possible), in addition to the commission under cl.2.	BGN 48.90	EUR 25
cl.4.	Amendments of guarantees		
cl.4.1.	For the extension of the validity period, for each new quarter or part thereof, a commission is collected on the remaining balance for the issuance, depending on the security	according to cl.2.	according to cl.2.

cl.4.2.	To increase the amount of the guarantee, a commission is collected on the difference for the issuance of the bank guarantee, depending on the security	according to cl.2.	according to cl.2.
cl.4.3.	For changes in the collateral at the request of the client	subject to agreement, max. BGN 586.75	subject to agreement, max. EUR 300
cl.4.4.	Other amendments	BGN 97.79	EUR 50
cl.5.	In case the client cancels the guarantee prior to its issuance	0.1%, min. BGN 29.34	0.1%, min. EUR 15
cl.6.	Payment on a guarantee	BGN 97.79	EUR 50
cl.7.	SWIFT notification	BGN 68.45	EUR 35
Art. 2.	Bank guarantees and stand-by (guarantee) letters of credit issued by the Bank		
cl.1.	Advising of a notification	BGN 48.90	EUR 25
cl.2.	Advising of a bank guarantee received at CCB AD without commitment	BGN 97.79	EUR 50
cl.3.	Advising of a change of the bank guarantee	BGN 78.23	EUR 40
cl.4.	Processing and sending a payment claim ^{note 5}		
cl.4.1.	For guarantees advised by the Bank	BGN 48.90	EUR 25
cl.4.2.	For guarantees issued directly to the beneficiary	BGN 97.79	EUR 50
cl.5.	Confirmation of the authenticity of a guarantee issued directly to the beneficiary (including VAT)	BGN 70.41	EUR 36
cl.6.	Cancellation before the expiry of the validity period	BGN 70.41	EUR 35
cl.7.	Advising of a bank guarantee received under SWIFT to a third bank	BGN 117.35	EUR 60
Notes			
1	The commissions for the issuance are collected in advance for the entire term of the guarantee or as agreed between CCB AD and the client and are not refundable upon cancellation prior to the expiration of the validity period or upon reduction of the Bank's commitment.		
2	The list of first-class banks within the meaning of Art. 1 (2.1.1) is approved by the Executive Directors of CCB AD.		
3	Issuance of an indirect bank guarantee (counter guarantee, based on which the correspondent bank issues the direct guarantee) or assuming by the Bank of custody, associated with a client liability, for a quarter or a part thereof, CCB applies the commissions, specified in Art.1, increased by the commissions of the correspondent bank.		
4	For additional responsibility on the part of CCB AD, following of other operations, concerning the issued guarantee (counter letters of credit, guarantees, collections, transfers, etc.), the respective commissions for each operation are collected additionally on the whole guarantee amount.		
5	CCB PLC is responsible for the timely submission /processing and delivery, in accordance with article 2, point 4/, of a claim for payment concerning a bank guarantee, issued in favour of a client of the bank, if the claim is presented at CCB PLC at least 3 working days before the specified deadline for presentation of the respective claim which should be sent by CCB PLC to another bank on the territory of the Republic of Bulgaria, and at least 5 working days before the specified deadline for the presentation of the respective claim which should be sent to a bank abroad.		
Section X. TRANSACTIONS AND OPERATIONS IN FINANCIAL INSTRUMENTS TRADED IN THE COUNTRY			
Art. 1.	Government securities		
cl.1.	Handling transactions in government securities on the primary market		
cl.1.1.	Approved competitive / non-competitive order for primary market government securities (% of nominal value)		

cl.1.1.1.	Short-term government securities - up to one year	0.04%, min. BGN 10.17
cl.1.1.2.	Medium and long-term government securities - over one year	0.06%, min. BGN 10.17
cl.1.2.	Unapproved competitive / non-competitive order for primary market government securities	BGN 10.17
cl.1.3.	Payment of matured issues (% of nominal)	0.025%
cl.2.	Handling transactions in government securities on the secondary market	
cl.2.1.	OTC transaction in government securities from/to an account of a Bank client	0.05%, min. BGN 20.05
cl.2.2.	OTC transaction in government securities from/to the Bank's own portfolio.	no fees and commissions
cl.2.3.	For each OTC transaction between Bank's clients, entered in the Bank register	20.05 BGN for each party
cl.2.4.	Transfer of government securities from/to a register at CCB AD to/from a register of another primary dealer	BGN 20.05
cl.2.5.	Commission for the purchase or sale of government securities, executed at a regulated trading venue through Central Depository AD	0.02% from each transaction
cl.2.6.	Transfer of government securities to the account of the Ministry of Finance with the BNB for participation in a privatization transaction (including VAT)	BGN 10.07
cl.2.7.	Cancellation of instructions on transactions in government securities	BGN 40
cl.3.	In case of blocking and unblocking of government securities in the register of the Bank, except in cases of establishing pledges under the Registered Pledges Act (RPA).	0.02% on the nominal, min. BGN 10.17
cl.4.	Preparation and processing of documents for registering circumstances regarding the establishment, amendment and deletion of pledges on dematerialized government securities under the RPA (including VAT)	BGN 30.12
cl.5.	Issuance of a certificate for holding government securities	no fee
cl.6.	Issuance of a duplicate certificate for holding government securities (including VAT)	BGN 6.06
cl.7.	Opening of a sub-account for government securities for a register with the Bank	no fee
cl.8.	A fee for maintaining a register of clients	BGN 50.07 per month
cl.9.	Preparation, at the the Client's request, of a report on the government securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24.06
Art. 2.	Corporate securities, municipal bonds, units of collective investment schemes and compensatory instruments	
cl.1.	Operations and transactions in securities on a regulated market	
cl.1.1.	Intermediation for concluding transactions in corporate securities - shares, rights to shares, depository receipts on shares, compensatory instruments and units of collective investment schemes in a regulated trading venue (on the value of the order)	
cl.1.1.1.	Transaction fee	BGN 2.05
cl.1.1.2.	Commission on the transaction amount	
cl.1.1.2.1.	up to BGN 1,000 inclusive	1.75%
cl.1.1.2.2.	from BGN 1,000.01 to BGN 50,000, inclusive	1.00%
cl.1.1.2.3.	from BGN 50,000 to BGN 100,000, inclusive	0.50%
cl.1.1.2.4.	over BGN 100,000	subject to agreement, min. 0.30%
cl.1.2.	Intermediation for concluding transactions in corporate and municipal bonds in a regulated trading venue – on the value of the order	
cl.1.2.1.	Transaction fee	BGN 2.05
cl.1.2.2.	Commission on the transaction amount	
cl.1.2.2.1.	up to BGN 20,000 inclusive	0.15%
cl.1.2.2.2.	from BGN 20,001 to BGN 100,000, inclusive	0.10%
cl.1.2.2.3.	over BGN 100,000	subject to agreement, min. 0.08%

cl.1.3.	Intermediation for concluding transactions in securities on the "Privatisation Market" at BSE Sofia AD – on the value of the order	subject to agreement
cl.1.4.	Intermediation for concluding transactions in other securities	subject to agreement
cl.2.	Intermediation for concluding transactions in financial instruments outside a regulated trading venue	subject to agreement, min. 0.50%
cl.3.	Fee for opening a customer sub-account for securities with CCB AD	BGN 5.09
cl.4.	Transfer of securities from own account with the Central Depository to a client sub-account with CCB AD	BGN 5.09
cl.5.	Transfer of securities from a sub-account with another investment intermediary to a client sub-account with CCB AD	BGN 5.09
cl.6.	Transfer of securities from a client sub-account at CCB AD to own account with the Central Depository	BGN 15.06
cl.7.	Transfer of securities from a client sub-account at CCB AD to a client sub-account with another investment intermediary	BGN 15.06
cl.8.	Issuance of a depository receipt by Central Depository AD (including VAT)	BGN 8.02
cl.9.	Services, related to the commercial offering for purchasing and exchange of shares	subject to agreement
cl.10.	Investment consulting and analyses	subject to agreement
cl.11.	A fee for maintaining a register of clients	BGN 20.05
cl.12.	Blocking, unblocking of securities, pledge registration, distraint and open bankruptcy proceedings, registration of in-kind contribution of securities at a depository institution and registration of additional circumstances thereto	BGN 40 plus expenses, according to the tariff of the respective depository institution
cl.13.	Issuance of a certificate by a depository institution in connection with the services referred to in cl.5	BGN 10.07 plus expenses, according to the tariff of the respective depository institution
cl.14.	Preparation, at the the Client's request, of a report on the corporate securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565	BGN 20.05

Notes

1	Regulated trading venue refers to stock exchanges, multilateral trading facility (MTF) and organized trading facility (OTF), pursuant to Art. 4 of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets of financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU.
2	All fees and commissions are collected ex officio from the accounts of the Bank's clients, and in the absence of accounts, the fees and commissions are paid in cash at the bank office before the operation is performed.

Section XI. TRANSACTIONS AND OPERATION IN FINANCIAL INSTRUMENTS TRADED ON INTERNATIONAL MARKETS

Art. 1.	Government securities registered outside Bulgaria (foreign government securities)	
cl.1.	Keeping and maintaining a register of foreign government securities (to be collected on a monthly basis) (VAT is additionally charged)	subject to agreement, min. 0.06% per annum
cl.2.	Transactions in foreign government securities	subject to agreement, min. 0.30%
cl.3.	Transfer of foreign government securities from/to a client whose register is not kept with the Bank	subject to agreement, min. BGN 30.12
cl.4.	Preparation, at the the Client's request, of a report on the government securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24.06

Art. 2.	Corporate securities registered outside Bulgaria	
cl.1.	Operations in shares	
cl.1.1.	Transfer fee	subject to agreement, min. BGN 30.12
cl.1.2.	Transaction commission	subject to agreement, min. 0.30% but not less than EUR 30 of the transaction
cl.1.3.	Commission for keeping financial instruments	subject to agreement, min. 0.08%
cl.2.	Operations in debt instruments	
cl.2.1.	Transfer fee	subject to agreement, min. BGN 30.12
cl.2.2.	Transaction commission	subject to agreement, min. 0.10% but not less than EUR 30 of the transaction
cl.2.3.	Commission for keeping financial instruments	subject to agreement, min. 0.08%
cl.3.	Transactions in futures	subject to agreement
cl.4.	Translations in options	subject to agreement
cl.5.	Corporate event notification	subject to agreement
cl.6.	Exercising corporate event instructions	subject to agreement
cl.7.	Preparation, at the the Client's request, of a report on the corporate securities held with the Bank, other than the reports provided to the clients under the MFIA and Commission Delegated Regulation (EU) 2017/565 (including VAT)	BGN 24.06

Notes

1	The commission for keeping financial instruments is determined as a percentage on an annual basis on the average daily balances of the portfolio of financial instruments, with bonds being considered at nominal value and the shares and other financial instruments being considered at the last quoted exchange price, and if not listed in the exchange - at nominal value, at the end of the reporting month, under the ACT/360 convention.
2	All fees and commissions are collected ex officio from the accounts of the Bank's clients, and in the absence of accounts, the fees and commissions are paid in cash at the bank office before the operation is performed.

Section XII. INVESTMENT BANKING

Art. 1.	Access to capital markets	
cl.1.	Issuance and placement of bond issues	subject to agreement
cl.2.	Admission to trading in bond issues on a regulated market	subject to agreement
cl.3.	Public offering of shares (primary and secondary)	subject to agreement
cl.4.	Issuance of hybrid financial instruments (convertible bonds, warrants, preference shares)	subject to agreement
cl.5.	Trade offerings, in accordance with Art. 149 of POSA	subject to agreement
Art. 2.	Mergers, acquisitions and conversions	subject to agreement

Section XIII. IMPOSITION AND ENFORCEMENT OF DISTRRAINTS. ACCOUNT OPERATIONS WITH IMPOSED DISTRRAINT.

		BGN	ANOTHER CURRENCY
Art. 1.	One-off charge for processing and executing a distraint note (including VAT)	BGN 44.98	EUR 23

Art. 2.	Monthly fee for maintenance of accounts, on which foreclosure was imposed /checking accounts, capital raising accounts, with the exception of the capital raising accounts under Art. 8, LC accounts, liquidation accounts, special accounts, escrow accounts and other accounts, with the exception of accounts, on which credit cards have been issued /, for which a statement is provided on paper upon request at an office of the Bank or a statement is sent via email.	BGN 39.12	EUR 20
Art. 3.	Closing of a distrained current account by the order of the holder, opened within 6 months prior to the closing date	BGN 29.34	EUR 15
Art. 4.	Withdrawal of non-sequestration amounts, including amounts exceeding the distraint, from distrained current accounts and other accounts, according to a concluded contract	0.8%, min BGN 23.47	0.85%, min. EUR 12
Art. 4a.	Transfer to an account of an enforcement agent in the performance of an imposed foreclosure:		
cl.1.	Intra-bank transfers ordered		
cl.1.1.	Transfers to accounts of enforcement agents	BGN 9.78	EUR 5
cl.1.2.	Transfers to budget spending units and administrators of public receivables by one-line transfer orders	BGN 10.76	–
cl.2.	Ordered transfers to accounts at another PSP		
cl.2.1.	Transfers through BISERA	BGN 17.60	–
cl.2.2.	Transfers through RINGS	BGN 48.90	–
Art. 5.	When cancelling a transfer and/or executing a reversing operation from a distrained account at the request of the originator/payer due to an error made by him/her	BGN 29.34	–
Art. 6.	Fee for investigating and reversing a wrongly ordered transfer due to the fault of the payer on a distrained account (the fee is borne by the payer and is deducted from the amount of the wrongly ordered amount, which is subject to reversal)	BGN 35.20	–
Art. 7.	Fee for issuing a certificate for the presence of blocked amounts on accounts when enforcing a distraint (including VAT)		
cl.1.	within 3 business days.	BGN 58.67	
cl.2.	within the same business day	BGN 72.37	
Art. 8.	Fee for maintenance, keeping and management of capital raising accounts, on which foreclosure has been imposed for: company establishment, increasing the capital of a commercial company, paying the difference between subscribed capital and paid-in capital of a commercial company, bond issuance by a joint-stock company, where a statement is provided on paper upon request at an office of the Bank or a statement is sent via email. <small>Note 5</small>	BGN 13.69	EUR 7
Notes			
1	The one-off fee referred to in Art. 1 for the processing and enforcement of each distraint note including a message for realeased distraint is due from each account blocked on the grounds of the imposed distraint.		
2	The monthly maintenance fees for distrained bank accounts are charged for the calendar month in which the account was distrained until and including the calendar month in which the distraint is released or enforced.		
3	The fee referred to in Art. 5 is not collected where the Bank is the originator of transfers to executive bodies.		

4	For operations performed from/with and on distrained accounts and no special fees have been set under this Section, the fees due for accounts without distrains in accordance with this Tariff will be charged and collected.	
5	The fee under Article 8 is applicable in case the account has not been closed within three months of its opening.	
Section XIV. OTHER OPERATIONS		
Art. 1.	Rental of bank safe boxes (including VAT)	according to the price list of the respective bank branch
cl. 1.	Consideration of documents relating to a request for establishing business relations with residents of non-EEA countries when rent a bank safe boxes	
cl. 1.1.	Foreign legal entities registered outside the EEA or local legal entities with more than 10% foreign participation when the non-residents are registered or are nationals of non-EEA countries. ^{Note 1}	BGN 195.58 / 100 EUR
Art. 2.	Fee for each third and next visit of the safe-box lessee, in person or through a proxy, at the Bank vault within one calendar month (including VAT)	BGN 5.09
Art. 3.	Written reports on bank operations (including VAT)	
cl.1.	For the current year, for each operation	BGN 37.16
cl.2.	For past calendar years, for each operation	BGN 72.36
Art. 4.	Transcripts and photocopies of bank documents and account statements (including VAT)	BGN 2.54 per page
Art. 5.	Issuance of a certificate (including VAT)	
cl. 1.	in Bulgarian language	BGN 37.16
cl.2.	in Bulgarian language, within the same business day	BGN 48.80
cl.3.	in English language	EUR 36
cl.4.	in English language, within the same business day	EUR 48
cl.5.	in Bulgarian language for certifying the capital raised for the establishment of the company	BGN 30.32
Art. 6.	Issuance of bank reference (including VAT)	
cl. 1.	in Bulgarian language	BGN 54.76
cl.2.	in English language	EUR 48
Art. 7.	Preparation of a reply to an inquiry with regard to a performed auditor's verification of a client (including VAT)	
cl. 1.	in Bulgarian language	BGN 121.26
cl.2.	in English language	BGN 179.94
Art. 8.	Faxing, per page (including VAT)	
cl.1.	for the country	BGN 6.26
cl.2.	abroad	EUR 6
Art. 9.	Postal services (including VAT)	
cl.1.	registered mail for the country	BGN 6.26
cl.2.	registered mail abroad	EUR 12
Art. 10.	Special courier (including VAT)	
cl.1.	shipments to Bulgaria	BGN 12.13
cl.2.	shipments for Europe	EUR 36

cl.3.	shipments for other continents	EUR 48
Art. 11.	Fee for activating the service of sending statements in electronic format through a non-e-mail channel (MT940, Infobank, etc.)	BGN 54.76
Art. 12.	Support to Internet Banking system	
cl.1.	Registration for using the service	no fee
cl.1.1.	Change/termination of the registration	no fee
cl.1.2.	Access blocking/unblocking	no fee
cl.1.3.	Account addition/deletion	no fee
cl.2.	Monthly fee for using the service	no fee
cl.3.	Payment of utility bills	
cl.3.1.	Registration for payment of utility bills	no fee
cl.3.2.	Payment of utility bills	no fee
cl.4.	Generating a new password for Internet Banking	BGN 5.09
cl.5.	Visiting the client's premises at the request of the client (including VAT)	BGN 30.32
Art. 13.	Fee for the verification of a power of attorney at the initial submission with the bank (VAT included)	BGN 5.09
Art. 14.	Fee for the verification of a power of attorney certified in a Bulgarian diplomatic or consular representation abroad at the initial submission with the bank (VAT included)	BGN 20.53
Art. 15.	Fee for activating the service "CCB Motions"	subject to agreement
Art. 16.	Monthly fee for using the service "CCB Motions"	48.90 лв./ 25.00 EUR

Notes

1	To cl.1.1. The Bank considers the documentation within 5 business days after the receipt of all necessary documents. The fee is payable for each subsequent request for rental of bank safe boxe.The fee is paid as a one-off payment and will not be refunded in case of a refusal to rent a bank safe box.
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Section XV. DATES OF EXECUTION, VALUE DATES AND DEADLINES FOR PROCESSING TRANSFERS WITH VALUE DATE - THE SAME BUSINESS DAY

Art. 1.	Date of execution is the date on which the Bank debits the payer's account on a payment transaction.
Art. 2.	Value dates
cl.1.	In the accounts serviced by the Bank - the value date is the date from which interest starts or stops accruing. The value date is an interest-bearing day.
cl.2.	When depositing/withdrawing cash, the value date is the date of depositing/receiving the cash.
cl.3.	In case of ordered credit transfers in BGN to accounts with another payment service provider (PSP), the value date for the originator is the execution date, and the value date for the transfer is the date on which the settlement (transfer of funds) takes place on the account of CCB AD with the BNB, or on a PSP account with CCB AD.
cl.4.	In case of ordered credit transfers in foreign currency to accounts with another payment service provider, the value date for the originator is the execution date, and the value date for the transfer is the date on which the settlement (transfer of funds) takes place between CCB AD and the correspondent bank or the external payment facility.

cl.5.	In case of credit transfers in BGN from accounts with another payment service provider (PSP), the value date for the beneficiary's account is the value date of the transfer, i.e. the date of the receipt of the funds into the account of CCB AD with the BNB, or the value date of the correspondent bank, with settlement of the PSP account with CCB AD.																																		
cl.6.	In case of receiving credit transfers in foreign currency from accounts with another payment service provider, the value date on the account of the beneficiary is equal to the value date for CCB AD on the correspondent account, or on the settlement date (transfer of funds) between the respective payment facility and CCB AD.																																		
cl.7.	For intra-bank credit transfers, the date of execution specified in the payment order is the value date for the originator and the beneficiary of the transfer.																																		
cl.8.	In the case of corrective operations, the value date is the date of the wrong operation.																																		
Art. 3.	Deadlines for credit transfers with value date the same business day.																																		
cl.1.	Orders for transfers through RINGS and BISERA are executed with the value date of the transfer - on the same day on which they are accepted at the Bank, but not later than 3:00 p.m. on the day specified as the execution date.																																		
cl.2.	Deadline times for accepting payment orders for foreign currency transfers to an account with another payment service provider with a value date of the transfer being the date of execution (day D):																																		
	<table border="1"> <thead> <tr> <th>Transfer currency</th> <th>Deadline for accepting / registering the payment order</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>by 3:00 p.m.</td> </tr> <tr> <td>USD</td> <td>by 3:00 p.m.</td> </tr> <tr> <td>GBP</td> <td>by 1:00 p.m.</td> </tr> <tr> <td>CHF</td> <td>by 1:00 p.m.</td> </tr> <tr> <td>JPY</td> <td>it cannot be ordered with value date - date of execution, the earliest value date is D+1</td> </tr> <tr> <td>CAD</td> <td>by 3:00 p.m.</td> </tr> <tr> <td>DKK</td> <td>by 11:00 a.m.</td> </tr> <tr> <td>NOK</td> <td>by 11:00 a.m.</td> </tr> <tr> <td>SEK</td> <td>by 11:00 a.m.</td> </tr> <tr> <td>PLN</td> <td>by 1:00 p.m.</td> </tr> <tr> <td>CZK</td> <td>by 11:00 a.m.</td> </tr> <tr> <td>RON</td> <td>by 1:00 p.m.</td> </tr> <tr> <td>TRY</td> <td>by 10:30 a.m.</td> </tr> <tr> <td>RUB</td> <td>by 1:00 p.m.</td> </tr> <tr> <td>MKD</td> <td>by 2:30 p.m.</td> </tr> <tr> <td>all other currencies</td> <td>it cannot be ordered with value date - date of execution, the earliest value date is D+2</td> </tr> </tbody> </table>	Transfer currency	Deadline for accepting / registering the payment order	EUR	by 3:00 p.m.	USD	by 3:00 p.m.	GBP	by 1:00 p.m.	CHF	by 1:00 p.m.	JPY	it cannot be ordered with value date - date of execution, the earliest value date is D+1	CAD	by 3:00 p.m.	DKK	by 11:00 a.m.	NOK	by 11:00 a.m.	SEK	by 11:00 a.m.	PLN	by 1:00 p.m.	CZK	by 11:00 a.m.	RON	by 1:00 p.m.	TRY	by 10:30 a.m.	RUB	by 1:00 p.m.	MKD	by 2:30 p.m.	all other currencies	it cannot be ordered with value date - date of execution, the earliest value date is D+2
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Art. 4.	The received cross-border transfers with current value date are credited to the account of the beneficiary with the Bank on the current business day, if the time of receipt of the transfer registered by SWIFT is by 5:00 p.m. When this time is after 5:00 p.m., the Bank reserves the right to credit the transfers received in the account of the beneficiary on the next banking business day with a value date - the previous business day.																																		