

I. In Section One. Bank accounts, Art. 2 Maintenance of bank accounts:

4.	Commission for total daily customer's accounts balance, exceeding BGN 200 million	by arrangement, in case of lack of arrangement-- 0.5% annually
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Note 4. The commission under art. 2, item 4 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 on actual number of days basis, where the year is considered to be 365 days, respectively 366 days and shall be due daily.

OAB is equal to the total account balance (credit balance for the day) for each account of the client in the Bank. The commission shall not be applied in case of exceeding the OAB from the paid interest on the maturity date of the deposit, on balances on accounts used as credit exposure collateral and for balances on: a) budget accounts; b) cumulative **and deposit** accounts; c) accounts which opening is regulated by law and where balances of third parties are kept.

Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's account

II. In the Appendix to the Tariff: Establishment and monitoring of business relations with legal entities:

Art.3 /new/	In addition to the fees and commissions specified in the Tariff, any costs incurred by or claimed for payment from the Bank in connection with additional checks, the use of legal and advisory services, and those of foreign banks in compliance with regulatory provisions vis-à-vis the Customer and/or payment from/to the Customer relating to the prevention of money laundering and terrorist financing, sanctions or fraud shall also be payable.
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