Euro Finance
Member of Eurohold

SCHEDULE OF FEES

Chapter I
TRANSACTIONS IN SECURITIES THROUGH THE EFOCS PLATFORM

Art. 1. Transactions in shares, rights, compensatory instruments and others on the BSE AD*

For retail clients🗁	0.30%
For professional clients🗁	0.20%
Minimum fee	BGN 3 per executed order

Art. 2. Transactions in bonds of the BSE AD*

For professional and retail clients	0.10%
Minimum fee	BGN 5 per executed order

Art. 3. Transactions in shares, rights and other equity instruments on XETRA (XETR)*

For professional and retail clients	0.05%
Minimum fee	EUR 4 per executed order

Art. 4. Transactions in shares, rights and other equity instruments on Börse Frankfurt (XFRA)*

For professional and retail clients	0.10%
Minimum fee	EUR 6 per executed order

Art. 5. Transactions in mutual fund shares on Börse Frankfurt (XFRA)*

For professional and retail clients	0.20%
Minimum fee	EUR 7 per executed order

Art. 6. Transactions in bonds on Börse Frankfurt (XFRA)*

For professional and retail clients	0.10%
Minimum fee	EUR 4 per executed order

** Including third party costs.*

🗁 *In accordance with the categorisation of clients according to the Markets in Financial Instruments Act (MFIA).*

Chapter II
SECURITIES TRANSACTIONS

Section I
Transactions and transfers in execution of orders, submitted in an office or by telephone

Art. 7. Transactions in shares, rights, compensatory instruments and others on the BSE AD*

For transactions of a value of up to BGN 10 000	1.50%
For transactions of a value from BGN 10 000 to BGN 50 000	1.00%
For transactions amounting to more than BGN 50 000	subject to agreement
Minimum fee	BGN 5 per executed order

Art. 8. Transactions in shares, rights, mutual fund shares and other equity financial instruments on the Frankfurt Stock Exchange (XETR and XFRA)*

For professional and retail clients	0.40%
Minimum fee	EUR 10 per executed order

Art. 9. Transactions in equity financial instruments on another regulated market abroad**

For professional and retail clients	0.25%
Minimum fee	EUR 10 per executed order

Art. 10. Transactions in bonds at home and abroad (excluding government securities under Art. 11)*

For professional and retail clients	0.10%
Minimum fee	BGN 10 per executed order

Art. 11. Transactions and operations in government securities issued under Ordinance No. 5 of the BNB - subject to agreement.

Art. 12. Servicing of repurchase agreements in government securities

For professional and retail clients	0.20%
Minimum fee	BGN 20

** Including third party costs.*
*** Additionally, third party costs shall be charged.*

Section II
Other securities transactions

Art. 13. Registration of transactions and other transfers previously agreed between the parties

subject to agreement	Minimum fee BGN 50

Art. 14. Incoming transfer to a register of EURO-FINANCE AD

no commission

Art. 15. Outgoing transfer from a register of EURO-FINANCE AD to a personal account with the Central Depository AD (CD AD)

BGN 5

Art. 16. Outgoing transfer from a register of EURO-FINANCE AD:

Securities and compensatory instruments traded on a regulated market	0.10% of their market value, BGN 50 /max BGN 1 000
Debt securities traded on an unregulated market	0.10% of par value, Min. fee BGN 50 /Max. BGN 1 000

Art. 17. Issue of a depository receipt by the Central Depository AD

BGN 10

Art. 18. For issuance of a duplicate depository receipt

BGN 20

Art. 19. Correction of personal data at the Central Depository AD

BGN 25

Art. 20. Inheritance or donation

	BGN 10 per transfer
Minimum fee	BGN 50

Art. 21. Registration of additional circumstances under a pledge agreement

BGN 50

Art. 22. Inquiries concerning a portfolio of securities held with the Central Depository AD (VAT included)

for Individuals (ordinary)	BGN 20
for Individuals (expanded)	BGN 30
for legal persons	BGN 100

Art. 23. Issue of a certificate of absence/presence of registered particulars (VAT included)

official statement from the Central Depository	BGN 10/entry, minimum fee BGN 50
information via the Internet	BGN 30

Chapter III
CASH AND NON-CASH PAYMENTS

Section I
Cash transactions

Art. 24. Cash deposits at the cash desk

no commission

Art. 25. Cash withdrawals at the cash desk

0.60%

Section II
Bank transfers

Art. 26. Incoming bank transfer

no commission

Art. 27. Outgoing bank transfer in BGN*

via BISERA	BGN 1
via RINGS	BGN 15

**Including third party costs*

Art. 28. Outgoing bank transfer in foreign currency

as per the Commission and fee schedules of service banks

Section III
Transfers

Art. 29. Transfer of funds between accounts with EURO-FINANCE AD

no commission

Chapter IV
MISCELLANEOUS TRANSACTIONS (INCL. VAT)

Art. 30. Confirmation of securities transactions/operations by letter with acknowledgement of receipt

BGN 6

Art. 31. Written statements of transactions

subject to agreement

Art. 32. Preparation of studies, analyses, advice documents, etc.

subject to agreement

Art. 33. Preparation of information with regard to securities (holdings as per the register, movements, prices, etc.), in addition to the standard reports provided by EURO-FINANCE AD under the Public Offering of Securities Act

subject to agreement

Art. 34. Custody and other fees charged in respect of financial instruments held with UniCredit Bulbank AD

according to the Commission and fee schedule of UniCredit Bulbank AD

Chapter V
GENERAL PROVISIONS

§.1. This Schedule sets out the fees and commissions charged by EURO-FINANCE AD in the ordinary course of business with clients. Fees and commissions charged on transactions not provided for in this Schedule are subject to agreement.

§.2. Unless otherwise agreed in the specific contract with the client, for individual portfolio management transactions, EURO-FINANCE AD shall charge commissions as follows:

2.1. for transactions in financial instruments traded on the BSE-Sofia and the Frankfurt Stock Exchange (XETR and XFRA) – the respective commissions for trading through the EFOCS platform applicable to professional clients;

2.2. for transactions in financial instruments other than those referred to in clause 2.1 – 50% of the standard amount of commissions set out in this Schedule;

2.3. in all other cases – the standard commissions set out in this Schedule.

§.3. Unless otherwise agreed in the specific contract with the client, the fees and commissions set out in this Schedule shall apply without exception. In the event that the application of a particular fee and/or commission under this Schedule renders it impracticable to carry out a particular transaction due to its nature and/or volume, the executive directors of EURO-FINANCE AD shall be entitled to act in the particular case at their discretion and while preserving the interests of the Company.

§.4. In cases where an order specifies that the fees and commissions due are to be borne by the beneficiary and EURO-FINANCE AD fails to collect them from the beneficiary, EURO-FINANCE AD reserves the right to collect the fees and commissions due from the ordering customer.

§.5. Market value of financial instruments means the value determined in accordance with Ordinance No. 23 of 08.02.2006 of the Financial Supervision Commission on the terms and procedure for the client asset valuation.

§.6. Unless otherwise agreed in the specific contract with the client, EURO-FINANCE AD shall collect the amount payable by the client for fees, commissions and other costs at the time of the transaction. All other costs relating to the client's financial instruments and the transactions carried out by the client which are payable to third parties are entirely for the account of the client and shall be re-invoiced to the client, respectively charged by EURO-FINANCE AD.

§.7. Except where expressly stated otherwise, the charges, defined as a percentage, shall be levied on the value of the relevant transaction.

§.8. This Schedule of Fees and Commissions has been adopted by decision of the Board of Directors of EURO-FINANCE AD in accordance with Minutes No. 419 dated 14.03.2023 and shall enter into force on 20.04.2023. With its entry into force, the existing Schedule of Fees and Commissions of EURO-FINANCE AD for transactions with customers is repealed.

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