

TARIFF

*of fees, commissions and interest rates, applied by **MyFin EAD** for provision of payment services*

MyFin

MyFin EAD

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General provisions

The Present Tariff includes all interest rates, charges and commissions, applied by MyFin for provision of payment services through the online system for clients "MyFin" (MyFin) to registered clients.

- Commissions, charges, fees, etc. shall be collected in the same currency in which the bank account has been opened or its equivalence in any other currency.
- The BGN equivalence of the commissions, charges and fees for local currency transactions denominated in foreign currency shall be calculated at the Bulgarian National Bank's daily exchange rate of the respective foreign currency to BGN.

EXCEPTIONS

The present Tariff shall regulate the standard fees and commissions applied by MyFin, unless the Company has expressly negotiated with its clients or correspondent's different fees and commissions for particular transactions.

Charges and commissions

CHAPTER I. REGISTRATION IN MyFin

Art. 1	Registration	Free of charge
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CHAPTER II. PAYMENT ACCOUNTS, INCL. ELECTRONIC MONEY ACCOUNTS

Art. 1	Opening of an account	Free of charge
Art. 2	Maintenance of an account	
1.	Payment accounts including accounts for electronic money	Free of charge
2.	Gold account	3 BGN / 1,53 EUR
Art. 3	Closing by order of the Account Holder, incl. gold account, incl. before 6 months have passed from conclusion of account contract	Free of charge
Art. 4	Other fees	
1.	Processing of a garnishment notice	30 BGN / 15,34 EUR
2.	Account closure on the initiative of the Company, in accordance with the conditions set out in Section XIII TERMINATION OF THE FRAMEWORK AGREEMENT, Article 13.3 of the GENERAL TERMS AND CONDITIONS FOR ELECTRONIC MONEY, PAYMENT AND OTHER SERVICES	25 BGN / 12,78 EUR

CHAPTER III. PAYMENT CARDS

Art. 1	Debit card	
1.	Issuance	Free of charge
1.1	Reissuance due to expired	Free of charge
2.	Issuance of additional card	Free of charge
3.	Monthly fee for the first card	Free of charge
4.	Monthly fee for additional card	Free of charge
5.	Cash withdrawal within EEA	1 BGN / 0,51 EUR
6.	Cash withdrawal outside EEA	3 BGN/ 1,53 EUR
7.	Payment at POS	Free of charge
8.	Transactions, related to gambling and games of change	0,8 %
9.	Reissuance due to loss, forgotten PIN code, theft, damage or other reason	Free of charge
10.	Delivery of an issued card at a client's address by courier within the territory of the Republic of Bulgaria	9.78 BGN/ 5 EUR
11.	Delivery of an issued card abroad by special courier upon customer's request	70 BGN/ 35,78 EUR
12.	Change of delivery address in the Republic of Bulgaria	9.78 BGN/ 5 EUR
13.	Change of delivery address abroad	70 BGN/ 35,78 EUR
Art. 2	Virtual card	
1.	Request for issuance and activation	Free of charge
2.	Payment	Free of charge
3.	Monthly fee for maintenance	Free of charge
Art. 3	Other information services at the Client's request	
1.	Request for issuance and activation	Free of charge
2.	Payment	Free of charge
3.	Monthly fee for maintenance	Free of charge

Notes:

1. The fee according to Art 1, Item 8 does not be deducted in case of refund and reversal transaction.

CHAPTER IV. INFORMATION SERVICES

Art. 1	Account information	Free of charge
1.	Balances	Free of charge
2.	Online reports/statements	Free of charge
3.	Received transfers	Free of charge
Art. 2	Card information	Free of charge
1.	Received transfers	Free of charge
2.	Authorizations/Transactions	Free of charge
Art. 3	Other information services at the Client's request	10 BGN/ 5,11 EUR

CHAPTER V. PURCHASE AND SALE OF FOREIGN CURRENCY

Art. 1	Exchange		
	From	To	
1.	BGN	EUR	Free of charge
2.	BGN	USD/GBP/XAU	Free of charge
3.	EUR	BGN	Free of charge
4.	USD/GBP/XAU	BGN	Free of charge
5.	EUR	USD/GBP/XAU	Free of charge
6.	USD/GBP/XAU	EUR	Free of charge

CHAPTER VI. TRANSFERS

Art. 1	To account with MyFin		Free of charge
Art. 2	To account with other Payment Service Provider		
From account		Currency and type of transfer	
1.	BGN	BGN (BISERA, incl.Instant BLINK transfers)	0,55 BGN / 0,28 EUR
1.1	BGN	BLINK P2P transfers	0,55 BGN / 0,28 EUR
2.	BGN, EUR, USD, GBP	EUR within EEA (SEPA transfers)	0,55 BGN / 0,28 EUR
3.	BGN, EUR, USD, GBP	EUR, USD, GBP for transfers via SWIFT	0,5% min. 7 USD.
4.	BGN, EUR, USD, GBP	EUR superfast transfer	5 EUR
Art. 3	Incoming transfer		
1.	To account		Free of charge
2.	To card		Free of charge
Art. 4	Utility payments		Free of charge
Art. 5	Other fees and commissions		
1.	Processing an incoming cancellation/dispute request		10%
2.	In case of wrong or missing IBAN of the beneficiary in the payer's order		20 EUR
3.	Inquiry about transfers made to other banks at the request of the ordering party.		15 BGN / 7,67 EUR
4.	Inquiry about transfers made from other banks to a MyFin client's account.		15 BGN / 7,67 EUR
5.	Transfer in execution of garnishment		10 BGN / 5,11 EUR
6.	Cancellation of incoming transfer to account to a MyFin client's account upon request by other bank		10 EUR

7.	Claim, reminder, investigation	20 EUR
8.	Monthly fee for servicing a blocked client's account	20 EUR
9.	Account closure on the initiative of the Company, in accordance with the conditions set out in Section XIII TERMINATION OF THE FRAMEWORK AGREEMENT, Article 13.3 of the GENERAL TERMS AND CONDITIONS FOR ELECTRONIC MONEY, PAYMENT AND OTHER SERVICES	25 BGN / 12,78 EUR

Notes:

1. Instant BLINK transfers are executed when the PSP (Payment Service Provider) of the recipient is available. Availability is when the PSP of the recipient is certified and included in the BLINK instant payment system.
2. Transfers according to Art. 2, 1.1. are executed to recipients registered for the BLINK P2P service with limits for the transfers as follows: a) Maximum transaction limit - BGN 500, b) 24 hour transaction limit – BGN 2000
3. When executing payment operations in the EEA, the fees paid by the orderer and the recipient are shared (SHA) - each one of them pays the fees due to their PSP. When making a payment operation outside of EEA the fees due are paid (OUR/SHA/BEN) according to the orderer's preference and the terms of the payment system used.
4. In order the payment service provider is not responding via payment transaction with the European Economic Area (EEA) the payment transaction perform under Latter Art. 2, item 3.
5. Payment orders accepted until 15:00 o'clock in MyFin shall be executed on the same working day after this time shall be executed on the next working day (excl. BLINK transfers).
6. The fee according to Art 5, Item 1 shall be deducted from the amount of the transfer.
7. The fee according to Art 5, Item 5 is due in addition to the transfer fee.
8. The fee according to Art 5, Item 7 shall be deducted in case of requesting and obtaining additional information regarding the transfer from correspondent or recipient bank.

CHAPTER VII. PACKAGES

	Standard (level 1)	Advanced (level 2)	Premium (level 3)
Monthly fee	Free of charge	12 BGN / 6,13 EUR	20 BGN/10,22EUR
Opening of account	Free of charge	Free of charge	Free of charge
Closing of account	Free of charge	Free of charge	Free of charge
Maintenance of Gold account	3 BGN / 1,53 EUR	1,50 BGN / 0,77 EUR	Free of charge
Trusted beneficiary supplement	Up to 5	unlimited	unlimited
Transfers			
• BISERA Transfers	0,55 BGN/ 0,28 EUR	0,30 BGN/ 0,15 EUR	Free of charge
• in BGN (incl. BLINK and BLINK P2P)	0,55 BGN/ 0,28 EUR	0,30 BGN/ 0,15 EUR	Free of charge
• SEPA Transfers	0,55 BGN/ 0,28 EUR	0,30 BGN/ 0,15 EUR	Free of charge
• In EUR within EEA SuperFast	5 EUR	3 EUR	Free of charge
• SWIFT Transfer	0,5% min. 7 USD	0,3% min. 5 USD	Free of charge
Daily limits for transfer in account's currency	1 000	5 000	10 000
Accounts	1	3	4
Junior profile	1	3	unlimited
Virtual card	1	3 (1 for each account)	Up to 200(50 for each account)
Physical card	1	3 (1 for each account)	Up to 200(50 for each account)
Digital payments	Free of charge	Free of charge	Free of charge
Withdraw			
• within EEA	1 BGN / 0,51 EUR	1 BGN / 0,51 EUR	Free of charge
• outside EEA	3 BGN / 1,53 EUR	3 BGN / 1,53 EUR	Free of charge

Notes:

1. Limit for issuing Physical. Digital and Virtual cards - 2 per 24 hours

CHAPTER VIII. JUNIOR PROFILE

Art. 1	Opening of an account	Free of charge
Art. 2	Maintenance of an account	Free of charge
Art. 3	Closing of the account, Junior profile by ordered of the client, incl. before 6 months have passed from conclusion of account contract	Free of charge
Art. 4	Debit card	Free of charge
1.	Issuance	Free of charge
1.1	Reissuance due to expired	Free of charge
2.	Monthly fee	Free of charge
3.	Cash withdrawal within EEA	Free of charge
4.	Cash withdrawal outside EEA	Free of charge
5.	Payment at POS	Free of charge
6.	Reissuance due to loss, forgotten PIN code, theft, damage or other reason	Free of charge
7.	Delivery of an issued card at a client's address by courier within the territory of the Republic of Bulgaria	9,78 BGN / 5 EUR
8.	Delivery of an issued card abroad by special courier upon customer's request	70 BGN / 35,79 EUR
Art. 5	Virtual card	
1.	Issuance and activation request	Free of charge
2.	Payments	Free of charge
3.	Monthly service fee	Free of charge

CHAPTER IX. OTHER SERVICES

Art. 1	Notifications	
1.	For the different payment services	Free of charge
Art. 2	Account information services	Free of charge
1.	Balances	Free of charge
2.	Transfers	Free of charge
3.	Reports	Free of charge
Art. 3	Personal Management Finance /PFM/	Free of charge

CHAPTER X. MANAGEMENT AND SETTINGS

Art. 1	Through MyFin	
1.	Amendment of registration data and information	Free of charge

Additional and concluding provisions

ADDITIONAL PROVISIONS

- MyFin shall execute instructions/orders are duly prepared and valid in form and content.
- All fees, commissions, interest and other costs shall be collected upon initiation of the bank transaction, unless otherwise agreed with MyFin. These fees, commissions, interest and other costs are not refundable, irrespective of the completion of the transaction or its cancellation expect for the cases which are set in accordance with MyFin's terms or the effective legislation of the respective service.
- All fees and commissions that are subject to VAT in compliance with the Value Added Tax Act, include VAT, unless otherwise specified.

CONCLUDING PROVISIONS

- The present Tariff approved by decision of the Managing Board of MyFin on 02.10.2023 and come into force on 04.12.2023
- MyFin provides the present Tariff on its Internet website: www.myfin.bg

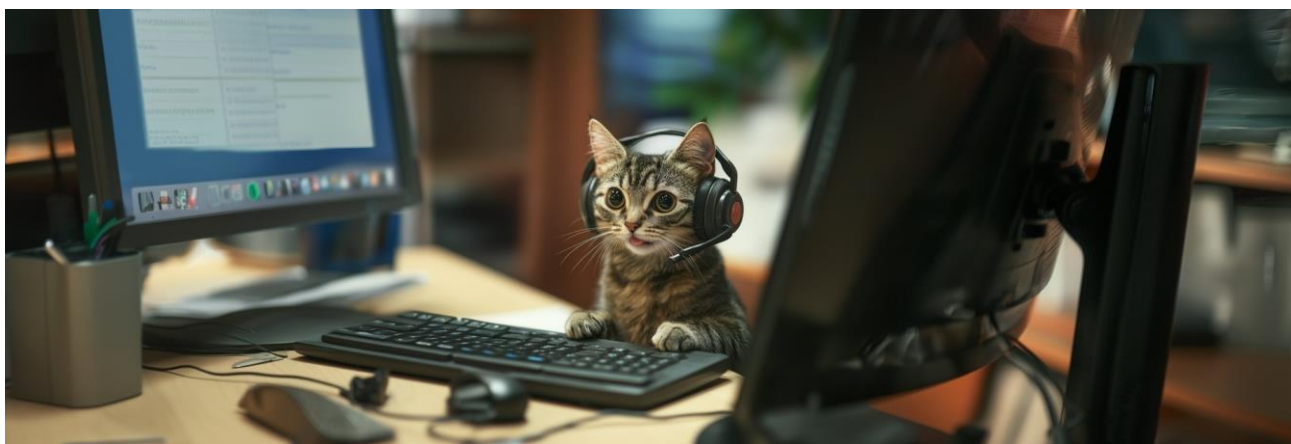
Related documents

- Fee information document
- Glossary of terms for the most representative services linked to a payment account
- Levels of limits for debit cards
- Levels of limits for credit cards
- Levels of limits for for pre-paid car

Contacts

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WEBSITE

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Company information

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