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

valid as of 01.08.2026

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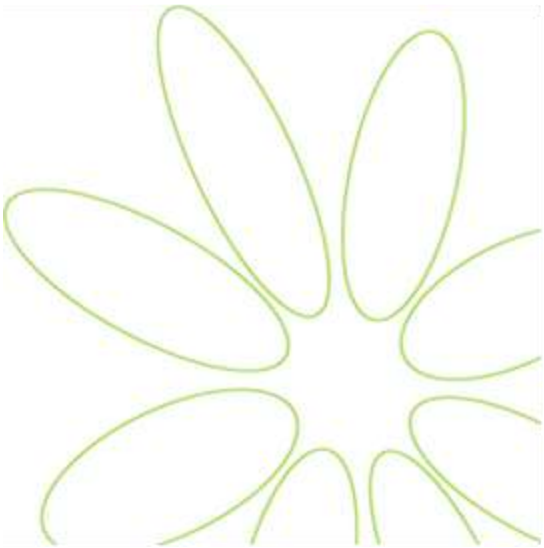

ACCOUNTS

	Accounts opening	EUR
1.	Current accounts	
1.1.	Local legal entities	6.14 EUR (12 BGN)
1.2.	Foreign legal entities/Local legal entities with over 25% foreign participation	51.13 EUR (100 BGN)
2.	Accumulative accounts	20.45 EUR (40 BGN)
3.	Liquidation, specific accounts	10.23 EUR (20 BGN)
4.	Accounts of Laws/Laws firms - entire account packages	7.67 EUR (15 BGN)
5.	Accounts of notaries - entire account packages	7.67 EUR (15 BGN)
6.	Accounts of Insurance Brokers and Agents - entire account packages	7.67 EUR (15 BGN)
7.	Accounts of Private Enforcement Agents - entire account packages	7.67 EUR (15 BGN)
8	Special purpose accounts	By agreement, min 51.13 EUR (100 BGN)
9	Review of documents of Foreign legal entities and Local legal entities with foreign participation	
9.1.	Registered in countries within the European Economic Area (EEA)	204.52 EUR (400 BGN)
9.2.	Registered in countries outside the EEA	409.03 EUR (800 BGN)
9.3.	Registered in offshore	511.29 EUR (1 000 BGN)
II.	**Monthly maintenance of accounts**	
1.	Current accounts	
1.1.	Monthly accounts statement	12.78 EUR (25 BGN)
1.2.	Daily accounts statement	15.34 EUR (30 BGN)
1.3.	Monthly fee for servicing of payments through POS	3.07 EUR (6 BGN)
2.	Accumulative accounts (the fee is applied six months after the account has been opened)	10.23 EUR(20 BGN)
3.	Liquidation, specific accounts	12.78 EUR (25 BGN)
4.	Accounts of Laws/Laws firms - entire account packages	12.78 EUR (25 BGN)
5.	Accounts of Notaries - entire account packages	12.78 EUR (25 BGN)
6.	Accounts of Insurance Brokers and Agents - entire account packages	12.78 EUR (25 BGN)
7.	Accounts of Private Enforcement Agents - entire account packages	12.78 EUR (25 BGN)
8.	Special purpose accounts	By agreement
III.	**Closure accounts**	
1.	Current, Liquidation and specific accounts (The fee is applied only if the account has been created in the last 6 months)	15.34 EUR (30 BGN)
2.	Accounts of Laws/Laws firms, Notaries, Accounts of Insurance Brokers and Agents and Private Enforcement Agents	Free of charge
3.	Accumulative accounts	
3.1.	In case a client opens a new current account	Free of charge

3.2.	In case a client do not opens a new current account	25.56 EUR (50 BGN)
4.	Special purpose accounts	By agreement
5.	Term deposit	Free of charge

Notes:

1. All account related fees are being collected during the account opening procedure.
2. The review fee of documents for opening a current accounts of Foreign legal entities and Local legal entities with foreign participation, applicable before establishment of the relations, and in case of rejection – it is not subject to return. 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 for Foreign legal entities/Local legal entities with foreign participation. The fee is also applicable in case of subsequent changes in the company file, concerning ownership and management.
3. The Monthly fee for servicing payments through a POS is due per number of POS device and is an additional fee to the Monthly fee for account maintenance.

CASH OPERATIONS

I.	**Cash deposits**	EUR
1.	Cash deposit of amount by the account holder and authorized persons	
1.1.	Up to 1 533.88 EUR (3 000 BGN) (currency equivalent)	3,50 EUR (6.85 BGN)
1.2.	Above 1 533.88 EUR (3 000 BGN) up to 5 112.92 EUR (10 000 BGN), on the total amount (currency equivalent)	0,25%
1.3.	Above 5 112.92 EUR (10 000 BGN),, on the total amount (currency equivalent)	0,55%
2.	Cash deposit of amount by third parties to Bank's accounts	
2.1.	Up to 1 533.88 EUR (3 000 BGN) (currency equivalent)	5 EUR (9.78 BGN)
2.2.	Above 1 533.88 EUR (3 000.01 BGN) up to 5 112.92 EUR (10 000 BGN),, on the total amount (currency equivalent)	0,30%
2.3.	Above 5 112.92 EUR (10 000.01 BGN),, on the total amount (currency equivalent)	0,60%
2.4.	Cash deposit of amounts up to 1 533.88 EUR (3 000 BGN) (currency equivalent) to Bank's account for making payments for the purpose of repayment of credit/ credit cards	Free of charge
3.	Depositing to a term deposit account	Free of charge
4.	Depositing to accounts for donation	Free of charge
II.	**Cash withdrawals**	
1.	Cash withdrawal from account	
1.1.	Up to 1 533.88 EUR (3 000.01 BGN) (currency equivalent)	5 EUR (9.78 BGN)
1.2.	Above 1 533.88 EUR (3 000.01 BGN) up to 5 112.92 EUR (10 000 BGN),, on the total amount currency equivalent)	0,65%
1.3.	Above 5 112.92 EUR (10 000 BGN), on the total amount (currency equivalent)	0,75%
2.	Withdrawal from a term deposit on a maturity date	Free of charge

3.	Cash withdrawal without preliminary request	
3.1.	Up to 5 112.92 EUR (10 000 BGN), on the entire amount (equivalent in currency	0,90%
3.2.	Above 5 112.92 EUR (10 000 BGN),, on the entire amount (equivalent in currency)	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)	0,75%
III.	**Verification for authenticity and banknotes exchange for cash transactions**	
1.	Verification of banknotes authenticity, fee is applicable per each banknote	0,50 EUR(0.98 BGN)
2.	Banknotes exchange, (fee is applicable on the nominal value)	10%
3.	Immediate replacement of damaged euro banknotes and coins	Free of charge
IV.	**Purchase and sale of currency**	Free of charge
V.	**Cash operations with coins**	
1.	Cash deposit of coins into an account	
1.1.	Up to 25.56 EUR (50 BGN)	2.56 EUR (5 BGN)
1.2.	Above 25.56 EUR (50 BGN)	5%, мин. 10 BGN (5.11 EUR)
2.	Cash withdrawal of coins from account (depending on the Bank's resources)	
2.1.	Up to 25.56 EUR (50 BGN)	2.56 EUR (5 BGN)
2.2.	Above 25.56 EUR (50 BGN)	5%, мин. 5.11 EUR (10 BGN)
3.	Exchange of coins (depending on the Bank's resources)	
3.1.	Up to 25.56 EUR (50 BGN)	3.07 EUR (6 BGN)
3.2.	Above 25.56 EUR (50 BGN)	6%, мин. 5.11 EUR (10 BGN)

Notes:

1. The amount of cash commissions is applied to the total amount of all cash deposits/withdrawals per account, within one business day.
   a) Terms of withdrawal requests (including when withdrawing from a deposit on its maturity date): When withdrawing cash amounts exceeding 1 533.88 EUR (3 000 BGN) and up to 5 112.92 EUR (10 000 BGN) the Bank requires a written or emailed one-day prior notice, which should be submitted until 02:00 p.m.
   b) When withdrawing cash amounts exceeding 5 112.92 EUR (10 000 BGN), the Bank requires a written or emailed two-day prior notice, which should be submitted until 02:00 p.m.
   c) For USD, GBP, CHF, JPY: above the equivalence of 1 533.88 EUR (3 000 BGN), calculated at the BNB exchange rate for USD, GBP, CHF, JPY, the Bank requires a written or emailed three-day prior notice, which should be submitted until 02:00 p.m.
   d) As of 31 August 2026, the Bank will discontinue cash transactions in CHF, GBP and JPY.
2. The Bank has the right to refuse payment of cash amounts exceeding 1 533.88 EUR (3 000 BGN) or their equivalence in currency as per the BNB exchange rate in the absence of a prior notice given within the time limits and according to the provisions of 2a, 2b, 2c
3. Withdrawal without request according to item 2, item 3 shall be made only upon agreement with the Bank.

4. If possible, the Bank provides a nominal denomination of banknotes to be withdrawn, at the customer's request.
5. Cash transaction "exchange of coins" includes the exchange of provided coins for banknotes and vice versa, without drawing/depositing from/into an account.
6. When buying/ selling currency at teller desk for amounts exceeding or equal to EUR 5,000 or its equivalent in other currency, 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.

TRANSFERS

I.	**Incoming transfers in euro and currency**	
1.	Incoming transfers	
1.1.	in EUR from the country and European Economic Area (EEA)	Free of charge
1.2.	Outside EEA and credit transfer in different currency from EUR in the country and EEA	0,1%, min. 10 EUR (19.56 BGN), max. 150 EUR (293.38 BGN)
2.	Inquiry / tracers to the other banks	30 EUR (58.68 BGN)
II.	**Outgoing transfers in euro and currency**	
1.	**Outgoing transfer in EUR to the country and in EEA (processed only with shared charges SHA)**	
1.1.	Paper order	
1.1.1.	for amounts up to 51 129,19 EUR(100 000 BGN)	3.07 EUR (6 BGN)
1.1.2.	for amounts over 51 129,19 EUR(100 000 BGN) –	12.79 EUR (25 BGN)
1.2.	Online banking	
1.2.1.	for amounts up to 51 129,19 EUR(100 000 BGN)	0.61 EUR (1.19 BGN)
1.2.2.	for amounts over 51 129,19 EUR(100 000 BGN) –	6.14 EUR (12 BGN)
1.2.3	Instant payment – BLINK (to the country) / SEPA instant (in EEA)	0.61 EUR (1.19 BGN)
1.3.	**Standing orders for mass payment files**	
1.3.1.	for amounts up to 51 129,19 EUR(100 000 BGN) –	
1.3.1.1.	paper order	1.02 EUR (2 BGN)
1.3.1.2.	online order	0.61 EUR (1.20 BGN)
1.3.2.	for amounts over 51 129,19 EUR(100 000 BGN) –	
1.3.2.1.	paper order	15.34 EUR (30 BGN)
1.3.2.2.	online order	6.14 EUR (12 BGN)
1.3.3	Intrabank transfer between accounts of different account holders	
1.3.3.1	paper order	0.51 EUR (1 BGN)
1.3.3.2	online order	0.15 EUR (0.30 BGN)
1.3.4.	Amendment / addition of provided information for registration standing order on mass payment file	1.02 EUR (2 BGN)
1.4.	**Transfer of cash deposited funds**	
1.4.1.	for amounts up to 51 129,19 EUR(100 000 BGN)	0,50%, min. 3.07 EUR (6 BGN)
1.4.2.	for amounts over 51 129,19 EUR(100 000 BGN) –	0,60%, min. 15.34 EUR (30 BGN)

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%, мин. 22 EUR (43.03 BGN), макс. 270 EUR (528.07 BGN)	
2.1.2.	with value date of the transfer 1 business day /TOM/	0,25%, мин. 35 EUR (68.45 BGN), макс. 400 EUR (782.33 BGN)	
2.1.3.	with value date of the transfer same day /SAME/	0,30%, мин. 45 EUR (88.01 BGN), макс. 400 EUR (782.33 BGN)	
2.2.	Online banking		
2.2.1.	with value date of the transfer 2 business days /SPOT/	0,15%, мин. 18 EUR (35.20 BGN), макс. 250 EUR (488.96 BGN)	
2.2.2.	with value date of the transfer 1 business day /TOM/	0,20%, мин. 28 EUR (54.76 BGN), макс. 350 EUR (684.54 BGN)	
2.2.3.	with value date of the transfer same day /SAME/	0,25%, мин. 38 EUR (74.32 BGN), макс. 350 EUR (684.54 BGN)	
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 (54.76 BGN)	8 EUR (15.65 BGN)
	from 12 500,01 to 20 000,00	35 EUR (68.45 BGN)	15 EUR (29.34 BGN)
	from 20 000,01 to 30 000,00	45 EUR (88.01 BGN)	25 EUR (48.90 BGN)
	from 30 000,01 to 40 000,00	55 EUR (107.57 BGN)	35 EUR (68.45 BGN)
	from 40 000,01 to 50 000,00	65 EUR (127.13 BGN)	45 EUR (88.01 BGN)
	over 50 000,00	70 EUR (136.91 BGN)	50 EUR (97.79 BGN)
3.2.	in USD		
	from 20 000,00	15 USD	
	over 20 000,01	30 USD	
4.	**Intrabank transfers**		
4.1.	Paper order in USD, CHF, GBP, JPY	3.07 EUR (6 BGN)	
4.1.1	Paper order in EUR	2.56 EUR (5 BGN)	
4.2.	Online banking in USD, CHF, GBP, JPY	0.61 EUR (1.20 BGN)	
4.2.1	Online banking in EUR	0.41 EUR (0.80 BGN)	
4.3.	between accounts of one and the same account holder	free of charges	
5.	Urgent processing of transfers in currency, submitted after the cut off time, upon possibility of the Bank (additional fee)	20 EUR (39.12 BGN)	
6.	Inquiry / tracers to the other banks	30 EUR (58.67 BGN)	
7.	Amendment / Cancellation of ordered transfer in USD, CHF, GBP, JPY currency	30 EUR (58.67 BGN)	
7.1.	Amendment / Cancellation of ordered transfer in EUR	20.45 EUR (40 BGN)	
8.	Notification for refusal to execution a transfer in USD, CHF, GBP, JPY currency by the Bank	5 EUR (9.78 BGN)	

8.1.	Notification for refusal to execution a transfer in EUR by the Bank	2.56 EUR (5.00 BGN)
9.	Upon inaccurate/incomplete information for execution of transfer in USD, CHF, GBP, JPY currency (additional fee for correspondence)	10 EUR (19.56 BGN)
10.	Transfer from donation accounts	Commissions of other banks
V.	**Purchase/sale of currency on account**	Free of charges

Notes:

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

- 04:30 pm, for orders received at the Bank`s office (for payments through the system BISERA/STEP2/TARGET2)
- 05:00 pm, for orders sent through the Internet Banking system (for Credit transfers (SCT) between users within the BISERA system)
- 4:45 pm, if submitted to the Bank via the Internet Banking system (for credit transfers (SCT) to STEP2 / clearing houses/TARGET2)The orders received by the Bank after that time are executed on the next business day.

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 EUR, 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. The Bank executes payment orders for instant payments under the following conditions: subject to the availability of the beneficiary's bank, 24 hours a day, 7 days a week, 365 days a year, and within the regulatory deadline. Limits for instant payments ordered via Online Banking: a) EUR 100 per transfer and b) a daily limit of EUR 700.

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 EAD 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, are for the account of the beneficiary.

4.2 In the 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 03:00 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 European union and EEA are executed with same business day value date, except in the cases described and agreed between the Ordering Customer and the Bank, where the next business day applies. 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 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 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 return of incoming transfer in currency, is considered for outgoing transfer and shall be collected commission for an outgoing transfer.
14. The return of incoming transfer in currency, when the payment have been executed, will be performed only upon Bank's ability and after explicit consent of the beneficiary.
15. Outgoing transfer in currency which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
16. Cancelation of outgoing transfer in BGN and currency, by request of client, is performed upon Bank's possibility.
17.To the all commissions concerning Inquiries/Tracers and Amendment/Cancelation, related with incoming and outgoing transfers in currency, additionally the client due to pay all the fees of foreign banks.
18. For unreadable completed payment order the Bank is not responsible.
19. The Bank have the right to refuse execution of transfer, in case of incomplete and/or missing documents.
20. Upon purchase/sale of currency of amounts exceeding or equal to 5 000.00 EUR or its equivalent in other currency, the currency exchange rate can be negotiated.
21. It is not possible to reverse already executed purchase/sale of currency by customer's request, but it can be executed a reversal operation, with possibility to negotiate the exchange rate.

DOCUMENTATY OPERATIONS

	LETTER OF CREDIT	EUR (equivalent in currency)
I.	**Letter of credit issued by the Bank**	
1.	Pre-advising	35.79 EUR (70 BGN)
2.	Issuance with cash collateral per quarter or part of thereof	0,30%, мin. 61.36 EUR (120 BGN)
3.	Issuance with other type of collateral per quarter or part of thereof	By agreement
4.	Handling and payment of documents (for each set of documents)	35.79 EUR (70 BGN)
5.	Deferred payment / accept (per quarter or part of thereof)	0,30%, мin. 61.36 EUR (120 BGN)
6.	Amendment	
6.1.	Amount increase and/or extension of validity	Commission for issuance over

		increase
6.2.	Other amendment	35.79 EUR (70 BGN)
7.	Cancellation	51.13 EUR (100 BGN)
8.	Received discrepant documents	102.26 EUR (200 BGN)
9.	Preparing of draft to letter of credit (the commission will be collected in case that the letter of credit is not issued by the Bank)	25.56 EUR (50 BGN)
10.	Tracer/reclamation (per each message)	7.67 EUR (15 BGN)
II.	**Letters of credit received by the Bank**	
1.	Pre-advising	25.56 EUR (50 BGN)
2.	Advising without confirmation	0,15%, min. 51.13 EUR (100 BGN)
3.	Advising with confirmation	By agreement, min. 102.26 EUR (200 BGN)
4.	Handling and payment	0,15%, min. 25.56 EUR (50 BGN)
5.	Deferred payment – confirmed by the Bank letter of credit	0,15%, min. 25.56 EUR (50 BGN)
6.	Deferred payment – non-confirmed by the Bank letter of credit	30.68 EUR (60 BGN)
7.	Transfer of a letter of credit	0,20%, min. 35.79 EUR (70 BGN)
8.	Assignment of proceeds under an letter of credit (cession)	0,20%, min. 25.56 EUR (50 BGN)
9.	Advising of received notification for cession	51.13 EUR (100 BGN)
10.	Amendment	35.79 EUR (70 BGN)
11.	Cancelation prior the validity expiry	25.56 EUR (50 BGN)
12.	Preliminary check-up of documents	25.56 EUR (50 BGN)
13.	Second check-up of documents returned for correction	25.56 EUR (50 BGN)
14.	Tracer/reclamation (per each message)	7.67 EUR (15 BGN)

	COLLECTIONS	Currency
I.	**Documents sent for collection**	
1.	Documents sent against payment /accept	0,20%, min. 30 EUR (58.67 BGN) max. 300 EUR (586.75 BGN)
2.	Documents sent free of payment	0,15%, min.25 EUR (48.90 BGN), max. 250 EUR (488.96 BGN)
3.	Amendment of collection instructions	35 EUR (68.45 BGN)
4.	Reclamations	30 EUR(58.67 BGN)
5.	Tracer (per each message)	8 EUR (15.65 BGN)
II.	**Documents received for collection**	
1.	Delivery of documents against payment /accept	0,20%, min. 30 EUR (58.67 BGN) max. 300 EUR (586.75 BGN)
2.	Delivery of documents free of payment	0,15%, min.25 EUR (48.90 BGN),max. 250 EUR (488.96 BGN)
3.	Amendment of collection instructions	35 EUR (68.45 BGN)
4.	Return of unpaid documents	40 EUR (15.65 BGN)
5.	Reclamations	30 EUR(58.67 BGN)
6.	Tracer (per each message)	8 EUR (15.65 BGN)

	GUARANTEES	Euro	Currency
I.	**Issued guarantees**		
1.	Pre-advising	20.45 EUR (40 BGN)	40 EUR (78.23 BGN)
2.	Issuance with cash collateral (per quarter of part thereof)	0,35%, min. 25.56 EUR (50 BGN)	0,35%, min. 50 EUR (97.79 BGN)
3.	Issuance with other type of collateral (per quarter of part thereof)	By arrangement, min. 35.79 EUR (70 BGN)	By arrangement, min. 70 EUR(136.91 BGN)
4.	Processing of a claim	0,10%, min. 40.90 EUR (80 BGN) , max. 230.08 EUR (450 BGN)	0,10%, min. 80 EUR (156.47 BGN), max. 450 EUR (880.12 BGN)
5.	Amendments (without increase of amount / extension of validity	25.56 EUR (50 BGN)	50 EUR (97.79 BGN)
6.	Amendment with increase of amount and/or extension of validity	Commission for issuance	Commission for issuance
7.	Amendment of the collateral	By arrangement, min. 17.90 EUR (35 BGN)	By arrangement, min. 35 EUR (68.45 BGN)
8.	Cancelation of a customer's application, prior expiry period	25.56 EUR (50 BGN)	50 EUR (97.79 BGN)
9.	Urgent processing within one business day upon customer's request	35.79 EUR (70 BGN)	70 EUR (136.90 BGN)
10.	Additional correspondence in connection with guarantee upon customer's request	17.90 EUR (35 BGN)	35 EUR (68.45 BGN)
II.	**Received guarantees**		
1.	Pre-advising	25.56 EUR (50 BGN)	50 EUR(97.79 BGN)
2.	Advising without engagement	0,1%, min. 15.34 EUR (30 BGN), max. 76.69 EUR (150 BGN)	0,1%, min. 50 EUR(97.79 BGN), max. 250 EUR (488.96 BGN)
3.	Advising an amendment (without increase amount)	25.56 EUR (50 BGN)	50 EUR (97.79 BGN)
4.	Processing of a claim	33.23 EUR (65 BGN)	65 EUR (127.13 BGN)
5.	Confirmation / issuance of a guarantee, secured by counter-guarantee	By agreement	By agreement
6.	Assignment of proceeds (cession)	0,1%,min 17.90 EUR (35 BGN), max. 76.69 EUR (150 BGN)	0,1%, min. 35 EUR (68.45 BGN), max. 150 EUR (293.37 BGN)
7.	Cancellation of a claim prior expiry period	28.12 EUR (55 BGN)	55 EUR (107.57 BGN)

8.	Administration of a guarantee issued directly to the beneficiary	0,1%, min. 17.90 EUR (35 BGN), max. 76.69 EUR (150 BGN)	0,1%, min. 35 EUR (68.45 BGN), max. 250 EUR (488.96 BGN)

Notes:

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

LOANS TO LEGAL ENTITIES

I.	**Loans**	Euro (equivalence in currency)
1.	Initial analysis of Borrower's financial statement and collateral offered	0,1%, min. 51.13 EUR (100 BGN)
2.	Other fees and commissions on credit deals	Negotiable
II.	**Others**	
1.	Draft for establishment of mortgage / legal mortgage	51.13 EUR (100 BGN) (VAT not included)
2.	Drawing up an application for renewal or cancellation of a mortgage	30.68 EUR (60 BGN) (VAT not included)
3.	Preparation of documents for entry, renewal or deletion of a special pledge of assets in Central Pledge Register	15.34 EUR (30 BGN) (VAT not included)
4.	Preparation of documents for entry, renewal and deletion of a special pledge of a Commercial enterprise in the relevant registers – Commercial register, Central Pledge Register and National Registry Agency;	51.13 EUR (100 BGN) (VAT not included)
5.	Preparation of internal assessment/evaluation of the collateral by an internal appraiser/assessment expert (the assessments are not presented to the customers):	

5.1.	Apartment, house floor	40.90 EUR (80 BGN) (VAT not included)
5.2.	Fields/Terrains/ Land plots – Zoned lands/ Zoned real estates	40.90 EUR (80 BGN) (VAT not included) per each 17.90 EUR (35 BGN) (VAT not included) for each next one around
5.3.	Agricultural land	25.56 EUR (50 BGN) (VAT not included) 12.78 EUR (25 BGN) (VAT not included) for each next one
5.4.	Commercial premises - Offices, stores and etc.	46.02 EUR (90 BGN) (VAT not included)
5.5.	Administrative or commercial building	112.48 EUR (220 BGN) (VAT not included)
5.6.	Industrial property	102.26 EUR (200 BGN) (VAT not included)
5.7.	Freight cars and automobiles	7.67 EUR (15 BGN) (VAT not included) per each one
5.8.	Movables – machines and others	71.58 EUR (140 BGN) (VAT not included) up to 20 pieces/numbers 112.48 EUR (220 BGN) (VAT not included) over 20 pieces/ numbers
5.9.	Update of internal evaluation	50% of the fees on article 5 above
6.	Changing of the loan contract conditions upon Borrower's request, at once for each request for changing	
6.1.	For standard loans	1,00% over the remaining part of the principal
6.2.	For loans- overdrafts	1,00% over maximum permissible assimilation limits, unless otherwise specified between the parties

Notes:

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

TRANSACTIONS WITH FINANCIAL INSTRUMENTS

I.	Transactions with domestic financial instruments	BGN (equivalent in 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	5.11 EUR (10 BGN)
2.2.	Transfer of financial instruments from Register A to Register B that the Bank has with CDAD	2.56 EUR (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	5.11 EUR (10 BGN)
3.	Checking with CDAD the balance of an account upon client's written instructions	2.56 EUR (5 BGN)
4.	Instruction for issuance of depositary receipt from CDAD	4.09 EUR (8 BGN)
5.	Cancellation or partial cancellation (for the part that is not executed) of order for purchase or sale of financial instruments	2.56 EUR (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 25 564.59 EUR (50 000 BGN),	1,0%, min. 7.67 EUR (15 BGN)
6.2.	For orders over 25 564.59 EUR (50 000 BGN), up to 51 129.19 EUR (100 000 BGN),	0,7%, min. 51.13 EUR (100 BGN)
6.3.	For orders over 51 129.19 EUR (100 000 BGN),	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. 7.67 EUR (15 BGN)
9.	Issuance of certificate of financial instruments ownership held in client account with Tokuda Bank EAD	5.11 EUR (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 511 291.88 EUR (1 000 000 BGN) or their equivalent in other currency	0,05% of face value, min. 25.56 EUR (50 BGN)
1.2.	For face value over 511 291.88 EUR (1 000 000 BGN) or their	Upon arrangement

	equivalent in other currency	
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. 5.11 EUR (10 BGN)
2.2.	Not approved competitive/non-competitive bid	5.11 EUR (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 EAD to register with another ESROT participant	10.23 EUR (20 BGN)
4.2.	From register with another ESROT participant to register with Tokuda Bank EAD	Free of charge
5.	Settlement fee	7.67 EUR (15 BGN)
6.	Statement certifying ownership of domestic government bonds	7.67 EUR (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.	Issuance of a statement certifying ownership of financial or compensatory instruments held in personal account with CDAD	7.67 EUR (15 BGN) (VAT not included)
3.	Issuance of a statement (portfolio) certifying the ownership of financial and/or compensatory instruments	92.03 EUR (180 BGN) (VAT not included)
4.	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	92.03 EUR (180 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.	**Servicing payments of equity dividends and bond coupons**	**Upon arrangement**
VII.	**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 for safekeeping of financial instruments is paid monthly and is calculated from market value of financial instruments portfolio at the end of each month.
4. Regarding clause I.5 cancellation or partial cancellation of order for purchase or sale of financial instruments the fee is applicable only in case the order is not executed / there is no trade done or is partially executed and cancellation is applicable only for the part of the order that is not executed.
5. Fees pointed out in section I that Tokuda Bank EAD 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 EAD 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.

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	0.09 EUR (0,18 BGN)
8.	Account balance	0.09 EUR (0,18 BGN)
9.	Credit transaction to account	0.09 EUR (0,18 BGN)
10.	Debit transaction from account	0.09 EUR (0,18 BGN)
11.	Upcoming maturity date of deposit	0.09 EUR (0,18 BGN)
12.	Automatically renewal of deposit	0.09 EUR (0,18 BGN)
13.	Transaction on card account	Free of charge
14.	Notification SMS when signing in the internet banking system	0.09 EUR (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	0.09 EUR (0,18 BGN)
19.	Overdue of minimum repayment instalment on credit card	0.09 EUR (0,18 BGN)
20.	Credit card blocking due to overdue minimum repayment installment on credit card	0.09 EUR (0,18 BGN)
21.	Credit card blocking due to overdue total spent amount on credit card	0.09 EUR (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	EUR (equivalent in currency)
1.	Issuing of accounts statement upon a request	
1.1.	For current year	7.67 EUR (15 BGN) (VAT not included)
1.2.	For every previous years	15.34 EUR (30 BGN) (VAT not included)
2.	Issuing of bank certificate	
2.1.	In Bulgarian	10.23 EUR (20 BGN) (VAT not included)
2.2.	In English	20.45 EUR (40 BGN) (VAT not included)
2.3.	Express issuing of bank certificate within one business day	
2.3.1.	In Bulgarian	20.45 EUR (40 BGN) (VAT not included)
2.3.2.	In English	30.68 EUR (60 BGN) (VAT not included)
3.	Issuing of a bank reference for the existence or absence of credit obligations to the Bank	30.68 EUR (60 BGN) (VAT not included)
4.	Issuing of bank reference	
4.1.	In Bulgarian	20.45 EUR (40 BGN) (VAT not included)
4.2.	In English	30.68 EUR (60 BGN) (VAT not included)
4.3.	Express issuing of bank reference within one business day	
4.3.1.	In Bulgarian	40.90 EUR (80 BGN) (VAT not included)
4.3.2.	In English	61.36 EUR (120 BGN) (VAT not included)
5.	Issuing a letter of intention to lend	
5.1.	In Bulgarian	30.68 EUR (60 BGN) (VAT not included)
5.2.	In English	51.13 EUR (100 BGN) (VAT not included)
6.	Confirmation of account balances to auditors	51.13 EUR (100 BGN) (VAT not included)
7.	Duplicate or photo-copy of document (per each page)	0.51 EUR (1 BGN) (VAT not included)
8.	Revocation of distraint (one-time)	10.23 EUR (20 BGN)
9.	Postal fees upon customer's request	5.11 EUR (10 BGN) (VAT not included) +

		actual costs
10.	Validation of a power of attorney signed on a sample of the Bank	5.11 EUR (10 BGN) (VAT not included)
11.	Verification of a power of attorney certified abroad	15.34 EUR (30 BGN) ((VAT not included)
12.	Fee for a third consecutive or any subsequent request for implementation of rights with regards to the General Data Protection Regulation	15.34 EUR (30 BGN) ((VAT not included)
13.	Annual fee for Due Diligence and review of documents related to the current customer status	51.13 EUR (100 BGN) (VAT not included)

GENERAL TERMS

I.	General terms
1.	The current Tariff shall be applicable to customers operating in their capacity as merchants, freelancers or other customers engaged in non-commercial activities in Bulgaria or abroad.
2.	The current Tariff determines standard fees and commissions of Tokuda Bank EAD. In case of services on individual contracts, the Bank reserves the right to apply fees and commissions by negotiation.
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 accordance with the Law on the Introduction of the Euro in the Republic of Bulgaria, as of 8 August 2026, the mandatory dual display period for fees and transaction amounts in both euro and Bulgarian lev comes to an end. For the convenience and ease of reference of its customers, Tokuda bank will continue to display the Bulgarian lev equivalent of fees and transaction amounts solely for information and reference purposes.
6.	In cases when a specific operation contains two or more activities/services, then fees and commissions are collected separately for each activity/service.
7.	The Bank reserves its right to change the current Tariff at any time, informing the customers via written messages in the bank offices or on the official website (www.tokudabank.bg) within appropriate terms according to the requirements of Law on Payment Services and Payment Systems.
8.	The current Tariff is approved of the Management of the Bank and replaces all previous ones.