



# TARIFF

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

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.

1. 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.
2. 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.

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## 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
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<b>Art. 2</b>	<b>Maintenance of an account</b>	
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1.	Payment accounts including accounts for electronic money	free of charge
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2.	Gold account	BGN 3
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<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
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<b>Art. 4</b>	<b>Other fees</b>	
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1.	Processing of a garnishment notice	BGN 30
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### CHAPTER III. PAYMENT CARDS

<b>Art. 1</b>	<b>Debit card</b>	
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1.	Issuance	free of charge
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1.1.	Reissuance due to expired	free of charge
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2.	Issuance of additional card	BGN 9.78
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3.	Monthly fee for the first card	free of charge
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4.	Monthly fee for additional card	free of charge
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5.	Cash withdrawal within EEA	BGN 1
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6.	Cash withdrawal outside EEA	BGN 3
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7.	Payment at POS	free of charge
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8.	Transactions, related to gambling and games of change	0.8%
9.	Reissuance due to loss, forgotten PIN code, theft, damage or other reason	BGN 9.78
10.	Delivery of an issued card at a client's address by courier within the territory of the Republic of Bulgaria.	BGN 9.78
11.	Delivery of an issued card abroad by special courier upon customer's request	BGN 55
<b>Art. 2</b>	<b>Digital 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>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. 4</b>	<b>Prepaid card for electronic money</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>	BGN 10

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## CHAPTER V. PURCHASE AND SALE OF FOREIGN CURRENCY

<b>Art. 1</b>	Purchase and sale		
	<b>from</b>	<b>to</b>	
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

<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>		
	From account	Currency and type of transfer	
1.	BGN	BGN (BISERA, incl. Instant BLINK transfers)	BGN 0.55
1.1.	BGN	BLINK P2P transfers	BGN 0.55
2.	BGN, EUR, USD, GBP	EUR within EEA (SEPA transfers)	BGN 0.55
3.	BGN, EUR, USD, GBP	EUR, USD, GBP for transfers via SWIFT	0.5% мин. 7 USD
4.	BGN, EUR, USD, GBP	EUR transfer SUPERFAST	EUR 5
<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.	Blocking of transfers inconnection with fraud		10%
2.	In case of wrong or missing IBAN of the beneficiary in the payer's order		EUR 20
3.	Inquiries for outgoing transfers to other banks upon request of the orderer		BGN 15
4.	Inquiries for incoming transfers to a MyFin client's account upon other bank's request		BGN 15
5.	Transfer in execution of garnishment		BGN 10

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6.	Cancellation of incoming transfer to account to a MyFin client's account upon request by other bank	EUR 10
7.	Claim, reminder, investigation	EUR 20

**Notes:**

2. 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.
3. 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
4. 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.
5. 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.
6. 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).
7. The fee according to Art 5, Item 1 shall be deducted from the amount of the transfer.
8. The fee according to Art 5, Item 5 is due in addition to the transfer fee.
9. 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

	<b>Free (level 1)</b>	<b>Advanced (level 2)</b>	<b>Premium (level 3)</b>
<b>Monthly fee</b>	<b>free of charge</b>	<b>BGN 12</b>	<b>BGN 20</b>
1. Opening of account	free of charge	free of charge	free of charge
2. Closing of account	free of charge	free of charge	free of charge
3. Maintenance of Gold account	BGN 3	BGN 1.5	free of charge
4. Trusted beneficiary supplement	up to 5 number	unlimited	unlimited
5. Transfers			
5.1. in BGN (incl. BLINK and BLINK P2P)	BGN 0.55	BGN 0.30	free of charge
5.2. SEPA transfers	BGN 0.55	BGN 0.30	free of charge
5.3 in EUR within EEA SuperFast	EUR 5	EUR 3	free of charge
5.4. transfers via SWIFT	0.5% min. USD 7	0.3% min. USD 5	free of charge
6. Daily limits for transfer in account's currency	1000	5000	10000

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7. Accounts	1	3	4
8. Kids profile	1	3	unlimited
9. Digital card	1	3 (1 for each account)	Up to 200(50 for each account)
10. Virtual card	1	3 (1 for each account)	Up to 200(50 for each account)
11. Physical card	1	3 (1 for each account)	Up to 200(50 for each account)
12. Digital payment	free of charge	free of charge	free of charge
13. Withdraw:			
13.1. within EEA	BGN 1	BGN 1	free of charge
13.2. outside EEA	BGN 3	BGN 3	free of charge

**Notes:**

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

## CHAPTER VIII. KIDS AND YOUTH PROFILE

<b>Чл. 1</b>	<b>Opening of an account</b>	free of charge
<b>Чл. 2</b>	<b>Maintenance of an account</b>	free of charge
<b>Чл. 3</b>	<b>Closing of the account, Kids and Youth profile by ordered of the client, incl. before 6 months have passed from conclusion of account contract</b>	free of charge
<b>Чл. 4</b>	<b>Debit card</b>	
4.1.	Issuance	free of charge
4.1.1.	Reissuance due to expired	free of charge
4.2.	Monthly fee	free of charge
4.3.	Cash withdrawal within EEA	free of charge
4.4.	Cash withdrawal outside EEA	free of charge
4.5.	Payment at POS	free of charge
4.6.	Reissuance due to loss, forgotten PIN code, theft, damage or other reason	BGN 9.78



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4.7.	Delivery of an issued card at a client's address by courier within the territory of the Republic of Bulgaria	BGN 9.78
4.8.	Delivery of an issued card abroad by special courier upon customer's request	BGN 55
<b>Чл. 5</b>	<b>Дигитална карта</b>	
1.	Заявка за издаване и активиране	Без такса
2.	Плащане	Без такса
3.	Месечна такса за обслужване	Без такса

## 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

## 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

1. MyFin shall execute instructions/orders are duly prepared and valid in form and content.
2. 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.
3. All fees and commissions that are subject to VAT in compliance with the Value Added Tax Act, include VAT, unless otherwise specified.

### CONCLUDING PROVISIONS

§ 1. The present Tariff approved by decision of the Managing Board of MyFin on 02.10.2023 and come into force on 04.12.2023.

§ 2. MyFin provides the present Tariff on its Internet website: [www.myfin.bg](http://www.myfin.bg)

## Related documents

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

## Contacts

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WEBSITE



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## Company information:

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