

CHAPTER ONE. FEES AND COMMISSIONS FOR INDIVIDUALS

I. BANK ACCOUNTS

Art. 2	Maintenance	At Office	Through MyFibank
	...		
7.	Commission for overall daily availability under client's accounts, exceeding BGN 400 000 – for contracts for accounts (regardless of their type)	by arrangement, in case of lack of agreement - 0.7% annually	by arrangement, in case of lack of agreement - 0.7% annually

Notes:

2.	<p>The commission under art. 2, item 7 shall be calculated for the amount, exceeding the specified overall account balance (OAB) in BGN or the equivalence in other currencies (under the BNB exchange rate) for each day of exceeding <b>on actual number of days basis, where the year is considered to be 365 days, respectively 366 days</b> and shall be due daily.</p> <p>OAB is equal to the total amount of the availability (credit balance for the day) for each account of the client in the Bank, incl. deposit accounts. The commission shall not be applied in case of exceeding the OAB from the interest paid on the day of maturity of the deposit, <b>on balances, used as credit exposure collateral</b> and in case of balances on accounts: a) of minors; b) for donations; (c) for special purposes.</p> <p>Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's accounts</p>
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CHAPTER TWO. FEES AND COMMISSIONS FOR BUSINESS CLIENTS

I. BANK ACCOUNTS

Art. 2	Maintenance	Reports (statements)	
		on paper	through MyFibank
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4.	Commission for overall daily availability under client's accounts	by arrangement, in case of lack of agreement - between BGN 500,000 and BGN 2,000,000 - 0.7% annually; above BGN 2,000,000 - 1% annually	by arrangement, in case of lack of agreement - between BGN 500,000 and BGN 2,000,000 - 0.7% annually; above BGN 2,000,000 - 1% annually

Notes:

	...
4.	<p>The commission under art. 2, item 4 shall be calculated for the amount, exceeding the overall account balance (OAB) of BGN 500,000 or the equivalence in other currencies (under the BNB exchange rate) for each day of exceeding <b>on actual number of days basis, where the year is considered to be 365 days, respectively 366 days</b> and shall be due daily.</p> <p>OAB is equal to the total amount of the availability (credit balance for the day) for each account of the client in the Bank, incl. deposit accounts. The commission shall not be due in case of exceeding the OAB from the paid interest on the maturity date of the deposit and for balances on budget accounts, on cumulative accounts, on accounts which opening is regulated by law and where balances of third parties are kept, on <b>balances on</b> accounts used as credit exposure collateral. Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's accounts</p>