

# TARIFF

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*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 EUR 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 EUR.

### 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

<b>Art. 1</b>	<b>Registration</b>	Free of charge
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### CHAPTER II. PAYMENT ACCOUNTS, INCL. ELECTRONIC MONEY ACCOUNTS

<b>Art. 1</b>	<b>Opening of an account</b>	Free of charge
<b>Art. 2</b>	<b>Maintenance of an account</b>	
1.	Payment accounts including accounts for electronic money	Free of charge
2.	Gold account	1,53 EUR / 3 BGN
<b>Art. 3</b>	<b>Closing by order of the Account Holder, incl. gold account, incl. before 6 months have passed from conclusion of account contract</b>	Free of charge
<b>Art. 4</b>	<b>Other fees</b>	
1.	Processing of a garnishment notice	15,34 EUR / 30 BGN
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	12,78 EUR / 25 BGN

## CHAPTER III. PAYMENT CARDS

<b>Art. 1</b>	<b>Debit card</b>	
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	0,51 EUR / 1 BGN
6.	Cash withdrawal outside EEA	1,53 EUR / 3 BGN
7.	Payment at POS	Free of charge
8.	Transactions, related to gambling and games of chance	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	5 EUR / 9.78 BGN
11.	Delivery of an issued card abroad by special courier upon customer's request	35,79 EUR / 70 BGN
12.	Change of delivery address in the Republic of Bulgaria	5 EUR / 9.78 BGN
13.	Change of delivery address abroad	35,79 EUR / 70 BGN
<b>Art. 2</b>	<b>Virtual card</b>	
1.	Request for issuance and activation	Free of charge
2.	Payment	Free of charge
3.	Monthly fee for maintenance	Free of charge
<b>Art. 3</b>	<b>Other information services at the Client's request</b>	
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

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

## CHAPTER V. PURCHASE AND SALE OF FOREIGN CURRENCY

<b>Art. 1</b>	<b>Exchange</b>		
	<b>From</b>	<b>To</b>	
1.	EUR	USD/GBP/XAU	Free of charge
2.	USD/GBP/XAU	EUR	Free of charge

## CHAPTER VI. TRANSFERS

<b>Art. 1</b>	<b>To account with MyFin</b>		Free of charge
<b>Art. 2</b>	<b>To account with other Payment Service Provider</b>		
<b>From account</b>		<b>Currency and type of transfer</b>	
1.	EUR	EUR (SEPA Instant transfers)	0,28 EUR / 0,55 BGN
1.1	EUR	P2P transfers	0,28 EUR / 0,55 BGN
2.	EUR, USD, GBP	EUR within EEA (SEPA transfers)	0,28 EUR / 0,55 BGN
3.	EUR, USD, GBP	EUR, USD, GBP for transfers via SWIFT	0,5% min. 7 USD.
4.	EUR, USD, GBP	EUR superfast transfer	5 EUR
<b>Art. 3</b>	<b>Incoming transfer</b>		
1.	To account		Free of charge
2.	To card		Free of charge
<b>Art. 4</b>	<b>Utility payments</b>		Free of charge
<b>Art. 5</b>	<b>Other fees and commissions</b>		
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.		7,67 EUR / 15 BGN
4.	Inquiry about transfers made from other banks to a MyFin client's account.		7,67 EUR / 15 BGN
5.	Transfer in execution of garnishment		5,11 EUR / 10 BGN
6.	Cancellation of incoming transfer to account to a MyFin client's account upon request by other bank		10 EUR

**Notes:**

1. *SEPA Instant 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 SEPA instant payment system.*
2. *Transfers according to Art. 2, 1.1. are executed to recipients registered for the P2P service with limits for the transfers as follows: a) Maximum transaction limit – EUR 255.65/ BGN 500, b) 24 hour transaction limit – EUR 1022,58 / 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*
5. *Economic Area (EEA) the payment transaction perform under Latter Art. 2, item 3. 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. SEPA Instant 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)
<b>Monthly fee</b>	<b>Free of charge</b>	<b>6,14 EUR / 12 BGN</b>	<b>10,23 EUR / 20 BGN</b>
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	1,53 EUR / 3 BGN	0,77 EUR / 1,50 BGN	Free of charge
Trusted beneficiary supplement	Up to 5	unlimited	unlimited
<b>Transfers</b>			
• SEPA Instant (EUR)	0,28 EUR / 0,55 BGN	0,15 EUR / 0,30 BGN	Free of charge
• P2P by mobile number	0,28 EUR / 0,55 BGN	0,15 EUR / 0,30 BGN	Free of charge
• SEPA Transfers	0,28 EUR / 0,55 BGN	0,15 EUR / 0,30 BGN	Free of charge
• In EUR within EEA SuperFast Target	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	3
Junior profile	1	3	unlimited
Virtual card	1	3 (1 for each account)	Up to 150(50 for each account)
Physical card	1	3 (1 for each account)	Up to 150(50 for each account)
Digital payments	Free of charge	Free of charge	Free of charge
<b>Withdraw</b>			
• within EEA	0,51 EUR / 1 BGN	0,51 EUR / 1 BGN	Free of charge
• outside EEA	1,53 EUR / 3 BGN	1,53 EUR / 3 BGN	Free of charge

Notes:

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

## CHAPTER VIII. JUNIOR PROFILE

<b>Art. 1</b>	<b>Opening of an account</b>	Free of charge
<b>Art. 2</b>	<b>Maintenance of an account</b>	Free of charge
<b>Art. 3</b>	<b>Closing of the account, Junior profile by ordered of the client, incl. before 6 months have passed from conclusion of account contract</b>	Free of charge
<b>Art. 4</b>	<b>Debit card</b>	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	5 EUR / 9,78 BGN
8.	Delivery of an issued card abroad by special courier upon customer's request	35,79 EUR /70 BGN
<b>Art. 5</b>	<b>Virtual card</b>	
1.	Issuance and activation request	Free of charge
2.	Payments	Free of charge
3.	Monthly service fee	Free of charge

## CHAPTER IX. OTHER SERVICES

<b>Art. 1</b>	<b>Notifications</b>	
1.	For the different payment services	Free of charge
<b>Art. 2</b>	<b>Account information services</b>	Free of charge
1.	Balances	Free of charge
2.	Transfers	Free of charge
3.	Reports	Free of charge

<b>Art. 3</b>	<b>Personal Management Finance /PFM/</b>	Free of charge
<b>Art. 4</b>	<b>Funding an Account with a Card /Top up/</b>	
1.	Funding an account with a card issued within the EEA	Free of charge
2.	Funding an account with a card issued outside the EEA	2 %
<b>Art. 5</b>	<b>Claim, reminder, investigation</b>	20 EUR
<b>Art. 6</b>	<b>Monthly fee for servicing a blocked client's account</b>	20 EUR
<b>Art. 7</b>	<b>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</b>	12,78 EUR / 25 BGN

## CHAPTER X. MANAGEMENT AND SETTINGS

<b>Art. 1</b>	<b>Through MyFin</b>	
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

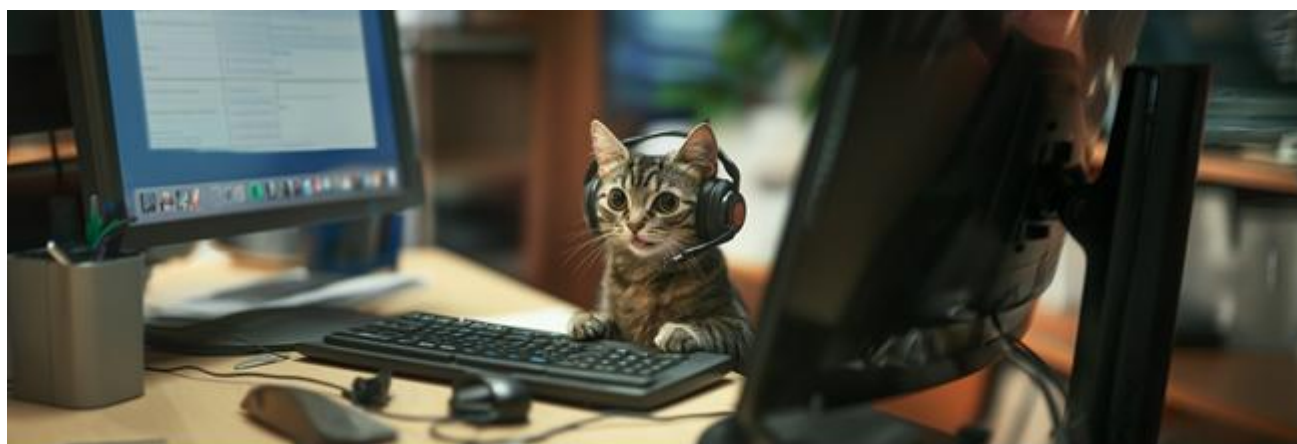
- The present Tariff approved by decision of the Managing Board of MyFin on 12.09.2026 and come into force on 12.09.2026.
- MyFin provides the present Tariff on its Internet website: [www.myfin.bg](http://www.myfin.bg)

## 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

*MyFin EAD*



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