

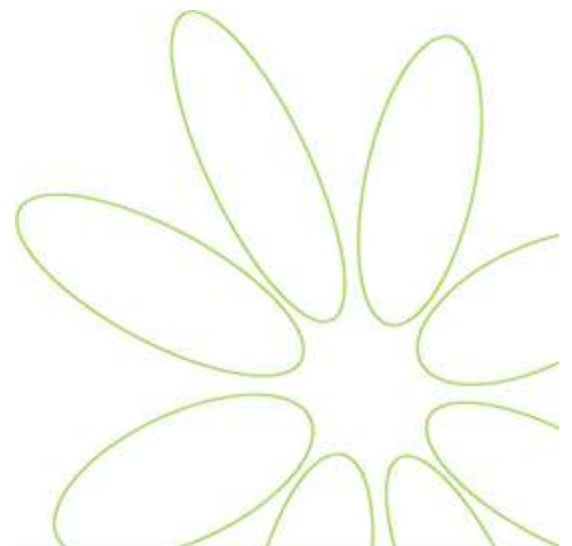


**TARIFF FOR THE FEES AND COMMISSIONS OF TOKUDA BANK AD
APPLICABLE TO INDIVIDUALS**

valid as of 13.09.2023

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ACCOUNTS

I.	Accounts opening	BGN	Foreign currency
1.	Current accounts without card	5 BGN	2.50 EUR
2.	Current accounts with card	2 BGN	-
3.	Current accounts with bank card MasterCard ZEN for retired	Free of charge	-
4.	Term deposits	Free of charge	Free of charge
5.	Accounts for donation	Free of charge	Free of charge
6.	Special purpose accounts	By agreement, min. 100 BGN	By agreement, min. 100 BGN
7.	Current account for payments "Unistream"	-	5 BGN
8.	Fee for preliminary research, review of documents and decision upon accepting or refusing servicing foreigners as clients	300 BGN	300 BGN
II.	Monthly maintenance of accounts		
1.	Current accounts without card	4 BGN	2 EUR
2.	Current accounts with card	3 BGN	-
3.	Current accounts with bank card Maestro/ MasterCard ZEN for retired	0,50 BGN	-
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 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)	10 BGN	5 EUR
2.	Current accounts with bank card Maestro/MasterCard ZEN 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

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. The deadline for reviewing the documents is up to 5 /five/ working days. After reviewing and approving of the documents, the Bank collected also the fee for opening a current account.
- The fee for preliminary research, review of documents and decision upon accepting or refusing servicing foreigners as clients is not applicable to current account for payments "Unistream".

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 10 000 BGN, on the total amount (foreign currency equivalent)	0,20%	0,20%
1.3.	Above 10 000.01 BGN, on the total amount (foreign currency	0,40%	0,40%

	equivalent)		
2.	Cash deposit of amount by third parties to Bank's accounts		
2.1.	Up to 3 000 BGN (foreign currency equivalent)	5 BGN	2,50 EUR
2.2.	Above 3 000.01 BGN up to 10 000 BGN, on the total amount (foreign currency equivalent)	0,25%	0,25%
2.3.	Above 10 000.01 BGN, on the total amount (foreign currency equivalent)	0,45%	0,45%
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)	5 BGN	2,50 EUR
1.2.	Above 3 000.01 BGN up to 10 000 BGN on the total amount (foreign currency equivalent)	0,60%	0,60%
1.3.	Above 10 000.01 BGN, on the total amount (foreign currency equivalent)	0,70%	0,70%
2.	Withdrawal from a term deposit on a maturity date	Free of charge	Free of charge
3.	Cash withdrawal without request		
3.1.	Up to 10 000 BGN, on the total amount (foreign currency equivalent)	0,90%	0,90%
3.2.	Above 10 000.01 BGN, on the total amount (foreign currency equivalent)	1,00%	1,00%
4.	Requested, but not withdrawn or reducing the requested amount on the day of cash withdrawal (applied on non-withdrawn or reduced amount)	0,70%	0,70%
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 50 BGN	5 BGN	-
1.2.	For the amount above 50 BGN	5%, min. 10 BGN	-
2.	Cash withdrawal of coins from account (depending on the Bank's resources)		
2.1.	Up to 50 BGN	5 BGN	-
2.2.	For the amount above 50 BGN	5%, min. 10 BGN	-
3.	Exchange of coins (depending on the Bank's resources)		
3.1.	Up to 50 BGN	6 BGN	-
3.2.	For the amount above 50 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

4. 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".
5. Withdrawal without request according to item II, item 3 shall be made only upon agreement with the Bank.
6. If possible, the Bank provides a nominal denomination of banknotes to be withdrawn, at the customer's request.
7. Cash transaction "exchange of coins" includes the exchange of provided coins for banknotes and vice versa, without drawing/depositing from/into an account.
8. When buying/ selling currency at teller desk for amounts exceeding or equal to 5,000 EUR or its equivalent in other currency, the transaction rate may be negotiated.
9. 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.	Noncash transfers		
1.1.	Interbank transfer via BISERA		
1.1.1.	Paper order	6 BGN	-
1.1.2.	Online order	1 BGN	-
1.2.	Interbank transfer via RINGS		
1.2.1.	Paper order	24 BGN	-
1.2.2.	Online order	12 BGN	-
1.3.	Intrabank transfer between accounts of different account holders		
1.3.1.	Paper order	5 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	3 BGN	-
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	6 BGN	-
1.5.1.2.	Online order	1 BGN	-
1.5.2.	Interbank transfer via RINGS		
1.5.2.1.	Paper order	24 BGN	-
1.5.2.2.	Online order	12 BGN	-
1.5.3.	Between clients of the Bank		
1.5.3.1.	Paper order	5 BGN	-
1.5.3.2.	Online order	0,50 BGN	-
1.6.	Amendment/Cancellation of ordered transfer in BGN	40 BGN	-
1.7.	Notification for refusal to execution a transfer in BGN by the Bank	5 BGN	-
1.8.	Upon inaccurate/incomplete information for execution of transfer in BGN (additional fee for correspondence)	5 BGN	-
2.	Transfer of cash deposited funds		
2.1.	Interbank transfer, with cash deposit, via BISERA	0,50%, min. 6 BGN	-
2.2.	Interbank transfer, with cash deposit, via RINGS	0,60%, min. 24 BGN	-
III.	Incoming transfers in foreign currency		
1.	Incoming transfers		
1.1.	in EUR from European Economic Area (EEA)		Free of charge
1.1.	Up to 100 EUR or equivalent in other currency outside EEA and credit transfer in different currency from EUR in EEA	-	1 EUR
1.2.	Over 100 EUR or equivalent in other currency outside EEA and credit transfer in different currency from EUR in EEA	-	0,1%, min. 5 EUR, max. 100 EUR
2.	Inquiry/tracers to other banks		30 EUR

IV. Outgoing transfers in foreign currency			
1.	Outgoing transfer in EUR to the countries in EEA (processed only with shared charges SHA)		
1.1.	Paper order		
1.1.1.	for amounts up to 100 000 BGN – SPOT/TOM value date	-	2.82 EUR
1.1.2.	for amounts over 100 000 BGN – SPOT/TOM value date	-	11.25 EUR
1.1.3.	Express – same day value date /SAME/		11.25 EUR
1.2.	Online banking		
1.2.1.	for amounts up to 100 000 BGN – SPOT/TOM value date		0.51 EUR
1.2.2.	for amounts over 100 000 BGN – SPOT/TOM value date		6.14 EUR
1.2.3.	Express – same day value date /SAME/		6.14 EUR
2.	Outgoing transfer outside EEA and transfer in different currency from EUR in EEA		
2.1.	Paper order		
2.1.1.	with value date of the transfer 2 business days /SPOT/		0,20%, min. 22 EUR, max. 270 EUR
2.1.2.	with value date of the transfer 1 business day /TOM/		0,25%, min. 35 EUR, max. 400 EUR
2.1.3.	with value date of the transfer same day /SAME/	-	0,30%, min. 45 EUR, max. 400 EUR
2.2.	Online banking		
2.2.1.	with value date of the transfer 2 business days /SPOT/	-	0,15%, min. 18 EUR, max. 250 EUR
2.2.2.	with value date of the transfer 1 business day /TOM/		0,20%, min. 28 EUR, max. 350 EUR
2.2.3.	with value date of the transfer same day /SAME/	-	0,25%, min. 38 EUR, max. 350 EUR
3.	Outgoing transfers with OUR charges – additional fee to those specified in point 2		
3.1.	in EUR, CHF, GBP, JPY		to other countries to Austria -CHF, GBP, JPY
	to 12 500		28 EUR 8 EUR
	from 12 500,01 to 20 000,00	-	35 EUR 15 EUR
	from 20 000,01 to 30 000,00	-	45 EUR 25 EUR
	from 30 000,01 to 40 000,00	-	55 EUR 35 EUR
	from 40 000,01 to 50 000,00	-	65 EUR 45 EUR
	over 50 000,00	-	70 EUR 50 EUR
3.2.	in USD		
	from 20 000,00	-	15 USD
	over 20 000,01		30 USD
4.	Intrabank transfers		
4.1.	Paper order	-	2,82 EUR
4.2.	Online banking	-	0.51 EUR
4.3.	between accounts of one and the same account holder	-	free of charges
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
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	-	Min. 3 EUR/USD + Commission of foreign bank

2.	System RIA in EUR/USD		
2.1.	Incoming transfers	-	Free of charge
3.	Inquiry / tracers	-	5 BGN

Notes:

1. The Bank accepts and executes within the same business day interbank payment orders in BGN, received in the Bank until:

- 04:30 pm, for orders received at the Bank's office (for payments through the system BISERA)
- 05:00 pm, for orders sent through the Internet Banking system (for payments through the system BISERA)
- 03:00 pm (for payments to the budget through the system BISERA)
- 03:00 pm (for payments through the system RINGS)

The orders received by the Bank after that time are executed on the next business day.

2. The Bank accepts and executes within the same business day internal bank payment orders in BGN, received by the Bank until:

- 04:30 pm. for orders received at the Bank's office
- 05:00 pm for orders sent through the Internet Banking system

The orders received by the Bank after that time are executed on the next business day.

3. 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.

4. The Bank accepts for execution payment orders with following instructions:

4.1 In regards to the fees:

a) 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).

b) 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.

c) option BEN – all fees related with the transfer, including charges of Tokuda Bank AD, are for the account of the beneficiary.

4.2 In regards to the value date:

a) SPOT – 2 business days

b) TOM – 1 business day

c) 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 exceeding or equal to 5 000.00 EUR or its equivalent in other currency, 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.	Bank cards	MAESTRO from 28.06.2023	MasterCard ZEN from 01.07.2023	MasterCard ZEN for pensioners from 01.07.2023			
		BGN	BGN	BGN			
1.	Card issuance						
1.1.	Main card	Free of charge	Free of charge	Free of charge			
1.2.	Sub/add-on card	3 BGN	3 BGN	0 BGN			
2.	Reissuance of debit card						
2.1.	Renewal of a card after card validity	Free of charge	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	10 BGN	10 BGN	8 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	Free of charge			
4.	Sending a card by courier to an address at the customer's request	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank			
5.	Generating new PIN code	5 BGN	5 BGN	5 BGN			
6.	Change of card limits	4 BGN	4 BGN	2 BGN			
7.	Balance account inquiry at ATM	0,50 BGN	0,50 BGN	0,30 BGN			
8.	Cash withdrawal from ATM:						
8.1.	At ATMs of Tokuda Bank and Unicredit Bulbank	0,50 BGN	0,50 BGN	0,20 BGN			
8.2.	At ATMs of Tokuda Bank and Unicredit Bulbank through card Maestro for pensioners	0,20 BGN					
8.3.	At ATMs to other banks in Bulgaria and abroad in EEA	1,30 BGN	1,30 BGN	1,30 BGN			
8.4.	Abroad outside EEA	3 EUR + 1%	3 EUR + 1%	3 EUR + 1%			
9.	Cash withdrawal from POS						
9.1.	At the Bank's office	1 BGN + 1%	1 BGN + 1%	1 BGN + 1%			
9.2.	At bank office of other bank in Bulgaria and abroad in EEA	3 BGN + 1%	3 BGN + 1%	3 BGN + 1%			
9.3.	Abroad outside EEA	3 EUR + 1%	3 EUR + 1%	3 EUR + 1%			
10.	POS payments for goods and services						
10.1.	In Bulgaria	Free of charge	Free of charge	Free of charge			
10.2.	Abroad	Free of charge	Free of charge	Free of charge			
11.	Card blocking upon customer's request	Free of charge	Free of charge	Free of charge			
12.	Card unblocking	2 BGN	2 BGN	2 BGN			
13.	Unwarranted claim fee	20 BGN	20 BGN	20 BGN			
14.	Opening of Arbitrage procedure for disputed transaction, executed abroad	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank			
15.	All other administrative fees for arbitrage procedure in case of disputed transaction abroad	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank	Real expenses of Tokuda Bank			
16.	Receiving amounts to payment account through International Card Organization	1.5% of the transaction amount	1.5% of the transaction amount	1.2% of the transaction amount			
16.	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		20		80	
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. Monthly maintenance fee						
4.1. Main card			4 BGN		3,50 BGN	
4.2. Sub/add-on card			1 BGN		1 BGN	
5. Generating new PIN code			7 BGN		7 BGN	
6. Change of card limits			5 BGN		5 BGN	
7. Balance account inquiry at ATM			0,50 BGN		0,50 BGN	
8. Cash withdrawal from ATM						
8.1. At ATMs of Tokuda Bank and Unicredit Bulbank			2 BGN + 1.5%		2.5 BGN + 1.5%	
8.2. At ATMs of other banks in Bulgaria and abroad in EEA			5 BGN + 1.5%		6 BGN + 1.5%	
8.3. Abroad outside EEA			4 EUR + 3%		4 EUR + 3%	
9. Cash withdrawal from POS						
9.1. At the Bank's office			3 BGN + 1.2%		3 BGN + 1.5%	
9.2. At bank office of other bank in Bulgaria and abroad in EEA			2 BGN + 3%		5 BGN + 3%	
9.3. Abroad outside EEA			4 EUR + 3%		4 EUR + 3%	
10. POS payments for goods and services						
10.1. In Bulgaria			Free of charge		Free of charge	
10.2. Abroad			Free of charge		Free of charge	
11. Card blocking upon customer's request			Free of charge		Free of charge	
12. Card unblocking			3 BGN		3 BGN	
13. Unwarranted claim fee			40 BGN		40 BGN	
14. Opening of Arbitrage procedure for disputed transaction executed abroad			Real expenses of Tokuda Bank		Real expenses of Tokuda Bank	
15. All other Administrative fees for arbitrage procedure in case of disputed transaction abroad			Real expenses of Tokuda Bank		Real expenses of Tokuda Bank	
16. Compensation for exceeding of the credit limit			2 % of the exceeded amount min BGN 5		2 % of the exceeded amount min BGN 5	
17. Receiving amounts to payment account through International Card Organization			0.5% of the transaction amount		0.5% of the transaction amount	
18. Limits for card transaction						
	One transaction		24 hours		Weekly	
	Bulgaria	Abroad	Bulgaria	Abroad	Bulgaria	Abroad
POS	9 000 BGN	9 000 BGN	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	2 000 BGN	2 000 BGN
Total POS+ATM			10 200 BGN	10 200 BGN	11 000 BGN	12 000 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	40	80

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

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
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/	Free of charge
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 remaining part of the principal
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)
1.	“In the present time”, “Home under construction”, “Initiative”	
	• “In the present time” - purchase of housing estate, including renovation and furniture or refinancing of a housing loan, disbursed by other bank	
	• “In the present time” - current/regular purposes/needs or refinancing same type of credit, disbursed by other bank	
	• “Home under construction” – purchase of a residential property whose construction is not yet completed and is financed by the bank	

•	“Initiative” / outside the scope of the ZKNIP/- for purchase of non-residential/ commercial property, incl. finishing works, repairs and furnishing or for refinancing	
1.1.	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
1.1.1.	Upon loan documents submission	50 BGN
1.1.2.	Upon signing the loan contract	the remaining part up to 0.3% of the approved amount/credit limit
1.2.	Changing of the loan contract conditions upon Borrower’s request	1% over the remaining part of the principal
1.3.	Prepayment fee on the loan principal for “In the present time” or “Home under construction” loans:	
1.3.1.	Repaid prior to the repayment of 12 monthly installments of loan utilization	1% over the early repaid amount of the principal of the loan
1.3.2.	Repaid after the repayment of 12 monthly installments of loan utilization	Free of charge
1.4.	Prepayment fee on the loan principal for “Initiative” loan:	
1.4.1.	When prepaid by own money / funds	1% over the early repaid amount of the principal of the loan
1.4.2.	When early repayment is made using funds received by the borrower/co-debtor or a person related to any of them, as financing/refinancing from another credit/financial/non-financial institution, or with borrowed funds of any other kind	2% over the early repaid amount of the principal of the loan
1.5.	Annual management fee for “Initiative” loan /for every year or part of the year for the loan term/	0.5% over the unpaid part of the principal
2.	“The rhythm in your future” - purchase of housing estate, including renovation and furniture or refinancing of a housing loan, disbursed by other bank with amortization of the refinanced loan for at least 24 months	
2.1.	Financial status research of the Borrower and analysis of the proposed collaterals, due to two parts:	0,1% of the approved amount of the loan, min. 100 BGN
2.1.1.	Upon loan documents submission	50 BGN
2.1.2.	Upon signing the loan contract	the remaining part up to 0.1% of the approved amount/credit limit or min. 50 BGN
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	
2.3.1.	Repaid prior to the repayment of 12 monthly installments of loan utilization	1% over the early repaid amount of the principal of the loan
2.3.2.	Repaid after the repayment of 12 monthly installments of loan utilization	Free of charge
III.	Loan products - B2E employer programs	
1.	Consumer loan Preferential programs - “Standard”, “Max”, “Privilege” , “Manager”	
1.1.	Financial status research of the Borrower and analysis of the proposed collaterals	Free of charge
1.2.	Changing of the loan contract conditions upon Borrower’s request	1% over the remaining part of the principal
2.	Overdraft credit Preferential programs - “Standard”, “Max”, “Privilege” , “Manager”	
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	5 BGN
2.3.	Prepayment fee of the loan principal /partial or full repayment/	Free of charge
3.	Mortgage loans Preferential programs - “Standard”, “Max”, “Privilege” , “Manager”	
3.1.	Financial status research of the Borrower and analysis of the proposed collaterals	Free of charge
3.2.	Changing of the loan contract conditions upon Borrower’s request	1% over the remaining part of the principal

3.3.	Prepayment fee of the loan principal	
3.3.1.	Repaid prior to the repayment of 12 monthly installments of loan utilization	1% over the early repaid amount of the principal of the loan
3.3.2.	Repaid after the repayment of 12 monthly installments of loan utilization	Free of charge
IV.	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):	
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, on the SME Growth Market beam , which is not a regulated market under MiFID and on the MTF BSE International, organized by the BSE (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

3.1.	Fee for the inheritance procedure initiation, which includes: - issuance of a certificate for dematerialized financial instruments owned by a deceased person; - transferring the testator's portfolio to the RA, through which the procedure has been initiated; - financial instruments (FI) blocking;	25 BGN (VAT not included) (paid at the start of the procedure and deducted from the total fee under p.3 when finalizing the inheritance)
3.2.	Fee for inheritance procedure termination at the heirs' initiative at the registration agent (RA), through which it was initiated (includes FI unblocking and returning to the accounts where they were held before the transfer to the RA)	10 BGN (VAT not included) (paid separately from the fee under p. 3.1 if the heirs wish to terminate the initiated inheritance procedure)
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)	2,99 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	0,42 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.

SMS NOTIFICATIONS

I.	SMS notifications (VATs included)	
1.	Upcoming repayment installment to granted loan	Free of charge
2.	Upcoming expiry date of overdraft credit	Free of charge
3.	Overdue repayment instalment	Free of charge
4.	Upcoming utilization end date of overdraft credit	Free of charge
5.	Decreasing overdraft credit limit	Free of charge
6.	Minimum account balance violated	Free of charge
7.	Account transaction	0,18 BGN
8.	Account balance	0,18 BGN
9.	Credit transaction to account	0,18 BGN
10.	Debit transaction from account	0,18 BGN
11.	Upcoming maturity date of deposit	0,18 BGN
12.	Automatically renewal of deposit	0,18 BGN
13.	Transaction on card account	Free of charge
14.	Notification SMS when signing in the internet banking system	0,18 BGN
15.	Verification SMS to sign-in in the internet banking system	Free of charge
16.	Signing a document via the internet banking system	Free of charge
17.	Minimum repayment installment and total spent amount on credit card	Free of charge

18.	Unpaid minimum repayment installment on credit card	0,18 BGN
19.	Overdue of minimum repayment instalment on credit card	0,18 BGN
20.	Credit card blocking due to overdue minimum repayment installment on credit card	0,18 BGN
21.	Credit card blocking due to overdue total spent amount on credit card	0,18 BGN
22.	Other official notifications (new services, campaigns, etc.)	Free of charge

Notes:

* The use of the service "SMS notifications" by clients will be available upon provision of the technical capability by the Bank.

1. SMS notification for upcoming repayment instalment to granted loan /p.1/ will be send 3 days before the due date.
2. SMS notification for overdue repayment instalment to a loan /p.3/ will be send 1 day after the due date.
3. SMS notification for upcoming utilization end date of overdraft credit /p.4/ will be send 1 month before the utilization end date.
4. SMS notification for unpaid minimum repayment instalment on credit card /p.18/ will be send after the due date.
5. SMS notification for overdue minimum repayment instalment on credit card /p.19/ will be send 31 days after the due date.
6. SMS notifications for credit card blocking, due to overdue minimum repayment instalment or overdue of total spent amount /p.20, p. 21/ will be send respectively on the 61st and 91st day after the due date.

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	30 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)
9.	Verification of a power of attorney certified abroad	30 BGN (VAT not included)
10.	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)

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.