

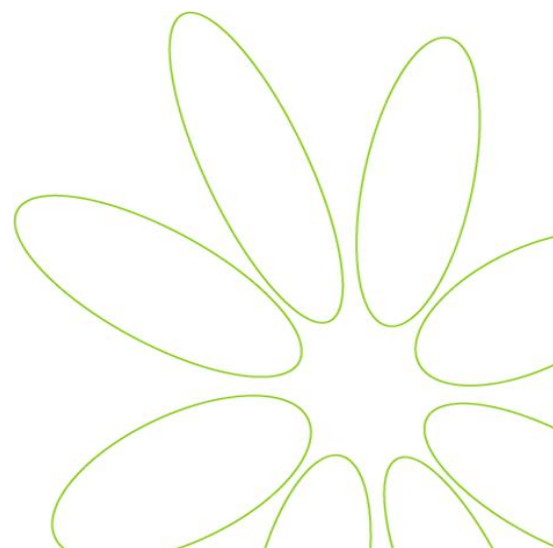


**TARIFF FOR THE FEES AND COMMISSIONS OF TOKUDA BANK AD
APPLICABLE TO INDIVIDUALS**

valid as of 04.07.2019

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ACCOUNTS

I.	Accounts opening	BGN	Foreign currency
1.	Current accounts with/without debit card	2 BGN	2 BGN
2.	Current accounts with debit card Maestro for retired	Free of charge	-
3.	Term deposits	Free of charge	Free of charge
4.	Accounts for donation	Free of charge	Free of charge
5.	Special purpose accounts	By agreement, min. 100 BGN	By agreement, min. 100 BGN
6.	Current account for payments "Unistream"	-	5 BGN
7.	Fee for preliminary research, review of documents and decision upon accepting or refusing servicing foreigners as clients	50 BGN	50 BGN
II.	Monthly maintenance of accounts		
1.	Current accounts with/without debit card	2 BGN	2 BGN
2.	Current accounts with debit card Maestro for retired	0,50 BGN	-
3.	Accounts for donation	Free of charge	Free of charge
4.	Special purpose accounts	By agreement	By agreement
5.	Current accounts for payments "Unistream"	-	Free of charge for the first year. 6 BGN annually are being charged as of the beginning of the 2 nd year (0.50 BGN per month)
III.	Closure accounts		
1.	Current accounts (The fee is applied only if the account has been created in the last 6 months)	5 BGN	5 BGN
2.	Current accounts with debit card Maestro for retired	Free of charge	
3.	Term deposits	Free of charge	Free of charge
4.	Accounts for donation	Free of charge	Free of charge
5.	Special purpose accounts	By agreement	By agreement
6.	Current accounts for payments "Unistream"	Free of charge	Free of charge

Notes:

- All account related fees are being collected during the account opening procedure.
- The fee for preliminary research, review of documents and decision upon accepting or refusing servicing foreigners as clients 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.

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)	Free of charge	Free of charge
1.2.	Above 3 000.01 BGN up to 30 000 BGN, on the total amount (foreign currency equivalent)	0,10%	0,10%
1.3.	Above 30 000.01 BGN, on the total amount (foreign currency equivalent)	0,30%	0,30%
2.	Cash deposit of amount by third parties to Bank's accounts		
2.1.	Up to 3 000 BGN (foreign currency equivalent)	2 BGN	1 EUR
2.2.	Above 3 000.01 BGN up to 30 000 BGN, on the total amount (foreign currency equivalent)	0,15%	0,15%
2.3.	Above 30 000.01 BGN, on the total amount (foreign currency equivalent)	0,35%	0,35%

3.	Cash deposit of amounts to Bank's account for making payments for the purpose of repayment of credit/credit cards	Free of charge	Free of charge
4.	Depositing to a term deposit account	Free of charge	Free of charge
5.	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)	2 BGN	1 EUR
1.2.	Above 3 000.01 BGN up to 30 000 BGN on the total amount (foreign currency equivalent)	0,40%	0,40%
1.3.	Above 30 000.01 BGN, on the total amount (foreign currency equivalent)	0,50%	0,50%
2.	Withdrawal from a term deposit on a maturity date	Free of charge	Free of charge
3.	Cash withdrawal without request (on the total amount)	0,60%	0,60%
4.	Requested, but not withdrawn or reducing the requested amount on the day of cash withdrawal (applied on non-withdrawn or reduced amount)	0,40%	0,40%
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%
IV. Purchase and sale of foreign currency			
V. Cash operations with coins			
1.	Cash deposit of coins into an account		
1.1.	Up to 100 BGN	5 BGN	-
1.2.	For the amount 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.	For the amount 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.	For the amount above 100 BGN	6%, min. 10 BGN	-

Notes:

- The amount of cash commissions is applied to the total amount of all cash deposits/withdrawals per account, within one business day.
- Terms of withdrawal requests (including when withdrawing from a deposit on its maturity date):
 - For BGN and EUR: When withdrawing cash amounts exceeding 3,000 BGN and up to 10,000 BGN, as well as such exceeding 1,500 EUR and up to 5,000 EUR, the Bank requires a written or emailed one-business day prior notice, which should be submitted until 02:00 p.m.
 - For BGN and EUR: When withdrawing cash amounts exceeding 10 000 BGN/5 000 EUR, the Bank requires a written or emailed two- business days prior notice, which should be submitted until 02:00 p.m.
 - 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- business days prior notice, which should be submitted until 02:00 p.m.
- The Bank has the right to refuse payment of cash amounts exceeding 3,000 BGN 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
- The specified EUR and USD amounts over which a pre-order is required and the relevant withdrawal commission is collected, do not apply to transactions relating to payments via "Unistream" and "RIA".
- Withdrawal without request according to item II, item 3 shall be made only upon agreement with the Bank.
- If possible, the Bank provides a nominal denomination of banknotes to be withdrawn, at the customer's request.
- Cash transaction "exchange of coins" includes the exchange of provided coins for banknotes and vice versa, without drawing/depositing from/into an account.
- When buying/ selling currency at teller desk for amounts exceeding 5,000 EUR, the transaction rate may be negotiated.
- 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.

TRANSERS

I.	Incoming transfers in BGN	Free of charge	
II.	Outgoing transfers in BGN	BGN	Foreign currency
1.	Noncash transfers		
1.1.	Interbank transfer via BISERA		
1.1.1.	Paper order	2 BGN	-
1.1.2.	Online order	1 BGN	-
1.2.	Interbank transfer via RINGS		
1.2.1.	Paper order	14 BGN	-
1.2.2.	Online order	10 BGN	-
1.3.	Intrabank transfer between accounts of different account holders		
1.3.1.	Paper order	0,80 BGN	-
1.3.2.	Online order	0,50 BGN	-
1.4.	Intrabank transfer between accounts of one and the same account holder		
1.4.1.	Paper order	Free of charge	-
1.4.2.	Online order	Free of charge	-
1.5.	Direct debit		
1.5.1.	Interbank transfer via BISERA		
1.5.1.1.	Paper order	2 BGN	-
1.5.1.2.	Online order	1 BGN	-
1.5.2.	Interbank transfer via RINGS		
1.5.2.1.	Paper order	14 BGN	-
1.5.2.2.	Online order	10 BGN	-
1.5.3.	Between clients of the Bank		
1.5.3.1.	Paper order	0,80 BGN	-
1.5.3.2.	Online order	0,50 BGN	-
1.6.	Cancellation of transfer	20 BGN	-
2.	Transfer of cash deposited funds		
2.1.	Interbank transfer, with cash deposit, via BISERA	0,50%, min. 5 BGN	-
2.2.	Interbank transfer, with cash deposit, via RINGS	0,60%, min. 20 BGN	-
III.	Incoming transfers in foreign currency		
1.	Incoming transfers		
1.1.	Up to 100 EUR or equivalent in other currency	-	1 EUR
1.2.	Over 100 EUR or equivalent in other currency	-	0,1%, min. 5 EUR, max. 50 EUR
2.	Inquiry/tracers to other banks		30 EUR
IV.	Outgoing transfers in foreign currency		
1.	Outgoing transfers - SPOT value date /2 business days/		
1.1.	Paper order		
1.1.1.	credit transfer in EUR in European Economic Area (EEA)	-	0,15%, min. 20 EUR, max. 200 EUR
1.1.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,15%, мин. 20 EUR, макс. 200 EUR
1.2.	Online banking		
1.2.1.	Credit transfer in EUR in EEA	-	0,15%, min. 18 EUR, max. 200 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.	Outgoing transfer – TOM value date /1 business day/		
2.1.	Paper order		
2.1.1.	Credit transfer in EUR in EEA	-	0,20%, min. 30 EUR max. 300 EUR

2.1.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,20%, min. 30 EUR max. 300 EUR
2.2.	Online banking		
2.2.1.	credit transfer in EUR in EEA	-	0,20%, min. 28 EUR max. 300 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.	Outgoing transfer – SAME DAY value date (same day)		
3.1.	Paper order		
3.1.1.	credit transfer in EUR in EEA	-	0,25%, min. 40 EUR max. 300 EUR
3.1.2.	credit transfer outside EEA and credit transfer in different currency from EUR in EEA	-	0,25%, min. 40 EUR max. 300 EUR
3.2	Online banking		
3.2.1.	credit transfer in EUR in EEA	-	0,25%, min. 38 EUR max. 300 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
4.	Intrabank transfers		
4.1.	Paper order	-	3 EUR
4.2.	Online banking	-	1,50 EUR
4.3.	Between accounts of one and the same 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 to other banks	-	30 EUR
8.	Transfer from donation accounts	-	Commissions of other banks
V.	Purchase/sale of foreign currency on account	Free of charge	Free of charge
VI.	Express transfers via Unistream and RIA		
1.	System UNISTREAM in EUR/USD		
1.1.	Incoming transfers	-	Free of charge
1.2.	Outgoing transfers	-	Commission of foreign bank
2.	System RIA in EUR/USD		
2.1.	Incoming transfers	-	Free of charge
3.	Inquiry / tracers	-	5 BGN

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 intrabank payment orders in BGN 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.
 - 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 AD, are for the account of the beneficiary.
 - In regards to the value date:
 - SPOT – 2 business days
 - TOM – 1 business day
 - SAME DAY – same business day

5. Cut-off time for processing of interbank payment orders with value date TOM and SPOT is 3:00 pm. Orders received in the Bank after that time are executed with a next business day value date.
6. 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.
7. 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.
8. The payment orders with value date TOM and SAME DAY are executed only with Bank's consent and possibility.
9. The transfers in EUR, with option SHA to the banks in the European union and EEA are executed with value date TOM and SAME DAY (SEPA transfers).
10. 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 the transfer.
11. 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.
12. Upon execution of payment transfer with option for the 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.
13. The transfers via system Unistream are executed within the same business day, as follows:
 - a) for issuance, cancellation and amendment – until 03:30 pm
 - b) for receiving – until 03:50 pm
14. Transfers via system RIA are executed and paid within the same business day until 04:30 pm.
15. The return of incoming transfer in foreign currency, is considered for outgoing transfer and shall be collected commission for an outgoing transfer.
16. The return of incoming transfer in foreign currency, when the payment have been executed, will be performed only upon Bank's possibility and after explicit consent of the beneficiary.
17. Outgoing transfer in foreign currency which has been returned not by fault of the Bank, is considered to be an incoming customer's transfer.
18. Cancellation of outgoing transfer in BGN and foreign currency, by request of a client, is performed upon Bank's possibility .
19. To all commissions concerning Inquiries/Tracers and Amendment/Cancellation, related with incoming and outgoing transfers in foreign currency, additionally the client due to pay all fees of the foreign banks.
20. For unreadable completed payment order the Bank is not responsible.
21. The Bank have the right to refuse execution of a transfer, in case of incomplete and/or missing documents.
22. Upon purchase/sale of foreign currency of amounts over 5 000.00 EUR, the exchange rate can be negotiated.
23. It is not possible to reverse already Executed purchase/sale of foreign currency operation by customer's request, but it can be executed a reversal operation, with possibility to negotiate the exchange rate.

BANK CARDS

I.	Debit cards	MAESTRO
		BGN
1.	Card issuance	
1.1.	Main card	Free of charge
1.2.	Sub/add-on card	2 BGN
1.3.	Express issuance of a card	10 BGN
2.	Reissuance of debit card	
2.1.	Renewal of a card after card validity	Free of charge
2.2.	Reissuance before card validity, due to lost or stolen card, upon customer's request or other reason	5 BGN
3.	Delivery of an issued card in branch different than the issuing branch upon preliminary customer's request	Free of charge
4.	Delivery of an issued card by courier to an address upon customer's request	
4.1.	In Bulgaria	15 BGN (VAT not included)
4.2.	Abroad	All expenses are paid by the customer
5.	Generating new PIN code	5 BGN
6.	SMS notification fee for performed transaction (the fee is due by the client to the Bank's external partner)	0,15 BGN

7.	Change of card limits	2 BGN
8.	Balance account inquiry at ATM	0,20 BGN
9.	Cash withdrawal from ATM:	
9.1.	At ATMs of Tokuda Bank and Unicredit Bulbank	0,40 BGN
9.2.	At ATMs of Tokuda Bank and Unicredit Bulbank through debit card Maestro for pensioners	Free of charge
9.3.	At ATMs to other banks in Bulgaria	0,80 BGN
9.4.	Abroad	3 EUR + 1%
10.	Cash withdrawal from POS	
10.1.	At the Bank's office	1 BGN + 1%
10.2.	At bank office of other bank in Bulgaria	3 BGN + 1%
10.3.	Abroad	3 EUR + 1%
11.	POS payments for goods and services	
11.1.	In Bulgaria	Free of charge
11.2.	Abroad	Free of charge
12.	Card blocking upon customer's request	Free of charge
13.	Card unblocking upon customer's request	5 BGN
14.	Unjustified disputed transaction	20 BGN
15.	Opening of Arbitrage procedure for disputed transaction, executed abroad	Real expenses of Tokuda Bank
16.	All other administrative fees for arbitrage procedure in case of disputed transaction abroad	Real expenses of Tokuda Bank
17.	Limits for card transaction	

	One transaction		24 hours		Weekly	
	Bulgaria	Abroad	Bulgaria	Abroad	Bulgaria	Abroad
POS	3 000 BGN	3 000 BGN	9 000 BGN	6 000 BGN	9 000 BGN	10 000 BGN
ATM	600 BGN	1 000 BGN	1 200 BGN	1 200 BGN	3 600 BGN	6 000 BGN
Total POS+ATM	-	-	10 200 BGN	7 200 BGN	12 600 BGN	16 000 BGN
Total POS +ATM	-	-	10 200 BGN		16 000 BGN	
Total limit POS	-	-	10 200 BGN		9 000 BGN	
Total limit ATM	-	-	1 200 BGN		3 600 BGN	
Number of transactions	1 6p.		20 6p.		80 6p.	

II.	Credit cards	MasterCard Standard	MasterCard Bonus Cash
1.	Card issuance		
1.1.	Main card	Free of charge	Free of charge
1.2.	Sub/add-on card	5 BGN	5 BGN
1.3.	Express issuance	30 BGN	30 BGN
2.	Reissuance of credit card		
2.1.	Renewal of a card after card validity	Free of charge	Free of charge
2.2.	Reissuance before card validity, due to lost or stolen card, upon customer's request or other reason	20 BGN	20 BGN
3.	Delivery of an issued card in branch different than the issuing branch upon preliminary customer's request	Free of charge	Free of charge
4.	Delivery of an issued card by courier to an address upon customer's request		
4.1.	In Bulgaria	15 BGN (without VAT)	15 BGN (VAT not included)
4.2.	Abroad	All expenses are paid by the customer	All expenses are paid by the customer
5.	Monthly maintenance fee		
5.1.	Main card	3,50 BGN	3 BGN
5.2.	Sub/add-on card	1 BGN	1 BGN

6.	Generating new PIN code	7 BGN	7 BGN		
7.	SMS notification fee for performed transaction (fee is due by the client to the Bank's partner)	0,15 BGN	0,15 BGN		
8.	Change of card limits	5 BGN	5 BGN		
9.	Balance account inquiry at ATM	0,30 BGN	0,30 BGN		
10.	Cash withdrawal from ATM				
10.1.	At ATMs of Tokuda Bank and Unicredit Bulbank	2 BGN + 1.5%	2.5 BGN + 1.5%		
10.2.	At ATMs of other banks in Bulgaria	5 BGN + 1.5%	6 BGN + 1.5%		
10.3.	Abroad	4 EUR + 3%	4 EUR + 3%		
11.	Cash withdrawal from POS				
11.1.	At the Bank's office	3 BGN + 1.2%	3 BGN + 1.5%		
11.2.	At bank office of other bank in Bulgaria	2 BGN + 3%	5 BGN + 3%		
11.3.	Abroad	4 EUR + 3%	4 EUR + 3%		
12.	POS payments for goods and services				
12.1.	In Bulgaria	Free of charge	Free of charge		
12.2.	Abroad	Free of charge	Free of charge		
13.	Card blocking upon customer's request	Free of charge	Free of charge		
14.	Card unblocking upon customer's request	10 BGN	10 BGN		
15.	Unjustified disputed transaction	40 BGN	40 BGN		
16.	Opening of Arbitrage procedure for disputed transaction executed abroad	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank		
17.	All other Administrative fees for arbitrage procedure in case of disputed transaction abroad	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank		
18.	Limits for card transaction				
		One transaction	24 hours	Weekly	
		Bulgaria	Abroad	Bulgaria	Abroad
POS		9 000 BGN	9 000 BGN	9 000 BGN	10 000 BGN
ATM		1 000 BGN	1 000 BGN	2 000 BGN	2 000 BGN
Total POS+ATM			10 200 BGN	10 200 BGN	11 000 BGN
Total POS +ATM			10 200 BGN		16 000 BGN
Total limit POS			9 000 BGN		16 000 BGN
Total limit ATM			2 000 BGN		10 000 BGN
Number of transactions		1 6p.	40 6p.		80 6p.

III. Others		BGN
1.	Cash withdrawals at POS terminal of Tokuda Bank with cards (credit or debit) issued by another bank(cash advance)	3% over the amount
2.	Automatically payment of communal services with bank cards	
2.1.	Card registration for this service	5 BGN
2.2.	Account registration for payment or registration of a new subscriber number	0.90 BGN
2.3.	SMS for communal payments (the fee is paid by the customer to the bank's external partner)	0.10 BGN
2.4.	E-mail for communal payments (the fee is paid by the customer to the bank's external partner)	0.05 BGN

CREDITS

I. Consumer loans		BGN (foreign currency equivalent)
1.	"Standard" Consumer loan	
1.1.	Financial status research of the Borrower and analysis of the proposed collaterals	30 BGN
1.2.	Changing of the loan contract conditions upon Borrower's request	1% over the remaining part of the principal

1.3.	Prepayment fee of the loan principal /partial or full repayment/	1% over the early repaid amount of the principal of the loan
2.	“Medica” Consumer loan	
2.1.	Financial status research of the Borrower and analysis of the proposed collaterals	Free of charge
2.2.	Changing of the loan contract conditions upon Borrower’s request	1% over the remaining part of the principal
2.3.	Prepayment fee of the loan principal /partial or full repayment/	1% over the early repaid amount of the principal of the loan
3.	Consumer loan “Moments of happiness”	
3.1.	Financial status research of the Borrower and analysis of the proposed collaterals to loan of amount up to 30 000 BGN, payable twice:	50 BGN
3.1.1.	When submitting the loan application (applying for a loan)	20 BGN
3.1.2.	When signing the loan Agreement	30 BGN
3.2.	Financial status research of the Borrower and analysis of the proposed collaterals to loan of amount from 30 000 BGN to 60 000 BGN, payable twice:	100 BGN
3.2.1.	When submitting the loan application (applying for a loan)	50 BGN
3.2.2.	When signing the loan Agreement	50 BGN
3.3.	Changing of the loan contract conditions upon Borrower’s request	1% over the early repaid amount of the loan
4.	Credit with cash collateral	
4.1.	Financial status research of the Borrower and analysis of the proposed collaterals	Free of charge
4.2.	Changing of the loan contract conditions upon Borrower’s request	1% over the remaining part of the principal
4.3.	Prepayment fee of the loan principal /partial or full repayment/	Free of charge
5.	Overdraft credit “Third opportunity” for retirees	
5.1.	Application fee	3 BGN
5.2.	Changing of the loan contract conditions upon Borrower’s request	1 BGN
5.3.	Automatic renewal of the loan contract term	1 BGN
II.	Mortgage loans /secured by mortgage of a real estate/	leva (foreign currency equivalent)
	<ul style="list-style-type: none"> ● Purchase of housing estate, including renovation and furniture or refinancing of a housing loan, disbursed by other bank. ● Purchase of non-housing estate or refinancing of a non-housing loan, disbursed by other bank. ● Current/regular purposes/needs or refinancing same type of credit, disbursed by other bank. 	
	“Home under construction” “Дом в строеж”	
1.	Financial status research of the Borrower and analysis of the proposed collaterals, due to two parts:	0,3% of the approved amount of the loan, min. 50 BGN
1.1.	Upon loan documents submission	50 BGN
1.2.	Upon signing the loan contract	the remaining part up to 0.3% of the approved amount/credit limit
2.	Changing of the loan contract conditions upon Borrower’s request	1% over the remaining part of the principal
3.	Prepayment fee of the loan principal	
3.1.	Repaid prior to the repayment of 12 monthly installments of loan utilization	1% over the early repaid amount of the principal of the loan
3.2.	Repaid after the repayment of 12 monthly installments of loan utilization	Free of charge

III.	Others	BGN (foreign currency equivalent)
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 internal assessment/evaluation of the collateral by an internal appraiser/assessment expert (the assessments are not presented to the customers): Internal evaluation/ property appraisal	
3.1.	Apartment, floor of a house	80 BGN (VAT not included)
3.2.	Land plots/Terrains – Zoned lands/ Zoned real estates/	80 BGN (VAT not included) per each 35 BGN (VAT not included) for each next one around
3.3.	Agricultural land	50 BGN (VAT not included) 25 BGN (VAT not included) for each next one
3.4.	Commercial premises - Offices, stores and etc.	90 BGN (VAT not included)
3.5.	Administrative or commercial building	220 BGN (VAT not included)
3.6.	Industrial property	200 BGN (VAT not included)
3.7.	Freight cars and automobiles	15 BGN (VAT not included) per each one
3.8.	Movables – machines and others	140 BGN (VAT not included) up to 20 pieces/ numbers 220 BGN (VAT not included) over 20 pieces/ numbers
3.9.	Update of internal assessment/evaluation	50% of the fees on article 3 above

Notes:

I. Consumer loans:

- After a loan application is submitted by the Borrower, the Bank performs an initial analysis of Borrower's financial statement and analysis of collateral proposed. The Application fee is due by the customer at the time of applying for consumer loan. The Application fee is non-refundable, even in case of non-approval by the Bank.
- In case of changing of the loan contract conditions upon Borrower's request, the Commission is paid by the customer at the time of signing the Annex of the Contract, and is due for each case of renegotiation.
- The Borrower pays repayment commission over the early repaid amount of the loan principal in case of repayment (partial or full repayment) during the fixed interest term of the loan and if the remaining period of the loan is more than one year. The repayment commission is not applicable in all other cases, except the ones mentioned in the previous sentence.
- Loan management fee is not applicable upon consumer loan contracts, signed after 22/07/2014. Loan management fee/commission noted in the loan contract is applicable upon all consumer loans contracts, signed before 23/07/2014.
- As of 01.01.2017 credit commitment fee is not applicable.

II. Mortgage loans:

- After a loan application is submitted by the Borrower, the Bank performs an initial analysis of Borrower's financial statement and analysis of collateral proposed. The first part of the application fee as of 50 BGN is due by the customer at the time of applying for a loan. The Application fee is non-refundable, even in case of non-approval by the Bank. Changing loan contract conditions fee is paid by the customer upon each Borrower's written request presented at the Bank.
- As of 01.01.2017 credit commitment fee is not applicable.

III. Others:

- The notarial and state fees for establishment, registration, renewal and cancellation of a mortgage shall be paid by the Borrower
- The notarial and state fees for establishment, registration, renewal and deletion of a special pledge shall be paid by the Borrower.
- Internal assessments/evaluations are prepared by the Bank as an exception only at Bank's decision.

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)
II.	Transactions with domestic government bonds on primary and secondary market	
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 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
III.	Transactions with financial instruments traded in foreign financial markets	
1.	Transactions with financial instruments traded in foreign financial markets	Upon arrangement
2.	Settlement fee	Upon arrangement
3.	Annual custodial fee	Upon arrangement
IV.	Registration Agent Services	

1.	Registration with CDAD of pre-negotiated trades	Upon arrangement
2.	Registration of gift	45 BGN (VAT not included) + 5 BGN per transfer
3.	Registration of inheritance	75 BGN (VAT not included) + 5 BGN per transfer
4.	Personal data change	30 BGN
5.	Issuance of a statement certifying ownership of financial or compensatory instruments held in personal account with CDAD	15 BGN (VAT not included)
6.	Issuance of a statement (portfolio) certifying the ownership of financial and/or compensatory instruments	30 BGN (VAT not included)
7.	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	60 BGN (VAT not included)
V.	Annual fee to Investor Compensation Fund	
1.	For retail clients	0,06%
2.	For professional clients	Free of charge
VI.	Other transactions, that are not specified in the Tariff	Upon arrangement

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 to Investor Compensation Fund for retail clients 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.

PAYMENT ACCOUNT WITH BASIC FEATURES

I.	PAYMENT ACCOUNT WITH BASIC FEATURES	BGN
1.	Opening of accounts with or without issuing of a debit card	1,20 BGN
1.1.	Issuing of a debit card to an account	Free of charge
2.	Maintenance of a current account	
2.1.	Monthly maintenance of a current account with or without a debit card	1,99 BGN
3.	Closing of accounts (The fee is applied only if the account has been created in the last 6 months)	3,10 BGN
4.	Cash deposit to a current account	
4.1.	Up to 3 889 BGN	Free of charge
5.	Cash withdrawal	
5.1.	At a cash desk up to 3 000 BGN	0,99 BGN
5.2.	With a debit card from ATM of the Bank and Unicredit Bulbank	0,18 BGN
5.3.	With a debit card from other bank's ATMs in Bulgaria	0,79 BGN
6.	Payment by direct debit	
6.1.	To an another account of the Bank	0,79 BGN
6.2.	To an account of another bank	1,99 BGN

7.	Payment transactions executed by a debit card, including via Internet	
7.1.	Payment transactions executed by a debit card to a POS of the Bank	Free of charge
7.2.	Payment transactions executed by a debit card to other bank's POS	Free of charge
8.	Outgoing transfers in BGN	
8.1.	To an account of the Bank	
8.1.1.	Paper order	0,79 BGN
8.1.2.	Online banking	0,48 BGN
8.2.	To a budget account of the Bank	
8.2.1.	Paper order	0,79 BGN
8.2.2.	Online banking	0,45 BGN
8.3.	Interbank transfer via BISERA	
8.3.1.	Paper order	1,99 BGN
8.3.2.	Online banking	0,99 BGN
8.4.	Interbank transfer to a budget account via BISERA	
8.4.1.	Paper order	1,99 BGN
8.4.2.	Online banking	0,96 BGN

Notes:

1. For all operations not mentioned above, the client due all fees and commissions pointed at the certain article of the current Tariff.

ADDITIONAL SERVICES

I.	Additional services	BGN (foreign currency equivalent)
1.	Issuing of accounts statement upon a request	
1.1.	For current year	10 BGN (VAT not included)
1.2.	For every previous years	20 BGN (VAT not included)
2.	Issuing of bank certificate	
2.1.	In Bulgarian	15 BGN (VAT not included)
2.2.	In English	25 BGN (VAT not included)
2.3.	Express issuing of bank certificate within one business day	
2.3.1.	In Bulgarian	30 BGN (VAT not included)
2.3.2.	In English	50 BGN (VAT not included)
3.	Issuing of bank reference for the existence or absence of credit obligations to the Bank	50 BGN (VAT not included)
4.	Issuing of bank reference	
4.1.	In Bulgarian	30 BGN (VAT not included)
4.2.	In English	50 BGN (VAT not included)
4.3.	Express issuing of bank reference within one business day	
4.3.1.	In Bulgarian	60 BGN (VAT not included)
4.3.2.	In English	100 BGN (VAT not included)
5.	Duplicate or photo-copy of document (per page)	1 BGN (VAT not included)
6.	Processing of a restraint (one time)	20 BGN
7.	Postal fees upon customer's request	2 BGN (VAT not included) + actual costs
8.	Validation of a power of attorney signed on a sample of the Bank	5 BGN (VAT not included)

GENERAL TERMS

I.	General terms
1.	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.
2.	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
3.	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.
4.	Fees and commissions payable under the Value Added Tax Act are listed in the Tariff with no VATs included.
5.	In cases when a specific operation contains two or more activities/services, then fees and commissions are collected separately for each activity/service.
6.	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 www.tokudabank.bg within appropriate terms according to the requirements of Law on Payment Services and Payment Systems.
7.	The current Tariff is approved of the Management of the Bank and replaces all previous ones.