



**TARIFF OF FEES AND COMMISSIONS OF TOKUDA BANK AD APPLICABLE  
TO LEGAL ENTITIES AND SOLE TRADERS**

valid as of 11.05.2021

**TABLE OF CONTENT:**

**ACCOUNTS ..... 3**

**CASH OPERATIONS ..... 4**

**TRANSFERS ..... 5**

**DOCUMENTARY OPERATIONS..... 8**

**LOANS TO LEGAL ENTITIES ..... 9**

**TRANSACTIONS WITH FINANCIAL INSTRUMENTS .....10**

**ADDITIONAL SERVICES.....12**

**GENERAL TERMS.....13**



## ACCOUNTS

	Accounts opening	BGN	Foreign currency
1.	Current accounts		
1.1.	Local legal entities	10 BGN	10 BGN
1.2.	Foreign legal entities/Local legal entities with over 25% foreign participation	100 BGN	100 BGN
2.	Accumulative accounts	35 BGN	-
3.	Liquidation, specific accounts	10 BGN	10 BGN
4.	Accounts of Laws/Laws firms - entire account packages	15 BGN	15 BGN
5.	Accounts of notaries - entire account packages	15 BGN	15 BGN
6.	Accounts of Insurance Brokers and Agents - entire account packages	15 BGN	15 BGN
7.	Accounts of Private Enforcement Agents - entire account packages	15 BGN	15 BGN
8.	Special purpose accounts	By agreement, min 100 BGN	By agreement, min 100 BGN
9.	Term deposits	Free of charge	Free of charge
10.	Review of documents of Foreign legal entities and Local legal entities with foreign participation		
10.1.	Registered in countries within the European Economic Area (EEA)	400 BGN	400 BGN
10.2.	Registered in countries outside the EEA	750 BGN	750 BGN
<b>II.</b>	<b>Monthly maintenance of accounts</b>		
1.	Current accounts		
1.1.	Monthly accounts statement	15 BGN	15 BGN
1.2.	Daily accounts statement	17 BGN	17 BGN
1.3.	Monthly fee for servicing of payments through POS	6 BGN	-
2.	Accumulative accounts (the fee is applied six months after the account has been opened)	12 BGN	-
3.	Liquidation, specific accounts	15 BGN	15 BGN
4.	Accounts of Laws/Laws firms - entire account packages	15 BGN	15 BGN
5.	Accounts of Notaries - entire account packages	15 BGN	15 BGN
6.	Accounts of Insurance Brokers and Agents - entire account packages	15 BGN	15 BGN
7.	Accounts of Private Enforcement Agents - entire account packages	15 BGN	15 BGN
8.	Special purpose accounts	By agreement	By agreement
9.	Account balance fee	1,00% annually on the excess over 1 000 000 BGN.	
<b>III.</b>	<b>Closure accounts</b>		
1.	Current, Liquidation and specific accounts (The fee is applied only if the account has been created in the last 6 months)	20 BGN	20 BGN
2.	Accounts of Laws/Laws firms, Notaries, Accounts of Insurance Brokers and Agents and Private Enforcement Agents	Free of charge	Free of charge
3.	Accumulative accounts		
3.1.	In case a client opens a new current account	Free of charge	Free of charge
3.2.	In case a client do not opens a new current account	20 BGN	20 BGN
4.	Special purpose accounts	By agreement	By agreement
5.	Term deposit	Free of charge	Free of charge

### Notes:

- All account related fees are being collected during the account opening procedure.
- The review fee of documents for opening a current accounts of Foreign legal entities and Local legal entities with foreign participation, applicable before establishment of the relations, and in case of rejection – it is not subject to return. After reviewing and approving of the documents, the Bank collected also the fee for opening a current account for Foreign legal entities/Local legal entities with foreign participation. The fee is also applicable in case of subsequent changes in the company file, concerning ownership and management.
- The fee for account balances in BGN and EUR is assessed on the excess over 1 000 000 BGN, which is calculate of the total daily balance accounts for the days when the threshold is exceeded. The BGN equivalent of balances in EUR currency accounts will be calculated on a daily basis through the BNB fixing for the respective day. The fee is collected at the end of the month. The fee is not applicable on balance in Term

deposits, accumulative accounts, accounts for and free lancers - Laws/Laws firms, Notaries, Accounts of Insurance Brokers and Agents and Private Enforcement Agent, all bank accounts of budget organizations, current accounts for subsidies, special purpose accounts, letters of credit accounts, donation accounts, and accounts opened by agreements.

## CASH OPERATIONS

I.	Cash deposits	BGN	Foreign currency
1.	Cash deposit of amount by the account holder and authorized persons		
1.1.	Up to 3 000 BGN (foreign currency equivalent)	2 BGN	1 EUR
1.2.	Above 3 000.01 BGN up to 30 000 BGN, on the total amount (foreign currency equivalent)	0,15%	0,15%
1.3.	Above 30 000.01 BGN, on the total amount (foreign currency equivalent)	0,40%	0,40%
2.	Cash deposit of amount by third parties to Bank's accounts		
2.1.	Up to 3 000 BGN (foreign currency equivalent)	3 BGN	1,50 EUR
2.2.	Above 3 000.01 BGN up to 30 000 BGN, on the total amount (foreign currency equivalent)	0,20%	0,20%
2.3.	Above 30 000.01 BGN, on the total amount (foreign currency equivalent)	0,45%	0,45%
2.4.	Cash deposit of amounts up to 3 000 BGN (foreign currency equivalent) to Bank's account for making payments for the purpose of repayment of credit/ credit cards	Free of charge	Free of charge
3.	Depositing to a term deposit account	Free of charge	Free of charge
4.	Depositing to accounts for donation	Free of charge	Free of charge
II.	Cash withdrawals		
1.	Cash withdrawal from account		
1.1.	Up to 3 000 BGN (foreign currency equivalent)	3 BGN	1,50 EUR
1.2.	Above 3 000.01 BGN up to 30 000 BGN, on the total amount foreign currency equivalent)	0,45%	0,45%
1.3.	Above 30 000.01 BGN, on the total amount (foreign currency equivalent)	0,55%	0,55%
2.	Withdrawal from a term deposit on a maturity date	Free of charge	Free of charge
3.	Cash withdrawal without preliminary request (over the total amount)	0,70%	0,70%
4.	Requested, but not withdrawn or reducing the requested amount on the day of cash withdrawal (applied on non-withdrawn or reduced amount)	0,60%	0,60%
III.	Verification for authenticity and banknotes exchange for cash transactions		
1.	Verification of banknotes authenticity, fee is applicable per each banknote	1 BGN	0.50 EUR
2.	Banknotes exchange, (fee is applicable on the nominal value)	10%	10%
3.	Immediate replacement of damaged Bulgarian banknotes and coins	Free of charge	-
IV.	Purchase and sale of foreign currency	Free of charge	Free of charge
V.	Cash operations with coins		
1.	Cash deposit of coins into an account		
1.1.	Up to 100 BGN	5 BGN	-
1.2.	Above 100 BGN	5%, min. 10 BGN	-
2.	Cash withdrawal of coins from account (depending on the Bank's resources)		
2.1.	Up to 100 BGN	5 BGN	-
2.2.	Above 100 BGN	5%, min. 10 BGN	-
3.	Exchange of coins (depending on the Bank's resources)		
3.1.	Up to 100 BGN	6 BGN	-
3.2.	Above 100 BGN	6%, min. 10 BGN	-

## Notes:

1. The amount of cash commissions is applied to the total amount of all cash deposits/withdrawals per account, within one business day.
  - a) Terms of withdrawal requests (including when withdrawing from a deposit on its maturity date):  
For BGN and EUR: When withdrawing cash amounts exceeding BGN 3,000 and up to BGN 10,000, as well as such exceeding EUR 1,500 and up to EUR 5,000, the Bank requires a written or emailed one-day prior notice, which should be submitted until 02:00 p.m.
  - b) For BGN and EUR: When withdrawing cash amounts exceeding 10 000 BGN/5 000 EUR, the Bank requires a written or emailed two-day prior notice, which should be submitted until 02:00 p.m.
  - c) For USD, GBP, CHF, JPY: above the equivalence of 3 000 BGN, calculated at the BNB exchange rate for USD, GBP, CHF, JPY, the Bank requires a written or emailed three-day prior notice, which should be submitted until 02:00 p.m.
2. The Bank has the right to refuse payment of cash amounts exceeding BGN 3,000 or their equivalence in foreign currency as per the BNB exchange rate in the absence of a prior notice given within the time limits and according to the provisions of 2a, 2b, 2c
3. Withdrawal without request according to item 2, item 3 shall be made only upon agreement with the Bank.
4. If possible, the Bank provides a nominal denomination of banknotes to be withdrawn, at the customer's request.
5. Cash transaction "exchange of coins" includes the exchange of provided coins for banknotes and vice versa, without drawing/depositing from/into an account.
6. When buying/ selling currency at teller desk for amounts exceeding EUR 5,000 or its equivalent in other currency, the transaction rate may be negotiated.
7. Finalized purchase/sale of currency can not be canceled, at the client's request, but a reverse transaction with a negotiated exchange rate option can be executed.

## TRANSFERS

I.	Incoming transfers in BGN	Free of charge	
II.	Outgoing transfers in BGN	BGN	Foreign currency
1.	<b>Noncash transfers</b>		
1.1.	<b>Interbank transfer via BISERA</b>		
1.1.1.	paper order	3,50 BGN	-
1.1.2.	online order	1 BGN	-
1.2.	<b>Interbank transfer via RINGS</b>		
1.2.1.	paper order	20 BGN	-
1.2.2.	online order	10 BGN	-
1.3.	<b>Intrabank transfer between accounts of different account holders</b>		
1.3.1.	paper order	2 BGN	-
1.3.2.	online order	0,80 BGN	-
1.4.	<b>Intrabank transfer between accounts of one and the same account holder</b>		
1.4.1.	paper order	1,50 BGN	-
1.4.2.	online order	Без такса	-
1.5.	<b>Standing orders for mass payment files</b>		
1.5.1.	Interbank transfer via BISERA		-
1.5.1.1.	paper order	1,30 BGN	-
1.5.1.2.	online order	1 BGN	
1.5.2.	Intrabank transfer between accounts of different account holders		
1.5.2.1.	paper order	0,50 BGN	-
1.5.2.2.	online order	0,30 BGN	-
1.5.3.	Amendment / addition of provided information for registration standing order on mass payment file	2 BGN	-
1.6.	<b>Direct debit</b>		
1.6.1.	Interbank transfer via BISERA		
1.6.1.1.	paper order	3,50 BGN	-
1.6.1.2.	online order	1 BGN	-
1.6.2.	Interbank transfer via RINGS		
1.6.2.1.	paper order	20 BGN	-
1.6.2.2.	online order	10 BGN	-
1.6.3.	Intrabank transfer between accounts of different account holders		
1.6.3.1.	paper order	2 BGN	-

1.6.3.2.	online order	0,80 BGN	-
1.7.	Amendment/Cancellation of ordered transfer in BGN	20 BGN	-
1.8.	Notification for refusal to execution a transfer in BGN by the Bank	5 BGN	-
1.9.	Upon inaccurate/incomplete information for execution of transfer in BGN (additional fee for correspondence)	5 BGN	-
2.	<b>Transfer of cash deposited funds</b>		
2.1.	Interbank transfer via BISERA	0,50%, min. 5 BGN	-
2.2.	Interbank transfer via RINGS	0,60%, min. 20 BGN	-
<b>III.</b>	<b>Incoming transfers in foreign currency</b>		
1.	Incoming transfers		
1.1.	in EUR from European Economic Area (EEA)	-	Free of charge
1.2.	outside EEA and credit transfer in different currency from EUR in EEA	-	0,1%, min. 10 EUR, max. 150 EUR
2.	Inquiry / tracers to the other banks	-	30 EUR
<b>IV.</b>	<b>Outgoing transfers in foreign currency</b>		
1.	<b>Outgoing transfers - SPOT value date /2 business days/</b>		
1.1.	paper order		
1.1.1.	credit transfer in EUR in European Economic Area (EEA)		
1.1.1.1.	credit transfer in EUR in EEA (SEPA) for amounts up to 100 000.00 BGN	-	1.79 EUR
1.1.1.2.	credit transfer in EUR in EEA (TARGET2) for amounts up to/over 100 000.00 BGN	-	10.23 EUR
1.1.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,20%, min. 22 EUR, max. 220 EUR
1.2.	Online banking		
1.2.1.	Credit transfer in EUR in EEA		
1.2.1.1.	credit transfer in EUR in EEA (SEPA) for amounts up to 100 000.00 BGN	-	0.51 EUR
1.2.1.2.	credit transfer in EUR in EEA (TARGET2) for amounts up to/over 100 000.00 BGN	-	5.11 EUR
1.2.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,15%, min. 18 EUR, max. 200 EUR
2.	<b>Outgoing transfer – TOM value date /1 business day/</b>		
2.1.	paper order		
2.1.1.	credit transfer in EUR in EEA		
2.1.1.1.	credit transfer in EUR in EEA (SEPA) for amounts up to 100 000.00 BGN	-	1.79 EUR
2.1.1.2.	credit transfer in EUR in EEA (TARGET2) for amounts up to/over 100 000.00 BGN	-	10.23 EUR
2.1.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,25%, min. 35 EUR max. 350 EUR
2.2.	Online banking		
2.2.1.	credit transfer in EUR in EEA		
2.2.1.1.	credit transfer in EUR in EEA (SEPA) for amounts up to 100 000.00 BGN	-	0.51 EUR
2.2.1.2.	credit transfer in EUR in EEA (TARGET2) for amounts up to/over 100 000.00 BGN	-	5.11 EUR
2.2.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,20%, min. 28 EUR max. 300 EUR
3.	<b>Outgoing express transfer – SAME DAY value date (same day)</b>		
3.1.	paper order		
3.1.1.	credit transfer in EUR in EEA (TARGET2)	-	10.23 EUR
3.1.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,30%, min. 45 EUR max. 350 EUR
3.2.	Online banking		

3.2.1.	credit transfer in EUR in EEA (TARGET2)	-	5.11 EUR
3.2.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,25%, min. 38 EUR max. 300 EUR
<b>4.</b>	<b>Intrabank transfers</b>		
4.1.	paper order	-	1.79 EUR
4.2.	online order	-	0.51 EUR
4.3.	between accounts of one and the same account holder	-	Free of charge
5.	Urgent processing of transfers in foreign currency, submitted after the cut off time, upon possibility of the Bank (additional fee)		20 EUR
6.	Inquiry / tracers to the other banks	-	30 EUR
7.	Amendment / Cancellation of ordered transfer in foreign currency	-	30 EUR
8.	Notification for refusal to execution a transfer in foreign currency by the Bank	-	5 EUR
9.	Upon inaccurate/incomplete information for execution of transfer in foreign currency (additional fee for correspondence)	-	10 EUR
10.	Transfer from donation accounts	-	Commissions of other banks
<b>IV.</b>	<b>Purchase/sale of foreign currency on account</b>	Free of charges	Free of charges

## Notes:

- The bank accepts and executes within the same business day interbank payment orders in BGN, received in the Bank until 03:00 pm, through the systems BISERA and RINGS. The orders received by the Bank after that time are executed on the next business day.
- The Bank accepts and executes within the same business day internal bank payment orders in lev and foreign currency, received by the Bank until 04:30 pm. The orders received by the Bank after that time are executed on the next business day.
- By using of multiple payment order / cash order for payment to/from the budget, each payment of obligations is charged separately, as single outgoing transfer.
- The Bank accepts for execution payment orders with following instructions:
  - In regards to the fees:
    - option SHA – the fees of Tokuda Bank AD are for the account of the applicant, and the fees of other banks, involved in the transaction are for the account of the beneficiary. Transfers in EUR for a country in the European Economic Area are mandatory at shared cost (SHA).
    - option OUR – all fees related with the transfer are for the account of applicant. The applicant pays additional flat fee fixed amount to the correspondent bank, that ensure receiving of the ordered transfer amount without any deductions.
    - option BEN – all fees related with the transfer, including charges of Tokuda Bank, are for the account of the beneficiary.
  - In the regards to the value date:
    - SPOT – 2 business days
    - TOM – 1 business day
    - SAME DAY – same business day
- Cut-off time for processing of interbank payment orders with value date TOM and SPOT is 03:00 pm. Orders received in the Bank after that time are executed with a next business day value date.
- Cut-off time for processing of interbank payment orders with value date SAME DAY is 01:00 pm and such orders are executed on the same business day. Orders received in the Bank after that time are executed with a next business day value date.
- Receipted incoming payment transfers until 04:30 pm are processed by the Bank within the business day. After that time, the Bank credits the account of the beneficiary with the amount of the transfer on the next business day, indicating as the value date the day on which the Bank's account has been credited.
- The payment orders with value date TOM and SAME DAY are executed only with Bank's consent and possibility.
- The transfers in EUR, with option SHA to the banks in European union and EEA are executed with value date TOM and SAME DAY (SEPA transfer)
- Upon execution of outgoing transfers in USD with option OUR to banks in USA and Canada, the Bank executes the order without collecting of charges of correspondent banks, but is possible the beneficiary's bank to deduct expenses from the amount of transfer.
- Upon receipt of payment transfer with option for the expenses OUR and if there is no possibility the Bank to collect the due commission from the applicant's bank within two months, the Bank collects the due commission related to the incoming transfer from the account of the beneficiary.
- Upon execution of payment transfer with option for expenses OUR via the system TARGET 2, in addition to the fees due under p. IV, are also collected commissions of the correspondent bank, requested additionally.
- The return of incoming transfer in foreign currency, is considered for outgoing transfer and shall be collected commission for an outgoing transfer.
- The return of incoming transfer in foreign currency, when the payment have been executed, will be performed only upon Bank's ability and after explicit consent of the beneficiary.
- Outgoing transfer in foreign currency which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
- Cancelation of outgoing transfer in BGN and foreign currency, by request of client, is performed upon Bank's possibility .
- To the all commissions concerning Inquiries/Tracers and Amendment/Cancelation, related with incoming and outgoing transfers in foreign currency, additionally the client due to pay all the fees of foreign banks.
- For unreadable completed payment order the Bank is not responsible.

19. The Bank have the right to refuse execution of transfer, in case of incomplete and/or missing documents.

20. Upon purchase/sale of foreign currency of amounts over 5 000.00 EUR or its equivalent in other currency, the currency exchange rate can be negotiated.

21. It is not possible to reverse already executed purchase/sale of foreign currency by customer's request, but it can be executed a reversal operation, with possibility to negotiate the exchange rate.

## DOCUMENTARY OPERATIONS

	LETTER OF CREDIT	BGN (equivalent in foreign currency)
<b>I.</b>	<b>Letter of credit issued by the Bank</b>	
1.	Pre-advising	70 BGN
2.	Issuance with cash collateral per quarter or part of thereof	0,30%, min. 120 BGN
3.	Issuance with other type of collateral per quarter or part of thereof	By agreement
4.	Handling and payment of documents (for each set of documents)	100 BGN
5.	Deferred payment / accept (per quarter or part of thereof)	0,15%, min. 100 BGN
6.	Amendment	
6.1.	Amount increase and/or extension of validity	Commission for issuance over increase
6.2.	Other amendment	70 BGN
7.	Cancellation	100 BGN
8.	Received discrepant documents	200 BGN
9.	Preparing of draft to letter of credit (the commission will be collected in case that the letter of credit is not issued by the Bank)	50 BGN
10.	Tracer/reclamation (per each message)	15 BGN
<b>II.</b>	<b>Letters of credit received by the Bank</b>	
1.	Pre-advising	50 BGN
2.	Advising without confirmation	0,15%, min. 100 BGN
3.	Advising with confirmation	By agreement, min. 200 BGN
4.	Handling and payment	0,15%, min. 50 BGN
5.	Deferred payment – confirmed by the Bank letter of credit	0,15%, min. 50 BGN
6.	Deferred payment – non-confirmed by the Bank letter of credit	60 BGN
7.	Transfer of a letter of credit	0,2%, min. 70 BGN
8.	Assignment of proceeds under an letter of credit (cession)	0,20%, min. 50 BGN
9.	Advising of received notification for cession	100 BGN
10.	Промяна / Amendment	70 BGN
11.	Cancelation prior the validity expiry	50 BGN
12.	Preliminary check-up of documents	50 BGN
13.	Second check-up of documents returned for correction	50 BGN
14.	Tracer/reclamation (per each message)	15 BGN

	COLLECTIONS	Foreign currency
<b>I.</b>	<b>Documents sent for collection</b>	
1.	Documents sent against payment /accept	0,20%, min. 30 EUR max. 300 EUR
2.	Documents sent free of payment	0,15%, min. 25 EUR, max. 250 EUR
3.	Amendment of collection instructions	35 EUR
4.	Reclamations	30 EUR
5.	Tracer (per each message)	8 EUR
<b>II.</b>	<b>Documents received for collection</b>	
1.	Delivery of documents against payment /accept	0,20%, min. 30 EUR max. 300 EUR
2.	Delivery of documents free of payment	0,15%, min. 25 EUR, max. 250 EUR
3.	Amendment of collection instructions	35 EUR
4.	Return of unpaid documents	40 EUR
5.	Reclamations	30 EUR
6.	Tracer (per each message)	8 EUR



	GUARANTEES	BGN	Foreign currency
<b>I.</b>	<b>Issued guarantees</b>		
1.	Pre-advising	40 BGN	40 EUR
2.	Issuance with cash collateral (per quarter of part thereof)	0,35%, min. 50 BGN	0,35%, min. 50 EUR
3.	Issuance with other type of collateral (per quarter of part thereof)	By arrangement, min. 70 BGN	By arrangement, min. 70 EUR
4.	Processing of a claim	0,1%, min. 80 BGN, max. 450 BGN	0,1%, min. 80 EUR, max. 450 EUR
5.	Amendments (without increase of amount / extension of validity)	50 BGN	50 EUR
6.	Amendment with increase of amount and/or extension of validity	Commission for issuance	Commission for issuance
7.	Amendment of the collateral	By arrangement, min. 35 BGN	By arrangement, min. 35 EUR
8.	Cancellation of a customer's application, prior expiry period	50 BGN	50 EUR
9.	Urgent processing within one business day upon customer's request	70 BGN	70 EUR
10.	Additional correspondence in connection with guarantee upon customer's request	35 BGN	35 EUR
<b>II.</b>	<b>Received guarantees</b>		
1.	Pre-advising	50 BGN	50 EUR
2.	Advising without engagement	0,1%, min. 30 BGN, max. 150 BGN	0,1%, min. 50 EUR, max. 250 EUR
3.	Advising an amendment (without increase amount)	50 BGN	50 EUR
4.	Processing of a claim	65 BGN	65 EUR
5.	Confirmation / issuance of a guarantee, secured by counter-guarantee	By agreement	By agreement
6.	Assignment of proceeds (cession)	0,1%, min. 35 BGN, max. 150 BGN	0,1%, min. 35 EUR, max. 150 EUR
7.	Cancellation of a claim prior expiry period	55 BGN	55 EUR
8.	Administration of a guarantee issued directly to the beneficiary	0,1%, min. 35 BGN, max. 150 BGN	0,1%, min. 35 EUR, max. 250 EUR

## Notes:

- The commissions for issuance, extension and increase of a letter of credit, cancellation and others, are collected upon processing, for the whole period of validity and they are not subject to refund in case of unutilization and cancellation of the letter of credit.
- Upon extension of the validity of the letter of credit an amendment commission according section Letter of credit, chapter I, p.6.2, only when the extension of validity is within the quarter period for which an issuing commission according section Letter of credit, chapter I, p.2 or p.3. has been collected. If the extension refers to another quarter or part thereof, the respective commission according section Letter of credits, chapter I, p.2 or p.3 is charged as if on a new letter of credit upon the amount on the unutilized balance.
- Upon increase of the letter of credit amount a commission (or respective minimum) as if on a new letter of credit is charged on the amount of the increase
- In case of tolerance in the amount of the Letter of credit, all commissions are calculated on the Letter of credit amount plus the tolerance stated.
- The commissions are collected upon issuance of a guarantee (aval) for the whole period of validity or by arrangements between Tokuda Bank AD and the applicant. The collected commissions are not subject to refund, irrespective of the guarantee is used or not.
- If the issued guarantee state that the commissions are for the account of beneficiary and they are waived, Tokuda Bank AD reserves the right to cancel the transaction and to collect the due amount by applicant. In this cases the guarantee enters into force after receiving of commissions and fees on Bank's account.

## LOANS TO LEGAL ENTITIES

<b>I.</b>	<b>Loans</b>	BGN (equivalence in foreign currency)
1.	Initial analysis of Borrower's financial statement and collateral offered, payable twice:	0,1%, min. 100 BGN
1.1.	When submitting the loan application (applying for a loan)	80% of the fee due under item 1, on the amount of the requested loan

1.2.	When signing the loan Agreement	The residue amount to the rate of 0,1%, adjusted on the basis of an approved loan amount
2.	Other fees and commissions on credit deals	Negotiable
<b>II. Others</b>		
1.	Draft for establishment of mortgage / legal mortgage	100 BGN (VAT not included)
2.	Drawing up an application for renewal or cancellation of a mortgage	60 BGN (VAT not included)
3.	Preparation of documents for entry, renewal or deletion of a special pledge of assets in Central Pledge Register	30 BGN (VAT not included)
4.	Preparation of documents for entry, renewal and deletion of a special pledge of a Commercial enterprise in the relevant registers – Commercial register, Central Pledge Register and National Registry Agency;	100 BGN (VAT not included)
5.	Preparation of internal assessment/evaluation of the collateral by an internal appraiser/assessment expert (the assessments are not presented to the customers):	
5.1.	Apartment, house floor	80 BGN (VAT not included)
5.2.	Fields/Terrains/ Land plots – Zoned lands/ Zoned real estates	80 BGN (VAT not included) per each 35 BGN (VAT not included) for each next one around
5.3.	Agricultural land	50 BGN (VAT not included) 25 BGN (VAT not included) for each next one
5.4.	Commercial premises - Offices, stores and etc.	90 BGN (VAT not included)
5.5.	Administrative or commercial building	220 BGN (VAT not included)
5.6.	Industrial property	200 BGN (VAT not included)
5.7.	Freight cars and automobiles	15 BGN (VAT not included) per each one
5.8.	Movables – machines and others	140 BGN (VAT not included) up to 20 pieces/numbers 220 BGN (VAT not included) over 20 pieces/numbers
5.9.	Update of internal evaluation	50% of the fees on article 5 above
6.	Changing of the loan contract conditions upon Borrower's request, at once for each request for changing	
6.1.	For standard loans	1,00% over the remaining part of the principal
6.2.	For loans- overdrafts	1,00% over maximum permissible assimilation limits, unless otherwise specified between the parties

**Notes:**

1. After a loan application is submitted by the Borrower, the Bank performs an initial analysis of Borrower's financial statement and analysis of collateral offered. The first part of commission amounted to 80 % of the whole commission due under Section I, item 1 – fee payable on the amount of the requested loan when applying for the loan, is not refundable to the Borrower if the loan is not approved by the Bank;
2. The notarial and state fees for establishment, registration, renewal and cancellation of a mortgage shall be paid by the Borrower;
3. The notarial and state fees for establishment, registration, renewal and deletion of a special pledge shall be paid by the Borrower;
4. Internal expert assessments shall be prepared exceptionally at the discretion of the Bank;

## TRANSACTIONS WITH FINANCIAL INSTRUMENTS

I. Transactions with domestic financial instruments		BGN (equivalent in foreign currency)
1.	Client registration and account opening with Central Depository AD (CDAD)	Free of charge
2.	Transfer of financial instruments, registered with Central Depository AD (CDAD)	
2.1.	Transfer of financial instruments from Register B to Register A with CDAD	10 BGN
2.2.	Transfer of financial instruments from Register A to Register B that the Bank has with CDAD	5 BGN

2.3.	Transfer of financial instruments from Register B with another investment intermediary to Register B with the Bank	Free of charge
2.4.	Transfer of financial instruments from Register B with the Bank to Register B with another investment intermediary	10 BGN
3.	Checking with CDAD the balance of an account upon client's written instructions	5 BGN
4.	Instruction for issuance of depositary receipt from CDAD	8 BGN
5.	Cancellation or partial cancellation (for the part that is not executed) of order for purchase or sale of financial instruments	5 BGN
6.	Trading of equities, equity rights and compensatory instruments on regulated market (percentage of trade value)	
6.1.	For orders up to BGN 50 000	1,0%, min. 15 BGN
6.2.	For orders over BGN 50 000 up to BGN 100 000	0,7%, min. 100 BGN
6.3.	For orders over BGN 100 000	Upon arrangement
7.	Transactions with financial instruments outside of regulated market	Upon arrangement
8.	Trades with corporate and municipal bonds on regulated market or outside of regulated market	0,10%, min. 15 BGN
9.	Issuance of certificate of financial instruments ownership held in client account with Tokuda Bank AD	10 BGN (VAT not included)
<b>II.</b>	<b>Transactions with domestic government bonds on primary and secondary market</b>	
1.	Annual custodial fee for domestic government bonds (% of face value)	
1.1.	For face value up to BGN 1 000 000 or their equivalent in other currency	0,05% of face value, min. 50 BGN
1.2.	For face value over BGN 1 000 001 or their equivalent in other currency	Upon arrangement
2.	Primary market trades with domestic government bonds	
2.1.	Approved competitive/non-competitive bid on primary market of domestic government bonds (% of face value)	0,06% of face value, min. 10 BGN
2.2.	Not approved competitive/non-competitive bid	10 BGN
2.3.	Principal payment at maturity of bonds (% of face value)	0,02% of face value
3.	Secondary market trades with domestic government bonds	Upon arrangement
4.	Transfer of domestic government bonds	
4.1.	From register with Tokuda Bank AD to register with another ESROT participant	20,00 BGN
4.2.	From register with another ESROT participant to register with Tokuda Bank AD	Free of charge
5.	Settlement fee	15 BGN
6.	Statement certifying ownership of domestic government bonds	15 BGN
7.	Other transactions with domestic government bonds, that are not specified in the Tariff	Upon arrangement
<b>III.</b>	<b>Transactions with financial instruments traded in foreign financial markets</b>	
1.	Transactions with financial instruments traded in foreign financial markets	Upon arrangement
2.	Settlement fee	Upon arrangement
3.	Annual custodial fee	Upon arrangement
<b>IV.</b>	<b>Registration Agent Services</b>	
1.	Registration with CDAD of pre-negotiated trades	Upon arrangement
2.	Issuance of a statement certifying ownership of financial or compensatory instruments held in personal account with CDAD	15 BGN (VAT not included)
4.	Issuance of a statement (portfolio) certifying the ownership of financial and/or compensatory instruments	180 BGN (VAT not included)
5.	Issuance of a statement (extended portfolio) certifying the ownership of financial and/or compensatory instruments and including data on the member of CDAD wherein accounts are held/as of a former date	180 BGN (VAT not included)
<b>V.</b>	<b>Annual fee to Investor Compensation Fund</b>	

1.	For retail clients	0,06%
2.	For professional clients	Free of charge
VI.	<b>Servicing payments of equity dividends and bond coupons</b>	<b>Upon arrangement</b>
VII.	<b>Other transactions, that are not specified in the Tariff</b>	<b>Upon arrangement</b>

## Notes:

1. Fees for transfer of financial instruments, registered with Central Depository AD (CDAD) are paid per each issue.
2. Annual fee for safekeeping of financial instruments is paid monthly and is calculated from market value of financial instruments portfolio at the end of each month.
3. Annual fee for safekeeping of financial instruments is paid monthly and is calculated from market value of financial instruments portfolio at the end of each month.
4. Regarding clause I.5 cancellation or partial cancellation of order for purchase or sale of financial instruments the fee is applicable only in case the order is not executed / there is no trade done or is partially executed and cancellation is applicable only for the part of the order that is not executed.
5. Fees pointed out in section I that Tokuda Bank AD applies to transactions with domestic financial instruments include fees payable to Bulgarian Stock Exchange AD and CDAD.
6. When submitting order for trades with financial instruments Tokuda Bank AD provides to clients full and detailed information with respect to applicable fees and accompanying expenses that are related with order execution in accordance with requirement of Markets in Financial Instruments Act and other applicable regulations and Directive 2014/65/EU of The European Parliament and respective applicable regulations.

## ADDITIONAL SERVICES

I.	Additional services	BGN (equivalent in foreign currency)
1.	Issuing of accounts statement upon a request	
1.1.	For current year	15 BGN (VAT not included)
1.2.	For every previous years	30 BGN (VAT not included)
2.	Issuing of bank certificate	
2.1.	In Bulgarian	20 BGN (VAT not included)
2.2.	In English	40 BGN (VAT not included)
2.3.	Express issuing of bank certificate within one business day	
2.3.1.	In Bulgarian	40 BGN (VAT not included)
2.3.2.	In English	60 BGN (VAT not included)
3.	Issuing of a bank reference for the existence or absence of credit obligations to the Bank	60 BGN (VAT not included)
4.	Issuing of bank reference	
4.1.	In Bulgarian	40 BGN (VAT not included)
4.2.	In English	60 BGN (VAT not included)
4.3.	Express issuing of bank reference within one business day	
4.3.1.	In Bulgarian	80 BGN (VAT not included)
4.3.2.	In English	120 BGN (VAT not included)
5.	Issuing a letter of intention to lend	
5.1.	In Bulgarian	60 BGN (VAT not included)
5.2.	In English	100 BGN (VAT not included)
6.	Confirmation of account balances to auditors	100 BGN (VAT not included)
7.	Duplicate or photo-copy of document (per each page)	1 BGN (VAT not included)
8.	Processing of a restraint (one-time)	20 BGN
9.	Postal fees upon customer's request	10 BGN (VAT not included) + actual costs
10.	Validation of a power of attorney signed on a sample of the Bank	10 BGN (VAT not included)
11.	Verification of a power of attorney certified abroad	30 BGN (VAT not included)
12.	Fee for a third consecutive or any subsequent request for implementation of rights with regards to the General Data Protection Regulation	30 BGN (VAT not included)
13.	Annual fee for Due Diligence and review of documents related to the current	100 BGN (VAT not included)

customer status	
-----------------	--

## GENERAL TERMS

I.	General terms
1.	The current Tariff shall be applicable to customers operating in their capacity as merchants, freelancers or other customers engaged in non-commercial activities in Bulgaria or abroad.
2.	The current Tariff determines standard fees and commissions of Tokuda Bank AD. In case of services on individual contracts, the Bank reserves the right to apply fees and commissions by negotiation.
3.	In cases when fees and commissions are described in Bulgarian leva, but are collected in foreign currency and the opposite, the Bank applies the official rate of BNB valid at the day of the operation.
4.	The Bank reserves its right to collect additional fees and commissions by negotiation in case of performing specific operations, requiring additional unusual efforts, as well as performing bank services, which are not mentioned in the current Tariff.
5.	Fees and commissions payable under the Value Added Tax Act are listed in the Tariff with no VATs included.
6.	In cases when a specific operation contains two or more activities/services, then fees and commissions are collected separately for each activity/service.
7.	The Bank reserves its right to change the current Tariff at any time, informing the customers via written messages in the bank offices or on the official website ( <a href="http://www.tokudabank.bg">www.tokudabank.bg</a> ) within appropriate terms according to the requirements of Law on Payment Services and Payment Systems.
8.	The current Tariff is approved of the Management of the Bank and replaces all previous ones.