



# PAYMAN FEES AND LIMITS

## FOR INDIVIDUAL AND BUSINESS CUSTOMERS

### FEES AND SUBSCRIPTION PLANS

Subscription plan		Free	Start	Standard
<b>I. ACCOUNT OPENING AND MAINTENANCE</b>				
	<b>Fee type</b>			
• Number of IBAN's included	-	1	2	3
• Account opening*	One-time	0.00 BGN	0.00 BGN	0.00 BGN
• Account maintenance	Monthly	0.00 BGN	4.90 BGN	9.90 BGN
• Maintenance of additional account	Monthly	5.90 BGN	4.90 BGN	2.90 BGN
• Maintenance of inactive account	Monthly	0.00 BGN	0.00 BGN	0.00 BGN
<b>II. TRANSFERS</b>				
• Credit transfer to another PSP/ BANK through BISERA/ Blink, including transfers to Budget accounts	Transactional	0.90 BGN	0.80 BGN (0.00 BGN for the first 3 per month)	0.70 BGN (0.00 BGN for the first 10 per month)
• Internal transfer to other PayMan Group accounts	Transactional	0.00 BGN	0.00 BGN	0.00 BGN
• Internal transfer between own accounts in PayMan Group	Transactional	0.00 BGN	0.00 BGN	0.00 BGN
• Mass payment (from file) to another PSP/ Bank(per line/recipient)	Transactional	0.90 BGN	0.80 BGN	0.70 BGN
• Mass payment (from file) in PayMan Group System (per line/recipient)	Transactional	0.00 BGN	0.00 BGN	0.00 BGN
<b>III. LOADING FUNDS</b>				
• Incoming credit transfer	Transactional	0.00 BGN	0.00 BGN	0.00 BGN
• Funding via card (Mastercard/ Visa)	Transactional	0.6%+0.2 BGN	0.6%+0.2 BGN	0.6%+0.2 BGN
• Incoming internal transfer	Transactional	0.00 BGN	0.00 BGN	0.00 BGN
<b>IV. OTHER FEES</b>				
• Redemption of e-money upon account closure	One-time	50.00 BGN	50.00 BGN	50.00 BGN
• Request to cancel/return an already issued transfer	One-time	5.00 BGN	5.00 BGN	5.00 BGN
• Request to cancel/return an already received transfer	One-time	5.00 BGN	5.00 BGN	5.00 BGN
• Monthly statements by e-mail	One-time	0.00 BGN	0.00 BGN	0.00 BGN
• Paper-based monthly statement or other documents	One-time	20.00 BGN	20.00 BGN	20.00 BGN
• Subscription plan change from the 1st to the 5th of the month	One-time	100% of the monthly fee for the Start or Standard plan	-	-
• Subscription plan change from the 6th to the 15th of the month	One-time	50% of the monthly fee for the Start or Standard plan	-	-
• Subscription plan change from the 16th to the 25th of the month	One-time	25% of the monthly fee for the Start or Standard plan	-	-
• Subscription plan change from the 26th to the end of the month	One-time	10% of the monthly fee for the Start or Standard plan	-	-

\*For opening a PayMan account for individual clients who are not citizens of the Republic of Bulgaria, an additional one-time fee for client review and identification is required. This fee may vary and is determined by agreement, depending on the specific requirements and complexity of the documentation. For opening a PayMan account for legal entities registered outside the territory of the Republic of Bulgaria, an additional one-time fee for client review and identification is also required. This fee may vary and is determined by agreement, depending on the specific requirements and complexity of the documentation.

#### Conditions:

- When entering into a contract with a client (individual or legal entity), a PayMan account under the "Free" Subscription Plan will be opened.
- Each client can change their Subscription Plan at any time through the PayMan App.
- Subscription Plan changes can be made only once per calendar month.
- When switching from the "Free" Subscription Plan to a plan with a monthly fee, a one-time "Subscription Plan Change" fee applies. The new Subscription Plan takes effect immediately after the fee is paid.
- When changing the Subscription Plan, the monthly fee for the new plan is due from the first day of the calendar month following the month of the change. The new plan, along with applicable fees, will take effect from the first day of the calendar month following the month of the change.
- The monthly fee covers the entire calendar month, from the 1st to the last day of the month.
- If a client fails to pay two consecutive monthly Subscription Fees for their selected plan, "PayMan Group" LLC has the right to immediately, automatically, and without the client's consent or prior notice, change the client's Subscription Plan to the Free plan.

This document, "PayMan Fees and Limits," is effective from September 5, 2024.

## MAXIMUM ACCOUNT LIMITS FOR PAYMENT OPERATIONS

### IDENTIFICATION LEVEL 1 INDIVIDUALS

	Single operation limit	Daily	Weekly	Monthly
Incoming transfers from other PayMan accounts	6 000 BGN	10 000 BGN	20 000 BGN	24 000 BGN
Outgoing transfers to other PayMan accounts	6 000 BGN	10 000 BGN	20 000 BGN	24 000 BGN
Outgoing credit transfers to another PSP's/ Banks in Bulgaria	6 000 BGN	10 000 BGN	20 000 BGN	24 000 BGN
Incoming credit transfers from another PSP's/Banks in Bulgaria	12 000 BGN	20 000 BGN	30 000 BGN	36 000 BGN
Total maximum limit for outgoing payments, incl. bank transfers, internal transfers and card top-ups		15 000 BGN	30 000 BGN	36 000 BGN
Top-up with bank card*	1 000 BGN	4 000 BGN	10 000 BGN	15 000 BGN

### IDENTIFICATION LEVEL 2 INDIVIDUALS

	Single operation limit	Daily	Weekly	Monthly
Incoming transfers from other PayMan accounts	10 000 BGN	20 000 BGN	30 000 BGN	40 000 BGN
Outgoing transfers to other PayMan accounts	10 000 BGN	20 000 BGN	30 000 BGN	40 000 BGN
Outgoing credit transfers to another PSP's/ Banks in Bulgaria	10 000 BGN	20 000 BGN	30 000 BGN	40 000 BGN
Incoming credit transfers from another PSP's/Banks in Bulgaria	20 000 BGN	30 000 BGN	50 000 BGN	100 000 BGN
Total maximum limit for outgoing payments, incl. bank transfers, internal transfers and card top-ups		20 000 BGN	45 000 BGN	60 000 BGN
Top-up with bank card*	2 000 BGN	8 000 BGN	12 000 BGN	20 000 BGN

### IDENTIFICATION LEVEL 1 LEGAL ENTITIES

	Single operation limit	Daily	Weekly	Monthly
Incoming transfers from other PayMan accounts	50 000 BGN	100 000 BGN	-	1 600 000 BGN
Outgoing transfers to other PayMan accounts	30 000 BGN	100 000 BGN	-	1 600 000 BGN
Outgoing credit transfers to another PSP's/ Banks in Bulgaria	30 000 BGN	100 000 BGN	-	1 600 000 BGN
Incoming credit transfers from another PSP's/Banks in Bulgaria	50 000 BGN	200 000 BGN	-	3 200 000 BGN
Total maximum limit for outgoing payments, incl. bank transfers, internal transfers and card top-ups		170 000 BGN	-	-
Top-up with bank card*	3 000 BGN	10 000 BGN	-	20 000 BGN

### IDENTIFICATION LEVEL 2 LEGAL ENTITIES

	Single operation limit	Daily	Weekly	Monthly
Incoming transfers from other PayMan accounts	100 000 BGN	200 000 BGN	-	3 200 000 BGN
Outgoing transfers to other PayMan accounts	100 000 BGN	200 000 BGN	-	3 200 000 BGN
Outgoing credit transfers to another PSP's/ Banks in Bulgaria	100 000 BGN	200 000 BGN	-	3 200 000 BGN
Incoming credit transfers from another PSP's/Banks in Bulgaria	150 000 BGN	400 000 BGN	-	6 400 000 BGN
Total maximum limit for outgoing payments, incl. bank transfers, internal transfers and card top-ups		350 000 BGN	-	
Top-up with bank card*	4 000 BGN	12 000 BGN	-	25 000 BGN

\*Minimum limit for card top-up: 10 BGN