



Credit Tariff for Corporate Clients

Smart Factoring

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1.	Review of a financing application - 0.1% (min. BGN 100 / EUR 51.13)
2.	Disbursement fee - 1%
3.	Management fee - 1% annually
4.	Commitment fee - 1% annually
5.	Legal opinion fee /if there is collateral/ - BGN 200 / EUR 102.26
6.	Preparation of documents for mortgage/pledge discharge - BGN 120 / EUR 61.35
7.	Early repayment - 5% of the principal balance
8.	Change in financing terms - 0.25% of the principal balance
9.	Credit restructuring - 0.5%