

National Trade and Banking High School

STB “Emeritus Bank“ PLC



One step ahead!



Tariff

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Dear customers, We are pleased to present the tariff of STB “Emeritus Bank” PLC. The bank was founded by the students of the second group of X "B" class of the National Trade and Banking High School in October 2019. The name of the institution literally translated from Latin means "veteran", chosen precisely because of our perseverance and ambition on the road to success.

The purpose of this tariff is to inform you about the fees and commissions of our services. On its pages you will find everything you need - information on opening and closing current accounts, deposits, promotions and other attractive offers. Because it is our priority you, our clients, to be “One step ahead!”

Yours sincerely: RIT

/Chief executive: Radostina Trayanova/

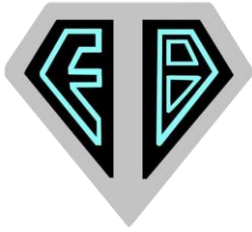




CONTENTS

General terms.....	4
INDIVIDUALS.....	5
1. ACCOUNTS FOR INDIVIDUALS.....	6
2. CASH OPERATIONS.....	8
3. E-BANKING.....	10
4. OTHER SERVICES.....	11
5. BANK CARDS.....	12
6. CHEQUES.....	14
7. BANK CARTRIDGES.....	14
8. CREDIT TRANSACTIONS.....	15
LEGAL ENTITIES.....	16
1. ACCOUNTS FOR LEGAL ENTITIES.....	17
2. CASH OPERATIONS.....	19
3. E-BANKING.....	21
4. OTHER SERVICES.....	22
ADDITIONAL PROVISIONS.....	23





GENERAL TERMS

- The current tariff regulates the general terms and regulations under which STB “Emeritus Bank” PLC, Sofia (THE BANK) collects fees, commissions and expenses for its services.
- The tariff is subject to update by the Management board of THE BANK in case of change in the economic conditions.
- The tariff is applied to all customers of THE BANK.
- THE BANK executes only orders that in form and content meet the requirements of Decree № 3 of BNB and the internal regulations of THE BANK.
- THE BANK performs operations ordered by its clients on current, deposit and other accounts in local and foreign currency.
- THE BANK collects the fees and commissions specified in this tariff at the time of performing the respective service, but may also do so by subscription system on the basis of a separate written agreement.
- The Clients pay all fees and commissions charged in connection with their operations to foreign and local correspondents, as well as in all real postal, communication and other similar expenses of THE BANK, that occur in connection with their current and other operations.
- In cases where an operation consists of more than one of the listed services, fees and commissions are collected for each of these services separately.
- Fees and commissions are not collected for certificates and inquiries at the request of the BNB Court.
- No fees and commissions are collected for donation accounts and for special accounts to which provision of funds is remitted on provided cards or on commitments undertaken by THE BANK





INDIVIDUALS

5

phone: +359 02 915 7931



STB „Emeritus Bank“ PLC



Sofia, 91 Vitosha blvd.





I. Accounts for individuals

Currency account for individuals

Minimum balance	BGN 50	50 currency units
Opening	BGN 2.50	BGN 2.50
Opening via e-banking	Without fee	Without fee
Monthly statement of account	BGN 2	BGN 2
Closing	Without fee	Without fee

Term deposit

Minimum balance	BGN 1100	550 currency units
Opening	Without fee	Without fee
Statement of account	Without fee	Without fee
Closing	Without fee	Without fee

Savings accounts

Minimum balance	BGN 90	90 currency units
Opening	BGN 3	BGN 3
Monthly statement of account	BGN 2	BGN 2
Debit transaction	BGN 1	BGN 1
Closing	Without fee	Without fee





Children savings account

Minimum balance	BGN 100	100 currency units
Opening	BGN 1	BGN 1
Statement of account	Without fee	Without fee
Closing	Without fee	Without fee

Notes:

- Balances below the minimum balance on a current account and savings account are not remunerated;
- There is no need to deposit a minimum amount when opening the accounts, except for a fixed-term deposit;
- No fee is charged for issuing a Bank Account Certificate in connection with the calculation and payment of cash benefits and benefits from the Social Security System;
- Accounts with an open term deposit are exempt from a monthly service fee during the term of the deposit;
- Current accounts and savings deposits are closed of their own motion, with uncollected service charges for a period of 6 months.





II. Cash operations

For contribution

At the cash desk	Without fee	Without fee
Cash contribution from a natural person to an account of a legal person or to a budget limit	0,2 %, min. BGN 3	0,2 %, min. BGN 3
For ATM contribution	Without fee	Without fee

To withdraw

At the cash desk	0,2% min. 1 BGN max. 100 BGN	0,2% min. 1 BGN max. 100 BGN
On POS with debit card issued by Emeritus	0.2 %, min. 1 BGN	-
On POS with a debit card issued by another bank	2.0%, min. 8 BGN	-





Other cash commissions

Processing, counting, exchange without account contribution	5% min. BGN 2	-
Verification of a suspicious banknote	BGN 1	BGN 1
Replacement of unfit banknotes/coins	8%	-
Coin installment (collected on the full amount upon installment over 20 coins)	5% min. BGN 2	-

Notes:

- In the case of written but unex withdrawn amounts, a commission of eur 100 000 shall be charged 0,5 % on the outstanding amount;
- Badly damaged banknotes are banknotes with impaired integrity from the impact of physical and chemical processes;
- Funds paid outside the bank's opening hours are accounted for with a value date on the first working day following the installment;
- Contributions in an envelope made by 1:30 p.m. are posted with a value date on the same business day.
- Contributions in an envelope made after 1:30 p.m. are accounted for with a value date next

Working day; ATM contributions made by 5 p.m. are accounted for with a value date on the same business day. Contributions made after 17.00 shall be accounted for with a value date the following business day. Contributions made on non-working days are posted with a value date the following business day.





III. E-banking

E-banking	
For registration	Without fee
For use monthly	Without fee
Other services <ul style="list-style-type: none">• Reissue of a certificate with expired at customer's request (loss)• Reissue a forgotten password for through a bank branch or customer service centre by phone• Set a new login password through the E-banking	Without fee
Information services of the Account <ul style="list-style-type: none">• Sms/e-mail - monthly•	Without fee





IV. Other services

Preparation of reports

For current year	BGN 8
For each previous year	BGN 20
Current Year Net Change Report	BGN 1

Preparation of a certificate

In Bulgarian	BGN 10
In a foreign language	BGN 15
Transcript or photocopy of document (per page)	BGN 0.50
Replenishment of bank payment Document	BGN 0.50

Remarks:

- No fee shall be charged for drawing up an account statement for the last month of the transitional year when it is requested in the first month of the current year.

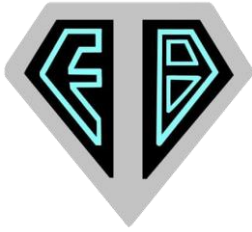




V. Bank cards

Debit cards	
Monthly fee for servicing the account	BGN 0.50
Withdrawal of money at the ATM of the bank	Without fee
Withdrawing ATM money from another bank in Bulgaria	Without fee
Tegeling money on the bank's POS	Without fee
Withdrawal of pos money to another bank in Bulgaria	1% BGN 1
Reference and other financial transactions	Without fee
Change the limits for using a card or a second account	BGN 5
Blocking the card at the request of a cardholder or account holder	BGN 2
Unblock card	BGN 3
Unblocking the card due to a technical malfunction of the ATM	Without fee
Card Transaction Report	BGN 1
Daily withdrawal limit	BGN 400





Credit cards	
Annual service charge	Without fee
Express card issuing	BGN 160
Minimum monthly instalment	3% BGN 15
When blocking the card through the cardholder's fault	BGN 12
Compensation for late payment	Base interest rate + 10%
Fee if the credit limit is exceeded	5%
Fee for early repayment of purchases in equal monthly instalments	Quarterly equivalent of the annual percentage rate of charge on the amount of the principal repaid early
Credit approval fee • main card • • additional card	BGN 25 Without fee
Monthly fee for servicing credit	BGN 2
Usage fees • for purchases of goods and services • Cash withdrawal fee in Bulgaria • Daily withdrawal limit in Bulgaria •	Without fee 3% BGN 5 BGN 400





VI. Cheques

Cheques	
Issue of registered cheques	0.15% BGN 10
To stop the payment of name cheques against the correspondent bank	BGN 10 plus the correspondent's expenses
Update checks at customer's request	BGN 10 on the check
For reissue of cheques	BGN 10 on the check

VII. Bank cartridges

Bank cartridges				
Letting	1month	3 month	6 month	12 month
Up to 9,000 cc	BGN 15	BGN 40	BGN 70	BGN 120
Up to 18,000 cc.	BGN 18	BGN 45	BGN 80	BGN 140
Up to 36,000 cc.	BGN 20	BGN 50	BGN 90	BGN 160
Up to 54,000 cc.	BGN 25	BGN 60	BGN 110	BGN 190
More than 54,000 cc.	BGN 30	BGN 70	BGN 140	BGN 230





VII. Credit transactions

Consumer credit	
Fee for submitting a loan application	BGN 40
Fee for granting a drawdown loan on the amount of the loan (ONE-TIME)	2%
Annual service charge	BGN 40





LEGAL ENTITIES





I. Accounts for legal entities

Current account		
Minimum balance	BGN 150	150 currency unit
Opening	BGN 10	BGN 10
E-mail Statement Service	BGN 10	BGN 10
Service with monthly statements	BGN 15	BGN 15
Daily Statement Service	BGN 20	BGN 20
Closing	BGN 15	BGN 15

Accumulation account		
Minimum balance	BGN 100	200 currency unit
Opening	BGN 5	BGN 5
Statement for account	Without fee	Without fee
Closing	BGN 15	BGN 15





Term deposit

Minimum balance	BGN 1000	500 вал. ед.
Opening	Without fee	Without fee
Statement	Without fee	Without fee
Closing	Without fee	Without fee

Notes:

- Balances below the minimum balance for current account and raising account for clients in bankruptcy are not remunerated;
- It is not necessary to deposit the minimum balance when opening the accounts, except for a fixed-term deposit;
- In cases where the client does not provide funds to his current account to cover the service fee within 3 months and the account's assets are below the minimum non-removable balance, the bank has the right to close it;
- No closing and opening fees are charged when converting a recruiter into a current account.





II. Cash operations

For contribution		
At the cash desk	0.2%, min. BGN 1, max. BGN 190	0.2%, min. BGN 1, max. BGN 250
Cash contribution from a legal person other than the holder	0.2% on the total amount of, min. BGN 3	0.2% on the total amount of, min. BGN 3
For ATM contribution	Without fee	-
To withdraw	0,3 %, min. BGN 1	0,4 %, min. BGN 5

Other cash commissions		
Processing, counting, exchange without account contribution	5% min. BGN 2	-
Verification of a suspicious banknote	BGN 1	BGN 1
Replacement of unfit banknotes/coins	8%	-
Coin installment	5% min. BGN 2	-





Notes:

- No cash fees and commissions are collected when repayment of principal, interest, defaults and other payments on loans;
- No cash commission shall be collected when withdrawing fixed-term deposits on the date of the deposit or on the first working day following that date when the due date is a working day;
- Badly damaged banknotes are banknotes with impaired integrity from the impact of physical and chemical processes;
- Cash transfers returned by the bank to the recipient are refunded to the trustee.





III. E-banking

E-banking	
For registration	Without fee
For monthly use	Without fee
Other services	Without fee
• Reissue of a certificate with Expired at customer's request (loss)	BGN 3
• Reissue a forgotten login password via a bank branch or Customer Service Center by phone	Without fee
• Set a new login password via E-Banking	
Information services of the Account	
• Sms/e-mail - monthly	BGN 3





IV. Other services

Preparation of reports	
For current year	BGN 8
For each previous year	BGN 20
Current Year Net Change Report	BGN 1

Preparation of a certificate	
In Bulgarian	BGN 10
In foreign language	BGN 15
Transcript or photocopy of document (per page)	BGN 0.50
Filling in a bank payment document	BGN 0.50





ADDITIONAL PROVISIONS

1. This Tariff shall apply only to natural and legal persons
2. Valuers:
 - 2.1. On interest accounts in national currency – the date of posting.
 - 2.2. On interest accounts in foreign currency – when debiting the account, the date of execution.
3. The fees and commissions in this tariff, which are taxed under the VAT Act, shall be value added tax included in their amount.
4. No fees or commissions shall be charged in the following cases:
 - 4.1. Upon issuance of certificates at the request of the Court, the Prosecutor's Office and the investigative bodies;
 - 4.2. For all operations in BGN related to the disposition of donation accounts and to the raising and spending of funds for treatment, after submission of the relevant documents;
5. In the absence of an assets in a client's account for payment of the fees and commissions due under this tariff, UBB "Emeritus Bank" AD has the right to collect the same from other accounts opened by it in BGN (without accounts reporting deposits with a specified time limit).
6. UBB "Emeritus Bank" AD reserves the right to collect the fees and commissions from the originator in cases where his orders indicate that they are on behalf of the beneficiary and UBB "Emeritus Bank" AD manages to collect them from the latter.
7. For all services not specified in this tariff, UBB "Emeritus Bank" AD collects fees and commissions under an arrangement.
8. For the provision of complex services, specific operations and other additional services, operations and activities, UBB "Emeritus Bank" AD reserves the right to collect additional fees and commissions.





FINAL PROVISIONS

1. This tariff was adopted at a meeting of the Management Board of UBB "Emeritus Bank" AD, as of 23.01.2020.





Promotional services

March 2021

STB "Emeritus Bank" PLC offers to its future clients for the time of conducting of the BELFAIR the following promotional services:

1. Opening of accounts with a minimum fee.
2. Closing accounts without fees.
3. Minimum interest in case of early termination of a term deposit.
4. Early repayment of consumer loans with minimum fees.

