TARIFF

for the Fees and Commissions applied by EasyPay AD
for providing services to customers

Effective from 09.06.2025

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I. General provisions

1. The present Tariff regulates the fees and commissions, applied to EasyPay AD for the provision of payment services and "Postal Money Transfer" services unless explicitly agreed otherwise between EasyPay AD and the customers.

2. The Tariff is available at the offices of EasyPay AD and on the company's official website: www.easypay.bg

3. EasyPay AD reserves the right to change the fees and commissions for the services provided in case of changes in the market conditions or the current legislation, for which it shall inform its clients in on the company's official website: www.easypay.bg

3.1. When the changes relate to the "Postal Money Transfer" service, they are announced 7 (seven) days before they take effect.

3.2. Changes concerning payment services for customers are announced 2 (two) months before they take effect, unless they involve an expansion of service scope and/or are more favorable to customers, in which case they take effect immediately.

II. Fees and Commissions

4. Changes to the fees and commissions apply prospectively and do not affect any one-time or subscription fees paid in advance prior to the effective date of the change.

5. Fees for the services provided by EasyPay AD are paid by the payer (principal) either in cash or via a non-cash payment method at the time of initiating the transfer, unless explicitly agreed otherwise between EasyPay AD and the payer/recipient.

6. The paid fee, whether in cash or via a non-cash method, is recorded on a payment document. A payment document may not be issued if the transfer is initiated via the Internet, phone, or another designated device.

7. EasyPay AD may negotiate fees and commissions which are different from those stated in the Tariff with clients who regularly use EasyPay AD services.

8. All fees and commissions listed in the Tariff are final for the users and are not subject to VAT.

III. Payment Services

9. Payment Accounts		
9.1	**Opening a payment account**	No Fee
9.2	**Statement (Account Summary) for a Payment Account**	
9.2.1	Electronic Statements via the ePay.bg Website	No Fee
9.2.2	Paper-Based Statements	

a)	For a specific payment transaction, upon request at EasyPay AD	0.51 EUR
b)	Monthly, upon request at EasyPay AD: - Statement (account summary) for an Individual's Account /effective from 10.02.2025/ - Statement (account summary) for a Company's Account	 1.53 EUR per statement 3.07 EUR per statement
c)	Statement via mail	The fees in subsection a) and b) are applicable for the customer, as well as mail fees.
9.3	**Closing a payment account***	No Fee
10. Microaccounts		
10.1	**Opening a Microaccount**	No Fee
10.2	**Statement (Account Summary) for a Microaccount**	
10.2.1	Electronic Statement via the customer's profile on ePay.bg	No Fee
10.2.2	Paper-Based Statement	
a)	For a specific payment transaction, upon request at EasyPay AD	0.51 EUR
b)	Monthly, upon request at EasyPay AD: - Statement (Account Summary) for an Individual's Account /effective from 10.02.2025/ - Statement (Account Summary) for a Company's Account	1.53 EUR per statement 3.07 EUR per statement
c)	Statement via mail	The fees in subsection a) and b) are applicable for the customer, as well as mail fees.
10.3	**Closing a Microaccount***	No Fee
Note: When closing or blocking a Payment Account or Microaccount, the user may withdraw the remaining balance, subject to the fees outlined in Section 12 *Transfers Ordered Electronically*.		

11. Funding a Payment Account. Funding a Microaccount				
11.1	**With a bank card at an ATM (B-pay service) - the fee is deducted from the funded amount**			
11.1.1	With Maestro card			0.47%, but not less than 0.01 EUR
11.1.2	With Visa Electron/ V Pay/ Visa Debit/ Visa Credit, issued by a bank in Bulgaria			0.50%
11.1.3	With Visa Business, issued by a bank in Bulgaria			0.95%
11.1.4	With Mastercard Credit/ Debit and Diners Club card, issued by a bank in Bulgaria			0.50%
11.1.5	With Business Mastercard, issued by a bank in Bulgaria			1.20%
11.1.6	With Visa/ Visa Electron/Mastercard/ AMEX/ DinersClub, issued by a foreign bank, non-bank institution, or serviced by a foreign authorization center			2.90%
11.2	**With a Bank Card via ePay.bg**			
11.2.1	With Maestro card			0.47%, but not less than 0.01 EUR
11.2.2	With Visa Electron/ V Pay/ Visa Debit/ Visa Credit, issued by a bank in Bulgaria			0.50%
11.2.3	With Visa Business, issued by a bank in Bulgaria			0.95%
11.2.4	With Mastercard Credit/ Debit and Diners Club card, issued by a bank in Bulgaria			0.50%
11.2.5	With Business Mastercard, issued by a bank in Bulgaria			1.20%
11.2.6	With Visa/ Visa Electron/Mastercard/ AMEX/ Diners Club, issued by a foreign bank, non-bank institution, or serviced by a foreign authorization center			2.90%
11.3	**Transfer from a Microaccount or Payment Account opened by EasyPay AD**			No Fee
11.4	**Transfer from a Bank Account**			No EasyPay fee, only the bank's fee for the transfer
11.5	**International bank transfer in foreign currency with IBAN**			No Fee
11.6	**Money transfer in cash, at an EasyPay office network*** /effective from 02.04.2025/			
	Transfer amount	**Fee**	**Transfer amount**	**Fee**

	Up to 5,11 EUR	0,20 EUR	204,53 - 230,08 EUR	1,97 EUR
	5,12 - 10,23 EUR	0,31 EUR	230,09 - 255,65 EUR	2,03 EUR
	10,24 - 15,34 EUR	0,36 EUR	255,66 - 281,21 EUR	2,07 EUR
	15,35 - 20,45 EUR	0,41 EUR	281,22 - 306,78 EUR	2,13 EUR
	20,46 - 23,01 EUR	0,46 EUR	306,79 - 332,34 EUR	2,18 EUR
	23,02 - 25,56 EUR	0,49 EUR	332,35 - 357,90 EUR	2,24 EUR
	25,57 - 28,12 EUR	0,51 EUR	357,91 - 383,47 EUR	2,30 EUR
	28,13 - 30,68 EUR	0,54 EUR	383,48 - 409,03 EUR	2,35 EUR
	30,69 - 33,24 EUR	0,56 EUR	409,04 - 434,60 EUR	2,41 EUR
	33,25 - 35,79 EUR	0,59 EUR	434,61 - 460,16 EUR	2,46 EUR
	35,80 - 38,35 EUR	0,61 EUR	460,17 - 485,73 EUR	2,52 EUR
	38,36 - 40,90 EUR	0,64 EUR	485,74 - 511,29 EUR	2,58 EUR
	40,91 - 43,46 EUR	0,66 EUR	511,30 - 562,42 EUR	2,69 EUR
	43,47 - 46,02 EUR	0,69 EUR	562,43 - 613,55 EUR	2,75 EUR
	46,03 - 48,57 EUR	0,72 EUR	613,56 - 664,68 EUR	2,83 EUR
	48,58 - 56,24 EUR	0,74 EUR	664,69 - 715,81 EUR	2,91 EUR
	56,25 - 61,36 EUR	0,75 EUR	715,82 - 766,94 EUR	3,00 EUR
	61,37 - 66,47 EUR	0,83 EUR	766,95 - 818,07 EUR	3,08 EUR
	66,48 - 71,58 EUR	0,89 EUR	818,08 - 869,20 EUR	3,17 EUR
	71,59 - 76,69 EUR	0,93 EUR	869,21 - 920,33 EUR	3,25 EUR
	76,70 - 81,81 EUR	1,00 EUR	920,34 - 971,45 EUR	3,34 EUR
	81,82 - 86,92 EUR	1,06 EUR	971,46 - 1022,58 EUR	3,42 EUR
	86,93 - 92,03 EUR	1,10 EUR	1022,59 - 1073,71 EUR	3,51 EUR
	92,04 - 97,15 EUR	1,16 EUR	1073,72 - 1124,84 EUR	3,62 EUR
	97,16 - 102,26 EUR	1,21 EUR	1124,85 - 1175,97 EUR	3,73 EUR

	102,27 - 107,37 EUR	1,27 EUR	1175,98 - 1227,10 EUR	3,84 EUR
	107,38 - 112,48 EUR	1,32 EUR	1227,11 - 1278,23 EUR	3,96 EUR
	112,49 - 117,60 EUR	1,38 EUR	1278,24 - 1329,36 EUR	4,07 EUR
	117,61 - 122,71 EUR	1,44 EUR	1329,37 - 1380,49 EUR	4,18 EUR
	122,72 - 127,82 EUR	1,49 EUR	1380,50 - 1431,62 EUR	4,29 EUR
	127,83 - 132,94 EUR	1,55 EUR	1431,63 - 1482,75 EUR	4,41 EUR
	132,95 - 138,05 EUR	1,61 EUR	1482,76 - 1533,88 EUR	4,52 EUR
	138,06 - 143,16 EUR	1,66 EUR	1533,89 - 1789,52 EUR	5,00 EUR
	143,17 - 148,27 EUR	1,72 EUR	1789,53 - 2045,17 EUR	5,70 EUR
	148,28 - 153,39 EUR	1,77 EUR	2045,18 - 2300,81 EUR	6,40 EUR
	153,40 - 178,95 EUR	1,86 EUR	2300,82 - 2556,46 EUR	7,11 EUR
	178,96 - 204,52 EUR	1,92 EUR		

***** ***Note***: When funding own account identified by an IBAN number, the fees specified in Section 11.7 apply.

11.7 **Cash payments to the own payment account* identified by an IBAN number/own EasyPay card, at an EasyPay AD office network.**
/effective from 09.06.2025/

Transfer amount	Fee	Transfer amount	Fee
0,01 - 10,23 EUR	0,20 EUR	204,53 - 255,65 EUR	0,66 EUR
10,24 - 28,12 EUR	0,36 EUR	255,66 - 511,29 EUR	0,82 EUR
28,13 - 153,39 EUR	0,51 EUR	511,30 - 1022,58 EUR	1,33 EUR
153,40 - 204,52 EUR	0,61 EUR	1022,59 - 2556,46 EUR	2,56 EUR

*** Note:** The fees are applied to individuals when funding an account or card.

12. Money transfer through the electronic channels		
12.1	**Internal transfers within the EasyPay AD system**	
12.1.1	Money transfer from/to a Payment Account at EasyPay AD, initiated electronically	No Fee
12.1.2	Money transfer from/to a Microaccount, initiated electronically	No Fee
12.1.3	Receiving the transfer to a Microaccount, including transfer through the “Payment request”/ ePay button *The fee is deducted from the recipient's Microaccount.*	
	- for amounts up to 100 EUR per month	No Fee
	- for amounts over 100 EUR per month	0,08 EUR for each subsequent transfer
12.2	**Transfers to a bank account/ account with another Payment Service Provider:**	
12.2.1	From a Microaccount or payment account	The fee in Section 12.2.9, letter a) is applicable
12.2.2	From a Maestro card, issued by a bank in Bulgaria	0.47% + The fee in Section 12.2.9 is applicable
12.2.3	From a Maestro card, issued by Post Bank	0.40% + The fee in Section 12.2.9 is applicable
12.2.4	From a Visa Electron / V PAY/ Visa Debit/ Visa Credit, Diners Club, issued by bank in Bulgaria	0.50% + The fee in Section 12.2.9 is applicable
12.2.5	From a Mastercard Credit/Debit, issued by bank in Bulgaria	0.50% + The fee in Section 12.2.9 is applicable
12.2.6	From a Business Mastercard, issued by bank in Bulgaria	1.2% of the amount + The fee in Section 12.2.9 is applicable
12.2.7	From a Visa Business, issued by bank in Bulgaria	0.95 % + The fee in Section

		12.2.9 is applicable
12.2.8	From a Visa / Mastercard / Maestro / Diners Club card, issued by a foreign bank, non-bank institution, or serviced by a foreign authorization center	2.9 % + The fee in Section 12.2.9 is applicable
12.2.9	Bank transfer fee	
a)	Money transfer to an account with another payment service provider	0,51 EUR
b)	Instant money transfers in EUR (Blink)	0,51 EUR
12.2.10	Euro transfer within the European Economic Area / in force as of 07.05.2025 r./	The fee in Section 12.2.9 a) is applicable
12.3	**Bank card transfers to a payment account at EasyPay**	The fee in Section 11.2 is applicable
12.4	**Money in cash (receiving money at EasyPay office)** *The payer submits the transfer order/ cash withdrawal through the ePay.bg, and the amount is received in cash at an EasyPay AD office. Fees are paid by the sender unless explicitly agreed otherwise.*	
12.4.1	Money transfer from a payment account or Microaccount	Fees as per Section 11.6
12.4.2	Money transfer with a Maestro card, issued by a bank in Bulgaria	0.47%, but not less than 0,01 EUR + fee as per Section 11.6
12.4.3	Money transfer a with Visa Electron/ V Pay/ Visa Debit/ Visa Credit/, issued by bank in Bulgaria	0.50% + fee as per Section 11.6
12.4.4	Money transfer a with Visa Business, issued by a bank in Bulgaria	0.95% + fee as per Section 11.6
12.4.5	Money transfer with a Mastercard Credit/Debit and Diners Club, issued by a bank in Bulgaria	0.50% + fee as per Section 11.6
12.4.6	Money transfer with a Business Mastercard, issued by a bank in Bulgaria	1.2% + fee as per Section 11.6
12.4.7	Money transfer with a Visa/Visa Electron/Vpay/Mastercard card, issued by a foreign bank, non-bank institution, or serviced by a foreign authorization center	2.9% + fee as per Section 11.6

13. Money in cash

13.1 **Domestic transfers** /effective from 02.04.2025/

/The funds are provided and received in cash at the office from the EasyPay AD network. The fee is paid by the sender. /

Transfer amount	Fee	Transfer amount	Fee
Up to 5,11 EUR	0,64 EUR	204,53 - 230,08 EUR	3,86 EUR
5,12 - 10,23 EUR	0,83 EUR	230,09 - 255,65 EUR	3,96 EUR
10,24 - 15,34 EUR	0,93 EUR	255,66 - 281,21 EUR	4,04 EUR
15,35 - 20,45 EUR	1,02 EUR	281,22 - 306,78 EUR	4,14 EUR
20,46 - 23,01 EUR	1,11 EUR	306,79 - 332,34 EUR	4,24 EUR
23,02 - 25,56 EUR	1,16 EUR	332,35 - 357,90 EUR	4,35 EUR
25,57 - 28,12 EUR	1,20 EUR	357,91 - 383,47 EUR	4,45 EUR
28,13 - 30,68 EUR	1,25 EUR	383,48 - 409,03 EUR	4,55 EUR
30,69 - 33,24 EUR	1,30 EUR	409,04 - 434,60 EUR	4,65 EUR
33,25 - 35,79 EUR	1,34 EUR	434,61 - 460,16 EUR	4,76 EUR
35,80 - 38,35 EUR	1,39 EUR	460,17 - 485,73 EUR	4,86 EUR
38,36 - 40,90 EUR	1,44 EUR	485,74 - 511,29 EUR	4,96 EUR
40,91 - 43,46 EUR	1,48 EUR	511,30 - 562,42 EUR	5,16 EUR
43,47 - 46,02 EUR	1,53 EUR	562,43 - 613,55 EUR	5,27 EUR
46,03 - 48,57 EUR	1,58 EUR	613,56 - 664,68 EUR	5,42 EUR
48,58 - 56,24 EUR	1,62 EUR	664,69 - 715,81 EUR	5,57 EUR
56,25 - 61,36 EUR	1,64 EUR	715,82 - 766,94 EUR	5,73 EUR
61,37 - 66,47 EUR	1,79 EUR	766,95 - 818,07 EUR	5,88 EUR
66,48 - 71,58 EUR	1,89 EUR	818,08 - 869,20 EUR	6,03 EUR
71,59 - 76,69 EUR	1,97 EUR	869,21 - 920,33 EUR	6,19 EUR

	76,70 - 81,81 EUR	2,10 EUR	920,34 - 971,45 EUR	6,34 EUR
	81,82 - 86,92 EUR	2,20 EUR	971,46 - 1022,58 EUR	6,49 EUR
	86,93 - 92,03 EUR	2,28 EUR	1022,59 - 1073,71 EUR	6,65 EUR
	92,04 - 97,15 EUR	2,38 EUR	1073,72 - 1124,84 EUR	6,85 EUR
	97,16 - 102,26 EUR	2,48 EUR	1124,85 - 1175,97 EUR	7,06 EUR
	102,27 - 107,37 EUR	2,58 EUR	1175,98 - 1227,10 EUR	7,26 EUR
	107,38 - 112,48 EUR	2,68 EUR	1227,11 - 1278,23 EUR	7,46 EUR
	112,49 - 117,60 EUR	2,79 EUR	1278,24 - 1329,36 EUR	7,67 EUR
	117,61 - 122,71 EUR	2,89 EUR	1329,37 - 1380,49 EUR	7,87 EUR
	122,72 - 127,82 EUR	2,99 EUR	1380,50 - 1431,62 EUR	8,08 EUR
	127,83 - 132,94 EUR	3,09 EUR	1431,63 - 1482,75 EUR	8,28 EUR
	132,95 - 138,05 EUR	3,20 EUR	1482,76 - 1533,88 EUR	8,49 EUR
	138,06 - 143,16 EUR	3,30 EUR	1533,89 - 1789,52 EUR	9,36 EUR
	143,17 - 148,27 EUR	3,40 EUR	1789,53 - 2045,17 EUR	10,63 EUR
	148,28 - 153,39 EUR	3,50 EUR	2045,18 - 2300,81 EUR	11,91 EUR
	153,40 - 178,95 EUR	3,66 EUR	2300,82 - 2556,46 EUR	13,19 EUR
	178,96 - 204,52 EUR	3,76 EUR		

14. Bank account payment slip /receiving the money in cash/ /Effective from 02.04.2025/				
	Transfer amount	**Fee**	**Transfer amount**	**Fee**
	up to 5,11 EUR	1,07 EUR	204,53 - 230,08 EUR	2,84 EUR
	5,12 - 10,23 EUR	1,18 EUR	230,09 - 255,65 EUR	2,90 EUR
	10,24 - 15,34 EUR	1,23 EUR	255,66 - 281,21 EUR	2,94 EUR

	15,35 - 20,45 EUR	1,28 EUR	281,22 - 306,78 EUR	3,00 EUR
	20,46 - 23,01 EUR	1,33 EUR	306,79 - 332,34 EUR	3,05 EUR
	23,02 - 25,56 EUR	1,35 EUR	332,35 - 357,90 EUR	3,11 EUR
	25,57 - 28,12 EUR	1,38 EUR	357,91 - 383,47 EUR	3,16 EUR
	28,13 - 30,68 EUR	1,41 EUR	383,48 - 409,03 EUR	3,22 EUR
	30,69 - 33,24 EUR	1,43 EUR	409,04 - 434,60 EUR	3,28 EUR
	33,25 - 35,79 EUR	1,46 EUR	434,61 - 460,16 EUR	3,33 EUR
	35,80 - 38,35 EUR	1,48 EUR	460,17 - 485,73 EUR	3,39 EUR
	38,36 - 40,90 EUR	1,51 EUR	485,74 - 511,29 EUR	3,45 EUR
	40,91 - 43,46 EUR	1,53 EUR	511,30 - 562,42 EUR	3,71 EUR
	43,47 - 46,02 EUR	1,56 EUR	562,43 - 613,55 EUR	3,77 EUR
	46,03 - 48,57 EUR	1,59 EUR	613,56 - 664,68 EUR	3,86 EUR
	48,58 - 56,24 EUR	1,61 EUR	664,69 - 715,81 EUR	3,94 EUR
	56,25 - 61,36 EUR	1,62 EUR	715,82 - 766,94 EUR	4,02 EUR
	61,37 - 66,47 EUR	1,70 EUR	766,95 - 818,07 EUR	4,11 EUR
	66,48 - 71,58 EUR	1,76 EUR	818,08 - 869,20 EUR	4,19 EUR
	71,59 - 76,69 EUR	1,80 EUR	869,21 - 920,33 EUR	4,27 EUR
	76,70 - 81,81 EUR	1,87 EUR	920,34 - 971,45 EUR	4,36 EUR
	81,82 - 86,92 EUR	1,93 EUR	971,46 - 1022,58 EUR	4,44 EUR
	86,93 - 92,03 EUR	1,97 EUR	1022,59 - 1073,71 EUR	4,53 EUR
	92,04 - 97,15 EUR	2,02 EUR	1073,72 - 1124,84 EUR	4,64 EUR
	97,16 - 102,26 EUR	2,08 EUR	1124,85 - 1175,97 EUR	4,76 EUR
	102,27 - 107,37 EUR	2,14 EUR	1175,98 - 1227,10 EUR	4,87 EUR
	107,38 - 112,48 EUR	2,19 EUR	1227,11 - 1278,23 EUR	4,98 EUR
	112,49 - 117,60 EUR	2,25 EUR	1278,24 - 1329,36 EUR	5,09 EUR

	117,61 - 122,71 EUR	2,31 EUR	1329,37 - 1380,49 EUR	5,20 EUR
	122,72 - 127,82 EUR	2,36 EUR	1380,50 - 1431,62 EUR	5,32 EUR
	127,83 - 132,94 EUR	2,42 EUR	1431,63 - 1482,75 EUR	5,43 EUR
	132,95 - 138,05 EUR	2,47 EUR	1482,76 - 1533,88 EUR	5,54 EUR
	138,06 - 143,16 EUR	2,53 EUR	1533,89 - 1789,52 EUR	6,02 EUR
	143,17 - 148,27 EUR	2,59 EUR	1789,53 - 2045,17 EUR	6,72 EUR
	148,28 - 153,39 EUR	2,64 EUR	2045,18 - 2300,81 EUR	7,42 EUR
	153,40 - 178,95 EUR	2,73 EUR	2300,82 - 2556,46 EUR	8,13 EUR
	178,96 - 204,52 EUR	2,79 EUR		

15. Payments to merchants registered in the EasyPay AD system		
15.1	**Payment with Microaccount or payment account at EasyPay AD**	No Fee
15.2	**Payment with bank card**	
15.2.1	With a Maestro card and Debit Mastercard, issued by a bank in Bulgaria	0,40%
15.2.2	With a Mastercard/ Diners Club credit card, issued by a bank in Bulgaria	0,50%
15.2.3	With Visa Electron, Visa Debit, Vpay, issued by a bank in Bulgaria	0,40%
15.2.4	With a Visa credit card, issued by a bank in Bulgaria	0,50%
15.2.5	With a Visa Business credit card, issued by a bank in Bulgaria	0,95%
15.2.6	With debit and credit card Business Mastercard, issued by a bank in Bulgaria	1,20%
15.2.7	With Visa / Visa Electron / Mastercard / Maestro / Diners Club cards, issued by a foreign bank, non-bank institution, or serviced by a foreign authorization center	2,90%
15.2.8	Cancelled, effective from 10.12.2024	
15.2.9	Cancelled, effective from 10.12.2024	

Note: *In the case of payment with specific types of cards to registered merchants, no fee is charged if an agreement exists between EasyPay AD and the card-issuing bank. Information on exceptions to the fees under Section 15.2 of this Tariff is available on ePay.bg.*

15.3	Fees for payments to administrative and other organizations	
15.3.1	Payment to the Geodesy, cartography and cadaster Agency:	
a)	From Microaccount	1.2%, min. 0,12 EUR
b)	With bank card	1.2%, min.0,12 EUR + the applicable fee under Section 11.2
15.3.2	Payment to Agency for Registry, Supreme Bar Council, and the Institute for Standardization (BIS):	
a)	From Microaccount	1.2%, min. 0,15 EUR, max. 1.53 EUR
b)	With bank card	1.2%, min. 0,15 EUR, max. 1.53 EUR + the applicable fee under Section 11.2
c)	For a cards not registered in ePay.bg	2.9%
15.3.3	Local Taxes and Fees, National Revenue Agency (NRA), Ministry of Foreign Affairs (MFA), Ministry of Interior (MoI):	
a)	From payment accounts	0,15 EUR or the fee under Section 12.2.9, for completing a payment slip
b)	With bank card	0,15 EUR or the fee under Section 12.2.9, for completing a payment slip + the applicable fee under Section 11.2
c)	For non-registered cards in ePay.bg For Maestro cards For Visa, Visa Electron, MasterCard (Debit & Credit) For cards issued by foreign issuers	0.50% + the fee under Section 12.2.9 1.00% + the fee under Section 12.2.9 2.90% + the fee under Section 12.2.9

15.3.4	Payment to University of Plovdiv, University of Rousse, Sofia University „St. Kliment Ohridski”	
	From Microaccount for amounts up to 2,56 EUR for amounts over 2,56 EUR	 No Fee 0,15 EUR
	With bank card for amounts up to 2,56 EUR for amounts over 2,56 EUR	The fee in Section 11.2 is applicable 0,15 EUR + the fee in 11.2 is applicable
	Money in cash: for amounts from 0,01 EUR to 2,56 EUR for amounts from 2,57 EUR to 51,13 EUR for amounts from over 51,13 EUR	 0,05 EUR 0,26 EUR 0,61 EUR
15.3.5	Payment to the Executive Agency "Automotive Administration"	
	From Microaccount	1,2% of the amount , min. 0,15 EUR, max.0,41 EUR
	With bank card	1,2% of the amount , min. 0,15 EUR, max.0,41 EUR + the fee in 11.2 is applicable
	For non registered cards in ePay.bg	2,90%
	Money in cash	1,2% of the amount, min. 0,15 EUR, max. 1.53 EUR
Note: For payments to organizations not listed in this section, the relevant tariff applies depending on the payment instrument and the type of service.		
15.3.6	Payment of local taxes and fees to Municipalities with Contracts with EasyPay AD	1,2 % of the amount, but not less than 0,51 EUR and not over 2,56 EUR
15.3.7	Payment of "Building Tax" and "Waste Fee" using the IBAN of the respective municipality	fee for a bank money transfer in cash + 0,41 EUR

15.4	Payments to Merchants in cash at EasyPay AD offices	No Fee, unless the EasyPay has expressly negotiated other with the merchant, who will receive the payment
15.5	Payment to Oriflame for amounts from 0,01 EUR – 51,13 EUR for amounts from 51,14 EUR – 102,26 EUR for amounts over 102,26 EUR	 0,20 EUR 0,26 EUR 0,5 % of the amount
15.5	Cash withdrawal from a credit account at "Teximbank" AD exceeding the bank's approved credit limit within one calendar year.	The fee in 11.6 is applicable
15.6	Transfer amount to Teximbank credit over the maximum permitted amount for one year	1,2% of the credit amount, min. 0,10 EUR
15.7	Transfer amount to Teximbank consumer loans	1,2%, min 0,10 EUR, max. 0,61 EUR
15.8	Payment to Access Finance LTD	1,2% min. 0,10 EUR, max. 0,61 EUR
15.9	Payment of obligations to Bulgarian-American Credit Bank AD	0,61 EUR
15.10	Payment to Pazari Zapad EAD	0,8 % of the amount
15.11	Payment of fees for kindergarten and nursery	0,31 EUR
15.12	Payment to the Ministry of Interior (MoI) by IBAN	The fees specified in Section 14

IV. Fees and commissions applied to EasyPay Prepaid Card (BCard)

16. Issuance and maintenance of EasyPay Prepaid Card (BCard)		
16.1	Issuing of first card to a customer (consumer or corporate card)	No Fee
16.2	Account opening fee with issued EasyPay card	No Fee

16.3	Account service fee of Payment account with issued EasyPay card	No Fee
16.4	Monthly card service fee - consumer or corporate card	No Fee
16.5	Request for issuance of a subsequent or additional card	1,53 EUR
16.6	Renewal upon card validity expiration */reissue of the card within the first three months after its expiration date/*	No Fee
16.7	Reissuance of a card with non-expired validity (lost, stolen, destroyed etc. at customer request). Request for reissuance after the expiration of the third month under item 16.6	1,53 EUR
16.8	Monthly account service fee after card expiration */Applicable only for payment accounts that are not accessible through customer's profile in ePay.bg/*	2,56 EUR up to exceeding the availability
16.9	Fees for payments with EasyPay card:	
16.9.1	Payment of goods and services at POS in Bulgaria	No Fee
16.9.2	Payment via ePay.bg	No Fee
16.9.3	Payment for goods and services at ATM/Self-service terminal device in Bulgaria	No Fee
16.10	Cash withdrawal fee at ATM with EasyPay card:	
16.10.1	Cash withdrawal at ATM in Bulgaria - two ATM withdrawals per calendar month	No Fee
16.10.2	Cash withdrawal at ATM in Bulgaria (after the two free ATM withdrawals specified in item 10.1. have been used):	
	a) Cash withdrawal at EasyPay ATMs	No Fee
	b) Cash withdrawal at ATMs of other bank/payment service provider in Bulgaria	0,26 EUR
16.11	Cash depositing at EasyPay ATMs/ Self-service terminal device: */Applied to a customer, regardless of the number and type of cards by which ATM deposits are made/*	
16.11.1	Deposit to Consumer EasyPay card: a) For depositing of amounts up to 1 535 EUR per month b) For depositing of amounts for more than 1 535 EUR per month	 No Fee 0.3% for the amount

		above 1 535 EUR
16.11.2	Deposit to Commercial EasyPay card a) For depositing of amounts up to 1 535 EUR per month b) For depositing of amounts for more than 1 535 EUR per month	No Fee 0.3% for the amount above 1 535 EUR
16.12	Fees for depositing amounts in cash at EasyPay office to customer's own account with an EasyPay card issued to it	As per item 11.7 of the EasyPay's Tariff
16.13	Cash advance at EasyPay office (request for redemption) *(Applicable for money transfer cards only)*	2%, min. 5,11 EUR
16.14	Decline authorization - rejected not by the Issuer fault	0,20 EUR
16.15	Refunds to a card *Limit per operation - up to 2 500 EUR*	1% of the amount
16.17	Blocking and unblocking of a card through ePay Mobile	No Fee
16.17	Blocking a card upon customer request	No Fee
16.18	Unblocking a card at EasyPay office upon customer request	1,02 EUR
16.19	Changes of a transaction limits through ePay Mobile	No Fee
16.20	Changes of a transaction limits at EasyPay office upon customer request *Service is not applicable for money transfer cards.*	1,02 EUR
16.21	Fee for closing a card upon customer request deposited before the expiration date	No Fee
16.22	PIN change at ATM in Bulgaria	No Fee
16.23	Balance inquiry through the ePay.bg user profile and through the ePay Mobile	0,10 EUR
16.24	Balance inquiry at ATM or POS in Bulgaria	0,10 EUR
16.25	Balance inquiry in EasyPay office	0,51 EUR
16.26	Last 5 transactions at ATM in Bulgaria	0,10 EUR
16.27	Card account statement through the customer's ePay.bg account	No Fee
16.28	Card account statement (for the last reporting month) in EasyPay office	No Fee

16.29	Card account statement, copy for last reporting month and for the previous month/reporting period, requested at EasyPay office	1,53 EUR
16.30	Viber notification for online authorization	No Fee
16.31	E-mail notification for online authorization or account transfer	No Fee
16.32	Minimum balance on an account with EasyPay card	Not required
16.33	Money transfer - from EasyPay card through POS	1% of the amount
16.34	Unreasonable claim on transaction	10,23 EUR
Note: *1) When performing a payment for withdrawing and depositing money directly from/to the account with a card (without using the card), Tariff for fees and commissions of EasyPay AD, published on www.easypay.bg is applicable.* *2) In the case of distraint an account with an issued EasyPay card, the fees specified in item 23 of the EasyPay AD tariff apply.*		

V. Fees and commissions applied to Mastercard Prepaid Card

17. Issuance and maintenance of Mastercard Prepaid Card		
17.1	Issuing of first card to a customer (consumer or corporate card)	3,02 EUR
17.2	Account opening fee with issued Mastercard Prepaid card	No Fee
17.3	Account service fee of Payment account with issued Mastercard Prepaid card	No Fee
17.4	Monthly card service fee - consumer or corporate card	No Fee
17.5	Request for issuance of a subsequent or additional card	3,02 EUR
17.6	Renewal upon card validity expiration */reissue of the card within the first three months after its expiration date/*	No Fee
17.7	Reissuance of a card with non-expired validity (lost, stolen, destroyed etc. at customer request). Request for reissuance after the expiration of the third month under item 17. 6	3,02 EUR
17.8	Monthly account service fee after card expiration */Applicable only for payment accounts that are not accessible through customer's profile in ePay.bg/*	2,56 EUR exceeding the availability

17.9	Fees for payments with Mastercard Prepaid card:	
17.9.1	Payment of goods and services at POS in Bulgaria and abroad	No Fee
17.9.2	Payment via Internet in Bulgaria and abroad	No Fee
17.9.3	Payment for goods and services at ATM	No Fee
17.10	Cash withdrawal an ATM with Mastercard Prepaid card:	
17.10.1	Cash withdrawal at EasyPay ATM	No Fee
17.10.2	Cash withdrawal at ATM in Bulgaria and country in the European Economic Area	0,50 EUR
17.10.3	Cash withdrawal at ATM in country outside the European Economic Area	3%, min 2,60 EUR
17.11	Cash depositing at EasyPay ATMs: */Applied to a customer, regardless of the number and type of cards with which ATM deposits are made/*	
17.11.1	Deposit to Consumer Mastercard Prepaid card: a) For depositing of amounts up to 1 535 EUR per month b) For depositing of amounts for more than 1 535 EUR per month	 No Fee 0.3% for the amount above 1 535 EUR
17.11.2	Deposit to Commercial Mastercard Prepaid card a) For depositing of amounts up to 1 535 EUR per month b) For depositing of amounts for more than 1 535 EUR per month	 No Fee 0.3% for the amount above 1 535 EUR
17.12	Fees for depositing cash at an EasyPay office into an account with an issued Mastercard Prepaid card	According to item 11.7 of the EasyPay Tariff
17.13	Decline authorization - rejected not by the Issuer fault	0,20 EUR
17.14	Amount refunds to card *Limit per operation - up to 4 600 EUR*	1,5% of the amount
17.15	Blocking and unblocking of a card through the ePay Mobile user profile	No Fee

17.16	Blocking a card, upon customer request	No Fee
17.17	Unblocking of a card in EasyPay office, upon customer request	1,10 EUR
17.18	Changes of a transaction limits through ePay Mobile	No Fee
17.19	Changes of a transaction limits in EasyPay office, upon customer request *Service is not applicable for money transfer cards.*	1,10 EUR
17.20	Closing card fee, upon request by the customer before the card expiration date	No Fee
17.22	PIN change at ATM in Bulgaria	No Fee
17.22	Balance inquiry through the ePay.bg user profile and through ePay Mobile	No Fee
17.23	Balance inquiry at an ATM or POS in Bulgaria	0,10 EUR
17.24	Balance inquiry in EasyPay office	0,56 EUR
17.25	Last 5 transactions ATM report	0,10 EUR
17.26	Card account statement through the customer's ePay.bg account	No Fee
17.27	Card account statement (last month) in EasyPay office	No Fee
17.28	Card account statement, copy for last month and for the previous month in EasyPay office /effective from 10.02.2025/	1,53 EUR
17.29	Viber notification for online authorization	No Fee
17.30	E-mail notification for online authorization or account transfer	No Fee
17.31	Minimum balance on an account with EasyPay card	Not required
17.32	Not required	27,08 EUR

Note:

1) When performing a payment for withdrawing and depositing money directly from/to the account with a card (without using the card), Tariff for fees and commissions of EasyPay AD, published on www.easypay.bg is applicable.

2) In the case of an account garnishment with an issued EasyPay card, the fees specified in item 23 of the EasyPay AD tariff apply.

VI. Postal money transfers

18. Postal money transfers				
	Transfer amount	**Fee**	**Transfer amount**	**Fee**

	до 5,11 EUR	0,80 EUR	204,53 - 230,08 EUR	4,01 EUR
	5,12 - 10,23 EUR	0,99 EUR	230,09 - 255,65 EUR	4,12 EUR
	10,24 - 15,34 EUR	1,08 EUR	255,66 - 281,21 EUR	4,19 EUR
	15,35 - 20,45 EUR	1,17 EUR	281,22 - 306,78 EUR	4,29 EUR
	20,46 - 23,01 EUR	1,26 EUR	306,79 - 332,34 EUR	4,40 EUR
	23,02 - 25,56 EUR	1,31 EUR	332,35 - 357,90 EUR	4,50 EUR
	25,57 - 28,12 EUR	1,35 EUR	357,91 - 383,47 EUR	4,60 EUR
	28,13 - 30,68 EUR	1,41 EUR	383,48 - 409,03 EUR	4,70 EUR
	30,69 - 33,24 EUR	1,45 EUR	409,04 - 434,60 EUR	4,81 EUR
	33,25 - 35,79 EUR	1,50 EUR	434,61 - 460,16 EUR	4,91 EUR
	35,80 - 38,35 EUR	1,54 EUR	460,17 - 485,73 EUR	5,01 EUR
	38,36 - 40,90 EUR	1,59 EUR	485,74 - 511,29 EUR	5,11 EUR
	40,91 - 43,46 EUR	1,64 EUR	511,30 - 562,42 EUR	5,32 EUR
	43,47 - 46,02 EUR	1,68 EUR	562,43 - 613,55 EUR	5,42 EUR
	46,03 - 48,57 EUR	1,73 EUR	613,56 - 664,68 EUR	5,57 EUR
	48,58 - 56,24 EUR	1,77 EUR	664,69 - 715,81 EUR	5,73 EUR
	56,25 - 61,36 EUR	1,79 EUR	715,82 - 766,94 EUR	5,88 EUR
	61,37 - 66,47 EUR	1,94 EUR	766,95 - 818,07 EUR	6,03 EUR
	66,48 - 71,58 EUR	2,05 EUR	818,08 - 869,20 EUR	6,19 EUR

	71,59 - 76,69 EUR	2,12 EUR	869,21 - 920,33 EUR	6,34 EUR
	76,70 - 81,81 EUR	2,25 EUR	920,34 - 971,45 EUR	6,49 EUR
	81,82 - 86,92 EUR	2,35 EUR	971,46 - 1022,58 EUR	6,65 EUR
	86,93 - 92,03 EUR	2,43 EUR	1022,59 - 1073,71 EUR	6,80 EUR
	92,04 - 97,15 EUR	2,53 EUR	1073,72 - 1124,84 EUR	7,00 EUR
	97,16 - 102,26 EUR	2,63 EUR	1124,85 - 1175,97 EUR	7,21 EUR
	102,27 - 107,37 EUR	2,74 EUR	1175,98 - 1227,10 EUR	7,41 EUR
	107,38 - 112,48 EUR	2,84 EUR	1227,11 - 1278,23 EUR	7,62 EUR
	112,49 - 117,60 EUR	2,94 EUR	1278,24 - 1329,36 EUR	7,82 EUR
	117,61 - 122,71 EUR	3,04 EUR	1329,37 - 1380,49 EUR	8,03 EUR
	122,72 - 127,82 EUR	3,14 EUR	1380,50 - 1431,62 EUR	8,23 EUR
	127,83 - 132,94 EUR	3,25 EUR	1431,63 - 1482,75 EUR	8,44 EUR
	132,95 - 138,05 EUR	3,35 EUR	1482,76 - 1533,88 EUR	8,64 EUR
	138,06 - 143,16 EUR	3,45 EUR	1533,89 - 1789,52 EUR	9,51 EUR
	143,17 - 148,27 EUR	3,55 EUR	1789,53 - 2045,17 EUR	10,79 EUR
	148,28 - 153,39 EUR	3,66 EUR	2045,18 - 2300,81 EUR	12,07 EUR
	153,40 - 178,95 EUR	3,81 EUR	2300,82 - 2556,46 EUR	13,34 EUR
	178,96 - 204,52 EUR	3,91 EUR		

VII. International Money transfers

19. Money transfers in EUR from/to abroad */The amount is received at an EasyPay office in the country or abroad/*		
19.1	Transfer amount in EUR	**Fee in EUR**
	0,01 – 50,00	3,50 EUR
	50,01 - 150,00	5,00 EUR
	150,01 - 1000,00	3,5 % of the amount
20.	**Money transfers from abroad to a bank account in the country** /The amount is deposited in cash at an EasyPay office abroad, specifying the IBAN of the recipient's account in a Bulgarian bank./	
20.1	Transfer amount in EUR	Fee in EUR
	0,01 – 2500,00	4,00 EUR
22.	**Payment of utility bills from abroad** /The amount is deposited in cash at an EasyPay office abroad for the payment of utility bills to service providers in Bulgaria. /	
	Transfer amount in EUR	Fee in EUR
	0,01 – 100,00	3,50 EUR; For registered customers – 2,50 EUR
	100,01 – 1000,00	3,5 % of the amount; For registered customers – 2,50 EUR

VIII. Other Fees

22. Fees for additional services offered by EasyPay AD		
22.1	Canceled, effective from 10.02.2025	
22.2	Cancellation of a money transfer order, in compliance with the General Terms and Conditions for providing payment services and postal money transfers	0,51 EUR
22.3	Processing and storing authorizations for authorized recipients – for postal and cash money transfers	0,51 EUR per operation

22.4	Issuing of document on paper: statement from the Easypay/ePay system confirming making of payment transaction.	1,53 EUR per document
22.5	Opening/closing a payment account or Microaccounts	No Fee
22.6	Blocking a Microaccount or payment account	No Fee
22.7	Unblocking of Microaccounts or payment accounts	0,51 EUR
22.8	Receiving an Identification Code for Funding a Micro Account or Payment Account with a credit card:	
22.8.1	Sending a letter with part of the code - within the country	2,56 EUR
22.8.2	Sending a letter with part of the code - abroad	10,23 EUR
22.9	Unreasonable claim on transaction	1,53 EUR
22.10	Notification of a received transfer for the Recipient via SMS	0,15 EUR
22.11	Notification of a received transfer for the recipient via email	0,10 EUR
22.12	Verification of a consular certification of a power of attorney by the Ministry of Foreign Affairs, related to using the payment services of EasyPay AD. *Note: The client is responsible for this cost, and the client makes a money transfer to EasyPay AD in the specified amount.*	10,23 EUR
22.13	Changing recipient data for a postal money transfer	0,51 EUR
22.14	Sending a temporary password via SMS	0,03 EUR
22.15	Refund of an amount sent through the EasyPay system:	
	a) To a payment account specified by the sender-client, opened in a Bulgarian bank or another payment service provider.	0,61 EUR
	b) In cash at an EasyPay office	No Fee

Note: The refund of an amount is processed after receiving a written request from the client (payer). **When a transfer is refunded, the fee charged to the client (payer) at the time of initiating the transfer is not refunded.**		
22.16	Fee for the review and submission of documents to the Bulgarian National Bank (BNB) for registration in the register under Article 19 of the Payment Services and Electronic Money Act of a representative of a payment institution.	102,26 EUR
20.17	Withdrawal of funds remaining unused for payment operations from a Microaccount or payment account.	According to item 12 of the EasyPay Tariff
22.18	Minimum balance on Microaccount	Not required
22.19	Fee for audit verification, including for balance confirmation.	30,68 EUR
22.20	Transfer to EasyPay AD, made via card, related to payment service provision*	0,45 EUR
*** Note:** Applicable when funds are provided via card at a POS terminal at an EasyPay office. The fee is additional and is charged on top of the fee for the respective payment service used by the customer. The fee under point 22.20 is payable for each transaction made for a transfer to EasyPay, in accordance with the specifics of the payment services provided.		
23. Imposition and execution of a garnishment. Operations on accounts with a garnishment		
23.1	One-time fee for processing a garnishment on a Microaccount/ Payment Account, with or without an EasyPay card*	2,56 EUR
23.2	Fee for transfer in execution of a garnishment	2,56 EUR
** For each incoming garnishment notice, a separate one-time fee for processing the garnishment is due.*		
24.	Coin counting and processing fee /applies when more than 100 coins are submitted/ Effective as of December 10, 2025.	6% of the amount provided, min. 2.56 EUR including VAT

Value Dates

Receipt of a transfer to an account at EasyPay AD:

For the payment recipient – the date when the funds are credited to the EasyPay AD account.

When both the sender's and recipient's accounts are with EasyPay AD, the value date is the date the transfer order was made, unless explicitly agreed otherwise with the recipient.

Ordering transfers

For the payer – the date of payment execution.

Note: The payment execution date is the date when EasyPay AD debits the client's account or reduces the available balance on the Microaccount by the amount of the payment, or when EasyPay AD has received the required payment amount, including applicable fees and commissions, at the cashier's desk.