

**TARIFF**  
**FOR INTEREST RATES, FEE AND COMMISSIONS FOR CONSUMER LOANS,**  
**CONSUMER LOANS AGAINST MORTGAGE AND MORTGAGE (HOUSING)**  
**LOANS**

**in force since 01.07.2018**

<b>CONSUMER LOANS / CONSUMER LOANS AGAINST MORTGAGE</b>				
<b>CURRENCY</b>	<b>UP TO 3 YEARS</b>	<b>FROM 3 TO 5 YEARS</b>	<b>COLLATERAL</b>	<b>TERM</b>
<b>EUR/BGN</b>	<b>5.95% fixed</b>	<b>7.95% fixed</b>	<b>GUARANTOR/S AND/OR MORTGAGE ON PROPERTY</b>	<b>Up to 60 months</b>

\* Consumer loan amount without mortgage can be up to 20 000 EUR or the BGN equivalence.

**Fee and commissions, which the Bank applies in regard to consumer loans without mortgage:**

- 1) **Application fee** – 0.25% from the requested loan amount, min. 100 EUR;
- 2) **Prepayment fee** /only in case the Bank applies fixed interest rate to the respective credit/ - applied by the Bank Prepayment fee is equal to the maximal limits specified in art. 32 of Law on consumer credits;
- 3) **Renegotiation fee** – 0.2% from the outstanding amount, min. 100 EUR.

<b>MORTGAGE (HOUSING) LOANS</b>				
<b>CURRENCY</b>	<b>UP TO 3 YEARS</b>	<b>FROM 3 TO 10 YEARS</b>	<b>COLLATERAL</b>	<b>TERM</b>
<b>EUR/BGN</b>	<b>4.95% fixed</b>	<b>6.00% fixed</b>	<b>MORTGAGE ON PROPERTY</b>	<b>Up to 120months</b>

**Fee and commissions, which the Bank applies in regard to consumer loans against mortgage and mortgage (housing) loans:**

- 1) **Application fee** – 0.20% from the requested loan amount, min. 100 EUR;
- 2) **Prepayment fee** /only in case the Bank applies fixed interest rate to the respective credit/ - applied by the Bank Prepayment fee is equal to the maximal limits specified in art. 41 of the Law on consumer credits against mortgage;
- 3) **Charges for legal services** and preparation of documentation for notary deed: 100 EUR or the BGN equivalence – fixed fee;
- 4) **Charges for legal services** for release of mortgage: 50 EUR or the BGN equivalence – fixed fee;
- 5) **Renegotiation fee** – 0.2% from the outstanding amount, min. 100 EUR.

**Additional Remarks:**

- Only the Bank may determine which collateral is acceptable to the Bank based on the assesment made by it;
- In case that the collateral is mortgage, property located in Turkey can also be acceptable;
- Purchasing of property in Turkey can be financed by the Bank;
- If the collateral is pledge on cash/deposit/ and/or cash equivalents which is hold in any Branch of T.C. ZIRAAT BANK (including Turkey), guarantors are not required and the interest rate is by arrangement.

The present Tariff is approved on **18.04.2018** by decision of the Regional management of T.C. Ziraat Bankasi-Sofia Branch, No. MDCR2018-01.