



TARIFF

ON INTEREST RATES, FEES AND COMMISSIONS
APPLIED BY DSK BANK FOR PROVIDED SERVICES
— FOR **BUSINESS CLIENTS (EXTRACT)**

Table of contents:

TARIFF	1
GENERAL PROVISIONS	3
I. OPENING, MAINTANANCE AND CLOSING OF CLIENT ACCOUNTS	4
II. BANK PACKAGES	6
III. BUSINESS DEBIT AND PREPAID CARDS	7
IV. BUSINESS CREDIT CARDS	8
V. POS SERVICES	9
VI. CASH OPERATIONS	10
VII. PAYMENTS AND TRANSFERS	11
VIII. E-BANKING	14
IX. APPENDIX 1: ADDITIONAL FEES FOR TRANSFERS IN FOREIGN CURRENCY WITH OPTION OUR (ALL TRANSFER CHARGES COVERED BY THE PAYER)	15
X. LETTERS OF CREDIT AND DOCUMENTARY COLLECTION	16
XI. GUARANTEES AND COUNTER-GUARANTEES	18
XII. LOANS	19
XIII. APPENDIX 2: VALUATION OF ASSETS OFFERED AS LOAN COLLATERAL	21
XIV. OTHER SERVICES	22
XV. NOTIFICATIONS VIA TEXT MESSAGES	23
XVI APPENDIX 3: DISCONTINUED PRODUCTS	24

GENERAL PROVISIONS

1.	This tariff regulates the interest rates, fees and commissions that DSK Bank AD applies to its business clients, as follows:
1.1.	Sole traders;
1.2.	Legal entities - commercial companies and their divisions, cooperatives and their undertakings, banking and non-banking financial institutions, non-profit associations, etc.
1.3.	Private individuals carrying out economic activity but not registered as traders;
1.4.	Unincorporated associations - non-profit civil partnerships, building co-operatives, mutual benefit societies
1.5.	Budgetary organizations
2.	The interest rates of the Bank are announced in the Interest Rate Bulletin, which is an integral part of this Tariff.
3.	Fees and commissions for transactions in financial instruments, investment funds and registration agent services are separated and announced in a separate document - "Tariff for investment products and services", as of 15.06.2022. All references to the "Tariff on interest rates, fees and commissions, applied by DSK Bank AD for providing services to its clients, when related to the provision of investment services, must be construed and understood as references to the "Tariff on fees and commissions, applied by DSK Bank AD for investment products and services".
4.	The fees and commissions that are subject to Value Added Tax Act are with VAT included.
5.	If charges option is not chosen in the transfer order of a client, such a transfer shall be considered to be ordered with Option "SHA" (shared costs between the payer and the beneficiary). Transfers in foreign currency of an European Economic Area (EEA) country to a payment service provider from an EEA country shall be executed by DSK Bank AD only with option "SHA".
6.	When ordering a transfer in a foreign currency to a non-EEA payment service provider or in a currency other than the currency of an EEA country to an EEA payment service provider, when the sender chooses the option "OUR" (all transfer charges covered by the payer), he shall pay also the respective additional fees for this service, set out in this Tariff.
7.	The Bank reserves the right to collect its receivables from the instructing party of bank guarantees, letters of credit and documentary-collection, when its orders indicate that they are at the expense of the beneficiary/payer and the Bank fails to collect them from the latter.
8.	In cases where a transaction is executed or requires more than one service to be provided, the client shall pay the fees and commissions for each of them on a cumulative basis.
9.	Applicable currency exchange rates (for services, where a currency conversion is needed): <ul style="list-style-type: none"> - For each service, related to cash processing at a teller's desk, as for instance cash withdrawal/ deposit and currency exchange, non-related to a payment service, is applicable the respective exchange rate for cash transaction, announced by the Bank on the day of the transaction, or an agreed one; - For payment services, non-related to cash processing at a teller's desk, is applicable the respective exchange rate for non-cash transactions, announced by the Bank on the day of the transaction, or an agreed one. Exception is made for payment services, provided via debit and credit cards, where exchange rate for card transactions is applicable.
10.	The commissions and fees indicated in BGN and EUR, in case of need, shall be converted also into another currency, at the BNB respective exchange rate, or in certain occasions at the respective exchange rate for non-cash transactions announced by the Bank, on the day of the transaction.
11.	The fees and commissions regulated in this Tariff shall be collected upon provision a banking service, unless otherwise agreed with the Bank.
11.1.	The monthly fees for maintenance and operational servicing of customer accounts, electronic banking and the packages for business clients are due in the respective full amount, including for the month of termination of the service / closure of the account.
12.	Fees and commissions for used services from accounts used to keep third party funds shall be collected from other payment accounts, where funds of the account holder are kept or shall be paid in cash.
13.	Fees and commissions shall not be collected in the following cases:
13.1.	for servicing the accounts and payments of budgetary organizations, except for:
13.1.1.	- the direct costs incurred by the bank while executing the respective transaction, due by it to the respective payment service provider outside the territory of the country;
13.1.2.	- payments and servicing of accounts, subject to a contract between the Ministry of Finance and the Bank;
13.1.3.	- accounts and transactions of budgetary organizations, where the payment is explicitly provided by law;
13.2.	by non-profit legal entities cited in the State Budget Act for the respective calendar year regarding the following services:
13.2.1.	- opening client accounts in BGN;
13.2.2.	- maintenance and operational servicing of client accounts in BGN
13.3.	from social institutions (for orphans, elderly people, disabled people) on budget support, regarding the following services:
13.3.1.	- opening a client account in BGN;
13.3.2.	- maintenance and operational servicing of a client's account in BGN;
13.3.3.	- intrabank credit transfers in BGN;
13.3.4.	- interbank credit transfers in BGN in the country, except for transfers through RINGS;
13.4.	regarding transactions for raising and spending charity funds and for medical treatment, upon presentation of the relevant documents in a branch of DSK Bank;
13.5.	for payment transactions related to the raising and spending of funds for humanitarian activities of the Bulgarian Red Cross.

I. OPENING, MAINTANANCE AND CLOSING OF CLIENT ACCOUNTS

		BGN	Foreign currency
1.	Opening of account		
1.1.	Term deposit account	free of charge	free of charge
1.2.	Current and equivalent accounts (insolvency account, liquidation account, escrow account, special purpose account), opened in bank office	BGN 50.00	EUR 25.00
1.3.	Current account opened online	free of charge	free of charge
1.4.	Capital raising account (<i>according to the amount of raised capital</i>):		
1.4.1.	- up to BGN 5 000/EUR 2 500 incl.	BGN 20.00	EUR 20.00
1.4.2.	- above BGN 5 000/EUR 2 500	BGN 100.00	EUR 100.00
1.5.	Current account for lawyers/law firms: standard and special client account	free of charge	free of charge
1.6.	'DSK Repair and renovation' current account - for a condominium ¹	free of charge	
1.7.	Special current account for payment institutions, according to the requirements of Art. 23 of the Law on Payment Services and Payment Systems	BGN 50.00	EUR 50.00
1.8.	Special deposit	BGN 30.00	EUR 15.00
1.9.	Account for trading with dematerialized gold against a currency		free of charge
2.	Maintenance of accounts		
2.1.	Current account, incl. insolvency and liquidation accounts - monthly fee ²	BGN 20.00	Equivalence of 20 BGN
2.2.	Capital raising account ³	BGN 20.00	EUR 10.00
2.3.	Current accounts for Private Enforcement Agents (PEA):		
2.3.1.	- account for fees, expenses, and other activities under Art. 18 of the Private Enforcement Agents Act - monthly fee	BGN 20.00	EUR 10.00/ USD 20.00
2.3.2.	- special account under Art. 24 of the Private Enforcement Agents Act for collection of funds from the liquidation of the debtors' property - monthly fee	free of charge	free of charge
2.3.3.	- account for receiving/paying interest, accrued on a special current account of the PEA under Art. 24 of the PEA - monthly fee	free of charge	free of charge
2.4.	Current account for Agricultural producers (Sole Proprietors and Legal entities)-monthly maintenance fee for	BGN 20.00	
2.5.	Current account for farmers - individuals not registered under the Commerce Act - monthly fee	BGN 4.89	
2.6.	Current accounts for lawyers/law firms:		
2.6.1.	- standard account - monthly fee	BGN 20.00	EUR 10.00/ USD 12.00
2.6.2.	- special client account	free of charge	free of charge
2.7.	Escrow account - annual fee ⁴	negotiable, min. BGN 500.00	negotiable, min. EUR 250.00
2.8.	Current account of insurance brokers and investment intermediaries for keeping clients' funds - annual fee	negotiable, min. BGN 500.00	negotiable, min. EUR 250.00

¹ Opening a standard current account for a condominium is free of charge when it's opened together with a 'DSK Repair and Renovation' current account.

² The fee is not applicable for current accounts opened through the online registration process for new clients

³ The fee is applicable in case the account is not closed within 6 months from its opening.

⁴ The fee is applied on a calendar year basis. The fee for the first year shall be collected with the contract signed, for each subsequent year the fee is collected not later than 31 January for the respective year.

I. OPENING, MAINTENANCE AND CLOSING OF CLIENT ACCOUNTS

		BGN	Foreign currency
2.9.	Special current accounts for payment institutions, subject to the requirements of Art. 23 of the Law on Payment Services and Payment Systems - monthly fee	BGN 50,00	EUR 25.00
2.10.	'DSK Repair and Renovation' current account for condominium ⁵ - monthly fee	BGN 5.00	
2.11.	Account for trading with dematerialized gold against a currency ⁶		EUR 5.00
2.12.	Monthly fee for administration of garnished accounts with a temporary authorization order for urgent payments	BGN 50.00	EUR 50.00
2.13.	Monthly fee for Mastercard Business Concierge Lite usage	BGN 3.60	
3.	Statements on client accounts		
3.1.	Paper-based statements at client's request		
3.1.1.	- up to 10 pages	BGN 36.00	
3.1.2.	- above 10 pages (per page)	BGN 3.60	
3.2.	Sending a paper-based statement to address - at client's request		BGN 18.00 per parcel
3.3.	Account statement in MT940/MT942 format via SWIFT:		
3.3.1.	- Subscription fee (one-off fee)		EUR 50.00
3.3.2.	- Monthly fee (per account)		EUR 30.00
3.3.3.	- Account adding/excluding account/other amendments		EUR 30.00
4.	Closing a current account at the client's request before the expiration of 6 months from account opening agreement date	BGN 30.00	EUR 15.00
4.1.	Closing of special current accounts for payment institutions, in compliance with the requirements of Art. 23 of the Law on Payment Services and Payment Systems before the expiration of 6 months from account opening agreement date	BGN 30.00	EUR 30.00
5.	Closing a special clients account of a lawyer/law firm	free of charge	free of charge
6.	Closing an account for trading with dematerialized gold against a currency		free of charge
7.	Acceptance of money on term deposits (cashless or in cash)		free of charge

⁵ The fee shall not be applied if a 'DSK Repair and Renovation' current account and a standard current account are opened/maintained together.

⁶ The fee is deducted from the EUR or USD current account, specified in the agreement.

II. BANK PACKAGES

		BGN	Foreign currency
	PACKAGES for Small Business clients		
1.	DSK Notary – monthly fee	BGN 20.00	EUR 10.00
2.	DSK Start– monthly fee	BGN 22.00	
3.	DSK Start Plus– monthly fee	BGN 64.00	
4.	DSK Progress – monthly fee	BGN 38.00	
5.	DSK Horizon – monthly fee	BGN 129.00	
6.	SERVICING SMALL BUSINESS CLIENTS IN PRIVATE BANKING ZONE/CENTRE		
6.1.	Monthly fee for servicing SMALL BUSINESS clients in a Private Banking zone/centre	BGN 12.00	EUR 6.00/ USD 8.00
6.1.1.	Monthly fee for servicing in a Private Banking zone/centre, when using the following packages: DSK New Business, DSK Business Partner Plus, DSK Business Partner Silver, DSK Business Partner Gold, DSK Business Partner Platinum, DSK Business Partner Silver Start, DSK Business Partner Golden Volume, DSK Business Partner Platinum Volume and DSK Online Info.	free of charge	free of charge

III. BUSINESS DEBIT AND PREPAID CARDS

		Business Debit MasterCard/ Visa Business Debit			Virtual Business MasterCard/ Virtual Visa Business		
		BGN	EUR	USD	BGN	EUR	USD
1.	Issuance/ Reissuance of a card due to validity expiry	free of charge	free of charge	free of charge	BGN 20.00	EUR 10.00	USD 15.00
2.	Express issuance	BGN 20.00	EUR 10.00	USD 15.00	BGN 20.00	EUR 10.00	USD 15.00
3.	Monthly fee for the first card issued ¹	BGN 3.00	EUR 1.50	USD 2.00	free of charge	free of charge	free of charge
4.	Monthly fee for any subsequent card issued ¹	BGN 1.50	EUR 0.75	USD 1.00			
5.	Card design - monthly fee	BGN 0.33	EUR 0.17	USD 0.22			
6.	Reissuance of a card in case of loss, theft, forgotten PIN and at the client's request, including for receiving the card in another office	BGN 10.00	EUR 5.00	USD 7.00	BGN 10.00	EUR 5.00	USD 7.00
7.	Cash withdrawal from DSK Bank`s ATM in Bulgaria	0.15%, min. BGN 0.30	0.15%, min. EUR 0.15	0.15%, min. USD 0.20			
8.	Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	0.20%, min. BGN 1.50	0.20%, min. EUR 0.77	0.20%, min. USD 0.90			
9.	Cash withdrawal from an ATM in non-EEA countries	BGN 5.00 + 1.5%	EUR 2.56 + 1.5%	USD 2.84 + 1.5%			
10.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6.00 + 1.5%	EUR 3.07 + 1.5%	USD 3.41 + 1.5%			
11.	Cash withdrawal at POS in a bank`s or a non-bank financial institution office abroad	BGN 6.00 + 1.5%	EUR 3.07 + 1.5%	USD 3.41 + 1.5%			
12.	Payment of goods and services via POS or Internet ²	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
13.	Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	BGN 0.40	EUR 0.20	USD 0.30			
14.	Balance inquiry via ATM in Bulgaria ³	BGN 0.60	EUR 0.30	USD 0.40			
15.	Balance inquiry via ATM abroad	BGN 1.50	EUR 0.75	USD 1.00			
16.	Receiving money through the card	1%	1%	1%	0.5%	0.5%	0.5%
17.	Money transfer ⁴	BGN 1.00 +1%	EUR 0.51 + 1%	USD 0.57 + 1%	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%
18.	Cash deposit via DSK Bank`s ATM	0,10%, min. BGN 1.00	0,10%, min. EUR 0.50	0,10%, min. USD 0.70			
19.	Change of transaction limits in bank office	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00
20.	Opening an arbitration procedure to dispute transaction carried out abroad ⁵	the fees paid by the Bank			the fees paid by the Bank		
21.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad ⁶	the fees paid by the Bank			the fees paid by the Bank		
22.	Unjustified disputed transaction ⁶	BGN 20.00	EUR 10.00	USD 15.00	BGN 20.00	EUR 10.00	USD 15.00
23.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	BGN 220.00	EUR 110.00	USD 150.00	BGN 220.00	EUR 110.00	USD 150.00

¹ The fee shall be collected at the end of every calendar month. The fee is applied in proportion to the number of days, as follows:

- in case of issuance of a new card – from the date of issuing.

- in case of reissuance of a card in case of loss, theft, forgotten PIN and at the client's request: for the reissued card – to the date of reissuance, and for the new card – from the date of issuing;

- in case of termination of contract – to the date of termination.

² The service refers to a POS terminal device, regardless of its payment provider.

³ The service refers to an ATM, served by DSK Bank, as well as by other institutions in Bulgaria.

⁴ The fee is applied for top up virtual wallets or accounts via bank card, for transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments.

⁵ The fee shall be refunded to the client at the end of the respective procedure, after it is established that the dispute is justified.

⁶ The fee shall be collected automatically upon closing the respective procedure when the dispute is unjustified.

IV. BUSINESS CREDIT CARDS

		MasterCard Business Credit/ Visa Business Credit			Visa Business Gold Credit		Agroclass Credit card
		BGN	EUR	USD	BGN	EUR	BGN
1.	Issuance/ Reissuance of a card due to validity expiry	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2.	Express issuance	BGN 40.00	EUR 20.00	USD 30.00	BGN 40.00	EUR 20.00	BGN 40.00
3.	Card annual fee	BGN 80.00	EUR 40.00	USD 60.00	BGN 150.00	EUR 75.00	BGN 45.00
4.	Card design - annual fee	BGN 4.00	EUR 2.00	USD 3.00	BGN 6.00	EUR 3.00	
5.	Reissuance of a card in case of loss, theft, forgotten PIN and at the client's request, including for receiving the card in another office	BGN 20.00	EUR 10.00	USD 15.00	BGN 20.00	EUR 10.00	BGN 20.00
6.	Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.00 + 3%	EUR 2.00 + 3%	USD 3.00 + 3%	BGN 4.00 + 3%	EUR 2.00 + 3%	BGN 4.00 + 3%
7.	Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	BGN 7.00 + 3%	EUR 3.58+ 3%	USD 4.19 + 3%	BGN 7.00 + 3%	EUR 3.58+ 3%	BGN 7.00 + 3%
8.	Cash withdrawal from an ATM in non-EEA countries	BGN 7.00 + 3%	EUR 3.58+ 3%	USD 4.19 + 3%	BGN 7.00 + 3%	EUR 3.58+ 3%	BGN 7.00 + 3%
9.	Cash withdrawal at POS in another banks office in Bulgaria	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	BGN 10.00 + 4%
10.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	BGN 10.00 + 4%
11.	Payment of goods and services via POS or Internet ¹	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
12.	Receiving money through the card	1%	1%	1%	1%	1%	1%
13.	Cash deposit via DSK Bank's ATM	0,10%, min. BGN 1.00	0,10%, min. EUR 0.50	0,10%, min. USD 0.70	0,10%, min. BGN 1.00	0,10%, min. EUR 0.50	0,10%, min. BGN 1.00
14.	Money transfer ²	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%	BGN 1.00 + 1%	EUR 0.51+1%	BGN 1.00 + 1%
15.	Change of transaction limits in bank office	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00
16.	Opening an arbitration procedure to dispute transaction carried out abroad ³	the fees paid by the Bank			the fees paid by the Bank		
17.	Arbitration committee fee for consideration a case of disputed transaction carried out abroad ³	the fees paid by the Bank			the fees paid by the Bank		
18.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	BGN 220.00	EUR 110.00	USD 150.00	BGN 220.00	EUR 110.00	BGN 220.00

¹ The service refers to a POS terminal device, regardless of its payment provider.

² The fee is applied for top up virtual wallets or accounts via bank card, for transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments.

³ The fee shall be refunded to the client at the end of the respective procedure, after it is established that the dispute is justified.

V. POS SERVICES

	Type of service	BGN	Foreign currency
1.	Fees and commissions for merchants, using DSK Bank`s POS, for accepting payments with bank cards		
1.1.	POS terminal device		
1.1.1.	Commission for accepting cards payments	negotiable	
1.1.2.	Monthly fee for using POS terminal services	negotiable	
1.1.3.	Fee for using POS, in case of realized turnover from accepted card payments below BGN 1 500, for device on a monthly basis ¹	BGN 15.00	
1.2.	Virtual POS terminals		
1.2.1.	Commission for accepting cards payments	negotiable	negotiable
1.2.2.	Monthly fee for using virtual POS	negotiable	Negotiable
2.	Monthly subscription to receive POS reports		
2.1.	- daily	BGN 20.00	
2.2.	- weekly	BGN 10.00	
2.3.	- monthly	BGN 5.00	
3.	One-time POS report ²	BGN 5.00	

¹ For merchants with more than one POS device installed, the total accumulated turnover per month is divided to the number of active POS devices.

² The fee is applied for each prepared report for customer who has no monthly subscription for POS reports.

VI. CASH OPERATIONS

		BGN	Foreign currency
1.	Cash withdrawal ¹ :		
1.1.	In banknotes ²		
1.1.1.	- upon request	0.85% on the total amount, min. BGN 10.00	0.90% on the total amount, min. EUR 5.00
1.1.2.	- without request ³	1% on the total amount	1.10% on the total amount
1.2.	In coins ⁴	5% on the total amount, min. BGN 10.00	
1.3.	Requested, but not withdrawn amounts by the client ⁵	0.60% on the requested but not withdrawn amount, min. BGN 12.00	0.65% on the requested but not withdrawn amount, min. EUR 6.50
1.4.	Withdrawal of banknotes in certain denomination (if possible by the Bank) ⁶	0.40% on the total amount, in addition to the commission for cash withdrawal in banknotes	0.50% on the total amount, in addition to the commission for cash withdrawal in banknotes
2.	Cash deposit ⁷ :		
2.1	Cash deposit of banknotes:		
2.1.1.	- listed and sorted banknotes	0.70%, min. BGN 10.00	0.80%, min. EUR 5.00
2.1.2.	- unsorted banknotes	1%, min. BGN 30.00	1.10%, min. EUR 15.00
2.2.	Cash deposit of coins ⁸	5% on the total amount, min. BGN 10.00	
3.	Processing of cash not deposited to a client's account		
3.1.	- of banknotes (counting, changing in bigger/smaller denominations, bundling)	6% of the amount, min. BGN 24.00	6% of the amount, min. BGN 24.00
3.2.	- of coins (counting, changing in bigger/smaller denominations)	6% of the amount, min. BGN 24.00	
3.3.	- Authenticity inspection of banknotes (in BGN and foreign currency), using detector, not deposited to client's account	BGN 1.20 per banknote	BGN 1.20 per banknote
3.4.	- Exchange of damaged BGN banknotes and coins (immediate exchange)	free of charge	
4.	Processing of cash under agreements with clients	negotiable	negotiable

¹ The fee shall not be applied in the following cases:

- term deposits on maturity date, regardless of the account from which the deposit is withdrawn;
- for POS withdrawals using debit and credit cards. (For these operations the respective fees from "Business Debit and Prepaid Cards", "Business Credit Cards" and "POS services" sections shall be applied.)

² In case of cash withdrawal up to BGN 2000/currency equivalent, the respective fee for cash withdrawal upon request is applied.

³ The service is provided in case the respective bank office could cover the necessary amount in cash.

⁴ In case of combination of coins and banknotes, the respective fees shall be applied to each part of the amount. When the part in coins is up to BGN 10.00, the entire amount shall be charged as banknotes.

⁵ The fee is applied only to amounts requested but not withdrawn from current accounts.

⁶ The fee is due, only in case the Bank could provide the denomination construction, requested by the client

⁷ The fee shall not be applied when depositing amounts to an account with the purpose to open a term deposit, when this is explicitly stated in the deposit slip and the term deposit is opened immediately afterwards.

⁸ In case of combination of coins and banknotes, the respective fees shall be applied to each part of the amount. When the part in coins is up to BGN 10.00, the entire amount shall be charged as banknotes.

VII. PAYMENTS AND TRANSFERS

		BGN	Foreign currency
1.	Interbank incoming transfers		
1.1.	EUR credit transfers from EEA banks		free of charge
1.2.	Foreign currency credit transfers from non-EEA banks and non-EUR credit transfers from EEA banks		0.1% min. EUR 10.00, max. EUR 200.00
2.	Intrabank transfers ^{1,2}		
2.1.	Tariff "Obem" (ordered)		
2.1.1.	- credit transfer, incl. with future value date/ initiation of direct debit order	BGN 0.70	EUR 0.95
2.1.2.	- credit transfer to the State Budget by a multi-row payment order	BGN 0.70 for each row	
2.1.3.	- standing order	BGN 1.00	EUR 1.35
2.2.	Paper based payment orders		
2.2.1.	Credit transfer, incl. between a client's own accounts ³	BGN 5.00	EUR 2.56
2.2.2.	Credit transfer to the State Budget account by multi-row payment order /deposit slip	BGN 20.00	
2.2.3.	Standing orders ⁴	BGN 5.00	EUR 2.56
2.2.4.	Credit transfer with future value date, incl. on own client`s accounts	BGN 5.00	EUR 2.56
2.2.5.	Direct debit:		
2.2.5.1.	- direct debit request	BGN 5.00	EUR 2.56
2.2.5.2.	- payment	BGN 5.00	EUR 2.56
2.2.5.3.	- payment rejection due to insufficient funds on the account	BGN 2.00	EUR 1.02
2.2.6.	Cash pooling	negotiable	
2.2.7.	Cash transfer (cash deposit by third parties):		
2.2.7.1.	- in banknotes	1.00%, min. BGN 30.00	1.00%, min. EUR 15.34
2.2.7.1.1.	- to State Budget accounts by a multi-row payment order /deposit slip	1.00%, min. BGN 35.00	
2.2.7.2.	- in coins ⁵	5%, min. BGN 45.00	
3.	Interbank outgoing transfers in BGN		
3.1.	Tariff "Obem" (ordered electronically)		
3.1.1.	Credit transfer via BISERA, incl. with future value date/ initiation of direct debit order	BGN 1.50	
3.1.2.	Credit transfer via BISERA/RINGS to the State Budget by multi-row payment order	BGN 1.50 for each row	
3.1.3.	Standing order via BISERA	BGN 1.50	
3.1.4.	Credit transfers via RINGS	BGN 12.00	
3.1.5.	Instant payments via BLINK	BGN 1.50	
3.2.	Paper based payment orders		
3.2.1.	Credit transfer via BISERA	BGN 7.00	
3.2.2.	Credit transfers to the State Budget by a multi-row payment order/deposit slip via BISERA	BGN 28.00	

¹ Package transactions, incl. Payroll, shall be processed as individual payments and shall be charged according to the number and type of the payments in the package.

² The fee shall not be applied for transfers between client`s own accounts.

³ The fee shall not be applied to transfers between client`s own accounts in the following cases:

- from/to term deposits;
- loan repayments.

⁴ The fee shall not be applied to transfers between client`s own accounts.

⁵ In case of combination of coins and banknotes, the respective fees shall be applied to each part of the amount. When the part in coins is up to BGN 10.00, the entire amount shall be charged as banknotes.

VII. PAYMENTS AND TRANSFERS

		BGN	Foreign currency
3.2.3.	Standing order via BISERA	BGN 7.00	
3.2.4.	Credit transfer with future value date via BISERA	BGN 7.00	
3.2.5.	Credit transfer via RINGS	BGN 50.00	
3.2.6.	Direct debit:		
3.2.6.1	- direct debit request	BGN 7.00	
3.2.6.2.	- payment via BISERA	BGN 7.00	
3.2.6.3.	- payment via RINGS	BGN 50.00	
3.2.6.4.	- payment rejection due to insufficient funds on the account	BGN 2.00	
3.2.7.	Cash transfers:		
3.2.7.1.	- via BISERA	3%, min. BGN 30.00	
3.2.7.2.	- to the State Budget by multi-row payment order/deposit slip	3%, min. BGN 50.00	
3.2.7.3.	- via RINGS	3%, min. BGN 50.00	
4.	EUR transfers to other banks in the European Economic Area (EEA)		
4.1.	Credit transfers		
4.1.1	Tariff "Obem" (ordered electronically)		
4.1.1.1.	- for amounts up to BGN 100 000		EUR 0.77
4.1.1.2.	- for amounts equal to or above BGN 100 000		EUR 6.14
4.1.1.3.	- urgent credit transfers		EUR 6.14
4.2.	Paper based payment orders		
4.2.1.	Credit transfers		
4.2.1.1.	- for amounts up to BGN 100 000		EUR 3.58
4.2.1.2.	- for amounts equal to or above BGN 100 000		EUR 25.56
4.2.1.3.	- urgent credit transfers		EUR 25.56
4.2.2.	Cash transfers		
4.2.2.1.	- for amounts up to BGN 100 000		3%, min. EUR 15.34
4.2.2.2.	- for amounts equal to or above BGN 100 000		3%, min. EUR 25.56
4.2.2.3.	- urgent cash transfers		3%, min. EUR 25.56
5.	Foreign currency transfers to non-EEA banks and non-EUR transfers to EEA banks		
5.1.	Tariff "Obem" (ordered electronically)		
5.1.1.	Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks		0,12%, min. EUR 20.00
5.1.2.	Additional fee for urgent transfer		EUR 30.00
5.1.3.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)		According to Appendix No.1

VII. PAYMENTS AND TRANSFERS

		BGN	Foreign currency
5.2.	Paper based payment orders		
5.2.1.	Credit transfers		0.25%, min. EUR 30.00
5.2.2.	Cash transfers		1%, min. EUR 100.00
5.2.3.	Urgent transfers (if feasible for the Bank) - additional fee		EUR 30.00
5.2.4.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)		According to Appendix No.1
6.	Payment of utility bills ¹	BGN 0.40	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70
7.	Payment of local taxes and fees	BGN 0.40	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70
8.	SWIFT MT101 (incoming payment orders) ²		
8.1.	Subscription fee (one-off fee; per client)		EUR 50.00
8.2.	Monthly fee (per account)		EUR 30.00
8.3.	Amendments/Corrections/Termination		EUR 30.00
9.	Enquiries relating to the ordered transfers		
9.1.	- for ordered transfers up to 6 months from the date of the request/enquiry	BGN 40.00	EUR 35.00 + correspondent banks fees, if any
9.2.	- for ordered transfers above 6 months from the date of the request/enquiry	BGN 40.00	EUR 60.00 + correspondent banks fees, if any
10.	Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system	BGN 40.00	EUR 25.00
11.	Cancellation of an ordered transfer after transmitting to a correspondent bank or payment system	BGN 40.00	EUR 50.00 + correspondent banks fees, if any
12.	Return of received transfer for the benefit of a Banks`s client, regardless of who initiated it ³		0.20%, min. EUR 30.00, max. EUR 300.00

¹ In case of utility bill payment from a foreign currency account, the respective fee for transaction in foreign currency shall be applied.

² For each ordered transfer the respective fees shall be applied according to its type.

³ The fee shall not be applied to transfers in euro to other banks in the EEA.

VIII. E-BANKING

	Volume Tariff	BGN	Foreign currency
1.	Monthly maintenance and service fee – DSK Direct internet banking	BGN 20.00	EUR 10.00/ USD 14.00/ GBP 10.00/ CHF 16.00
2.	PC banking via Multicash		
2.1.	One-off fee for installation		EUR 36
2.2.	Monthly maintenance and service fee ¹	BGN 100	EUR 50
2.3.	Subsequent visit for installation of Multicash/ additional training and/or maintenance of the Multicash systems incl. and through specialized remote access software		BGN 120 per visit
3.	Fee for activating and using a token - mobile application (DSK mToken)		free of charge
4.	Reissuing a password for Internet banking		free of charge

¹ Clients using only Multicash shall not pay a monthly maintenance and service fee for DSK Direct internet banking. Clients using Multicash and DSK Direct shall pay a monthly fee for each of the electronic channels.

**IX. APPENDIX 1: ADDITIONAL FEES FOR TRANSFERS IN FOREIGN CURRENCY WITH OPTION OUR
(ALL TRANSFER CHARGES COVERED BY THE PAYER)**

	Transfer currency	Fee
1.	EUR	
1.1.	- 0.00 to EUR 2 500.00	EUR 6
1.2.	- EUR 2 500.01 to EUR 12 500.00	EUR 20
1.3.	- EUR 12 500.01 to EUR 50 000.00	EUR 30
1.4.	- above EUR 50 000	EUR 50
2.	USD	
2.1.	- 0.00 to USD 2 000.00	USD 15
2.2.	- USD 2 000.01 to USD 30 000.00	USD 30
2.3.	- above USD 30 000.00	USD 40
3.	GBP	GBP 11
4.	CHF	CHF 15
5.	CAD	CAD 18
6.	SEK	SEK 35
7.	RUB	RUB 30
8.	RSD	RSD 1500
9.	JPY	0,05%, min. JPY 5000
10.	TRY	TRY 50
11.	PLN	PLN 50
12.	RON	RON 0
13.	CZK	
13.1.	- 0.00 to CZK 65 000.00	CZK 300
13.2.	- CZK 65 000.01 to CZK 300 000.00	CZK 525
13.3.	- above CZK 300 000.00	CZK 1 500
14.	NOK	
14.1.	- 0.00 to NOK 5 000.00	NOK 50
14.2.	- above NOK 5 000.00	NOK 100
15.	DKK	DKK 70
16.	AUD	AUD 10
17.	CNY	CNY 50

X. LETTERS OF CREDIT AND DOCUMENTARY COLLECTION

		BGN	Foreign currency
1.	Letters of credit issued by the Bank:		
1.1.	- preparation of letter of credit draft ¹	BGN 120.00	EUR 60.00
1.2.	- issuance of letter of credit		
1.2.1.	- with cash collateral	0.4%, min. BGN 100.00 (per quarter or part thereof)	0.4%, min. EUR 50.00 (per quarter or part thereof)
1.2.2.	- with other type of collateral	negotiable	negotiable
1.3.	- handling and payment of sight letters of credit	0.12%, min. BGN 100.00	0.12%, min. EUR 50.00
1.4.	- amendments (excluding amount increase or validity extension)	BGN 100.00	EUR 50.00
1.5.	- amount increase (calculated on the amount of the increase)	0.4%, min. BGN 100.00 (per quarter or part thereof)	0.4%, min. EUR BGN 50.00 (per quarter or part thereof)
1.6.	- extension of the validity within the quarter for which the issuance commission has been collected	BGN 100.00	EUR 50.00
1.7.	- extension of the validity within a new quarter or part thereof (calculated on the outstanding balance amount)	0.4%, min. BGN 100.00 (per quarter or part thereof)	0.4%, min. EUR BGN 50.00 (per quarter or part thereof)
1.8.	- deferred payment or acceptance of letters of credit	0.15% for a month or part of it, min. BGN 100.00	0.15% for a month or part of it, min. EUR 50.00
1.9.	- cancellation before the expiry date	BGN 100.00	EUR 50.00
1.10.	- urgent processing upon client's request within the business day	BGN 100.00	EUR 50.00
1.11.	- issuance – one-off fee for SWIFT		EUR 30.00
1.12.	- SWIFT fee for amendment request on letter of credit		EUR 15.00
1.13.	Discrepancy fee (on the account of the beneficiary)	BGN 200.00	EUR 100.00
1.14.	Preliminary inquiries for foreign bank's confirmation of issued letter of credit ²	BGN 480.00	EUR 240.00
1.15.	Inquiries at request of the client in relation with issued letter of credit	BGN 30.00	EUR 30.00
2.	Letters of Credit issued by other banks:		
2.1.	- advising, without confirmation from DSK Bank and in case of amount increase (on the amount of the increase)	0.2%, min. BGN 100.00	0.2%, min. EUR 50.00
2.2.	- advising of received notification for assignments of proceeds /cession/	BGN 100.00	EUR 50.00
2.3.	- assignment of proceeds /cession/	0.3%, min. BGN 100.00	0.3%, min. EUR 50.00
2.4.	- confirmation	Negotiable	negotiable
2.5.	- authenticity verification	BGN 120.00	EUR 60.00
2.6.	- second examination of returned incomplete and/or incorrect documents	BGN 120.00	EUR 60.00
2.7.	- advising of amendments (excluding amount increase of letter of credit not confirmed by the Bank and amount increase and extension of the validity of letter of credit not confirmed by the Bank)	BGN 100.00	EUR 50.00
2.8.	- handling and payment - on the amount of the payment documents	0.2%, min. BGN 100.00	0.2%, min. EUR 50.00
2.9.	- deferred payment or acceptance - on the amount of the payment documents	BGN 100.00	EUR 50.00
2.10.	- cancelation prior to validity expiry	BGN 100.00	EUR 50.00
2.11.	- transfer of a letter of credit	0.30%, min. BGN 100.00	0.30%, min. EUR 50.00
2.12.	- urgent processing at a client's request within the business day (if possible by the Bank)	BGN 100.00	EUR 50.00
2.13.	Preliminary check-up of documents and consultations on content of a letter of credit (for each review)	BGN 240.00	EUR 120.00
2.14.	Inquiries at request of the client in relation with received letter of credit	BGN 60.00	EUR 30.00

¹ The fee is collected in case no letter of credit has been issued.

² No fee shall be collected if the letter of credit is issued by the Bank.

X. LETTERS OF CREDIT AND CASH COLLECTION

		BGN	Foreign currency
	DOCUMENTARY COLLECTION		
3.	Documents received for collection		
3.1.	Advising and handing over documents against payment or acceptance		0.2%, min. EUR 60.00, max. EUR 600.00
3.2.	Documents free of payment		0.2%, min. EUR 60.00, max. EUR 360
3.3.	Advising of amendment of collection instructions		EUR 30.00
3.4.	Return of unpaid collection documents		EUR 60.00
3.5.	Tracer		EUR 30.00
3.6.	Urgent processing at the request of a client within the business day (if possible by the Bank)	BGN 120.00	EUR 60.00
4.	Documents and securities sent for collection		
4.1.	Documents sent for collection or acceptance		0.20%, min. EUR 60.00, max. EUR 600.00
4.2.	Amendments of collection instructions		EUR 30.00
4.3.	Tracer		EUR 30.00
4.4.	Urgent processing at the request of a client within the business day (if possible by the Bank)	BGN 120.00	EUR 60.00

XI. GUARANTEES AND COUNTER-GUARANTEES

		BGN	Foreign currency
GUARANTEES AND COUNTER-GUARANTEES ISSUED BY THE BANK			
1.	Processing of bank guarantee issuance/amendment paper application ¹	BGN 50.00	EUR 25.00
2.	Examination of customer's application for limit for multiple bank guarantees	0.15%, min. BGN 150.00	0.15%, min. EUR 75.00
2.1.	Urgent processing of guarantee issuance/amendment application within 1 business day (if feasible for the Bank) with standard guarantee text - additional fee	BGN 100.00	EUR 50.00
3.	Issuance		
3.1	- secured by a counter-guarantee	negotiable + min. BGN 300.00 for processing	negotiable + min. EUR 150.00 for processing
3.2.	- secured by cash collateral and government securities	0.35% on the guarantee amount, min. BGN 100.00 every quarter or part thereof	0.35% on the guarantee amount, min. EUR 50.00 per quarter or part thereof
3.3.	- secured with other type of collateral	Onegotiable, but min. BGN 100 per quarter or part thereof	negotiable, but min. EUR 50 per quarter or part thereof
4.	Amendment of bank guarantee		
4.1.	- amount increase and/or extension of validity	Same as issuance commission	Same as issuance commission
4.2.	- other amendments	BGN 100.00	EUR 50.00
5.	SWIFT fee for guarantee issuance		EUR 30.00
6.	SWIFT fee for letter of credit amendment request		EUR 15.00
7.	Cancellation of guarantee issuance application	BGN 100.00	EUR 50.00
8.	Consultations for guarantee terms and conditions ²		EUR 96.00
8.1.	- in case of guarantee issuance	BGN 60.00	EUR 30.00
8.2.	- in case the guarantee is not issued	BGN 240.00	EUR 120.00
9.	Processing of demand under the guarantee	0.10% min. BGN 100, max. 1 000	0.10% min. EUR 50.00, max. EUR 500.00
10.	Preliminary investigation related to issuance of counter-guarantee ³	BGN 300.00	EUR 150.00
GUARANTEES AND COUNTER-GUARANTEES RECEIVED IN THE BANK			
11.	Authenticity confirmation of bank guarantees issued in favour of customers of the Bank	BGN 100.00	EUR 50.00
12.	Processing of demands under bank guarantees issued in favour of customers of the Bank	BGN 80.00	EUR 50.00
12.1.	- under guarantees advised by the Bank	BGN 100.00	EUR 50.00
12.2.	- under guarantees issued directly to the beneficiary	0.10% min. BGN 100.00, max. 1 000	0.1%, min. EUR 50.00, max. EUR 500.00
13.	Advice without commitment and in case of amount increase amendment (on the amount of the increase)	0.10% min. BGN 100.00, max. BGN 1000.00	0.10%, min. EUR 50.00, max. EUR 500.00
14.	Advice of amendment excluding amount increase	BGN 100.00	EUR 50.00
15.	Confirmation/ reissuance	negotiable	negotiable
16.	Cancellation of payment demand	BGN 120.00	EUR 60.00
17.	Consultation on guarantee conditions	BGN 120.00	EUR 60.00
18.	Processing of customer confirmation for guarantee decrease/release	BGN 120.00	EUR 60.00

¹ The fee shall not be collected when submitting the application via DSK Direct.

² The fee shall also be applicable when preparing a draft guarantee, in case it is not issued.

³ The fee shall not be collected if DSK Bank issues the counter-guarantee.

XII. LOANS

		BGN	Foreign currency
1.	Processing of loan products application	0.15%, min. BGN 100.00	0.15%, min. EUR 50.00
1.1.	- for standard unsecured working capital loans amounting up to BGN 50 000 for Small Business segment	0.15%, min. BGN 50.00	0.15%, min. EUR 25.00
1.2.	- business credit card limit	0.15%, min. BGN 25.00	0.15%, min. BGN 25.00
1.3.	- loans for farmers under the Agrolab process	free of charge	free of charge
1.4.	Express processing of loan application for Small Business customers - up to 3 business days	0.30%, min. BGN 160.00	0.30%, min. EUR 80.00
2.	Collateral valuation	According to Appendix No.2	
3.	Registration and release of collateral		
3.1.	Registration of a mortgage	BGN 40.00	EUR 20.00
3.2.	Preparation of application for registration, additional registration, release, renewal of a registered pledge or claim of a pledge under the Special Pledges Act /SPA/	BGN 20.00	EUR 10.00
3.3.	Registration, additional registration, release, renewal of registered pledge or claim of a pledge under the Special Pledges Act /SPA/	The actual costs of state fees, notary fees and attorney's fees	The actual costs of state fees, notary fees and attorney's fees
3.4.	Release of mortgage	BGN 70.00	EUR 35.00
4.	Commitment fee		
4.1.	Investment loans and working capital loans with a repayment plan	1.50% p.a.	1.50% p.a.
4.2.	Credit lines and overdrafts	1.50% p.a.	1.50% p.a.
4.3.	Standard credit product "Loyal Client" Overdraft	1.00% p.a.	1.00% p.a.
4.4.	Loans for farmers under the Agrolab process:		
4.4.1.	- overdraft	1.50% p.a.	
4.4.2.	- credit line	1.00% p.a.	
5.	Management commission of loan products		
5.1.	Loans with agreed term up to 1 year	min. 1.00% p.a.	min. 1.00% p.a.
5.2.	Loans with agreed term above 1 year	min. 1.00% p.a. on the balance of the loan	min. 1.00% p.a. on the balance of the loan
5.3.	Credit limit for issuance of bank guarantees	negotiable	negotiable
5.4.	Standard loan product "Multipurpose Business Loan"		
5.4.1.	- secured by mortgage	0.75% p.a.	0.75% p.a.
5.4.2.	- secured with other type of collateral	1.00% p.a.	1.00% p.a.
5.5.	Standard credit product "Expert"	0.50% p.a.	0.50% p.a.
5.6.	Loans for farmers under the Agrolab process	1.00% p.a.	
5.7.	Credit line for pre-financing on direct payment schemes and measures	0.75% p.a.	0.75% p.a.
6.	Submission of application for drawdown on a revolving credit lines ¹	BGN 50.00	EUR 25.00
7.	Renegotiation and/or restructuring of loans initiated by the client		
7.1.	Extension of the term of credit lines and overdrafts to Small Business customers, in case the client delay to submit credit application:		

¹ The fee shall not be collected when submitting the application via DSK Direct.

XII. LOANS

		BGN	Foreign currency
7.1.1.	- in case of delay less than 30 calendar days before the maturity date - in the general case	0.50% on the agreed amount	0.50% on the agreed amount
7.1.2.	- in case of delay less than 10 calendar days before the maturity date - in the general case	2.00% on the agreed amount	2.00% on the agreed amount
7.1.3.	- in case of delay less than 90 calendar days before the maturity date - for product "Non-collateralized Loan for non-standard Small Business customers"	0.50% on the agreed amount	0.50% on the agreed amount
7.1.4.	- in case of delay less than 30 calendar days before the maturity date - for product "Non-collateralized Loan for non-standard Small Business customers"	2.00% on the agreed amount	2.00% on the agreed amount
7.2.	Renegotiation of the credit line amount for pre-financing on direct payment schemes and measures	BGN 20.00	
7.3.	In any other cases	0.25% on the total amount of the debt that is being renegotiated/restructured	0.25% on the total amount of the debt that is being renegotiated/restructured
8.	Pre-term repayment fee (partial or full)	5.00% on the prepaid amount	5.00% on the prepaid amount
8.1.	Pre-term termination of overdraft loan agreement	3.00% on the agreed amount	3.00% on the agreed amount
8.2.	Pre-term termination of business credit card limit agreement	3.00% on the agreed amount	3.00% on the agreed amount
8.3.	Pre-term repayment of Standard credit product "Expert" - with own funds of the borrower	5.00% on the prepaid amount	5.00% on the prepaid amount
8.3.1.	- in case of repayment of at least BGN 2 000, but not more than 30% of the outstanding principal, once within 3 month period	1.00% on the prepaid amount	1.00% on the prepaid amount
8.3.2.	- with deposited application for a new loan	3.00% on the prepaid amount	3.00% on the prepaid amount
9.	Processing a request for repayment of amounts under revolving credit lines ¹	BGN 50.00	EUR 25.00

¹ The fee shall not be collected when submitting the application via DSK Direct.

**XIII. APPENDIX 2: VALUATION OF ASSETS OFFERED AS LOAN COLLATERAL –
ACCORDING TO THE TYPE OF THE EVALUATED ASSETS¹**

	Type of collateral	Fee
1.	Apartment (garage/parking space, attic and/or basement included)	BGN 195.00
1.1.	For each subsequent apartment located in the same building, subject to valuation under the same deal	50.00% of the applicable price
2.	Garage/Parking space	BGN 55.00
3.	House/Residential building with up to 6 individual properties (land plot included)	BGN 250.00 up to 300.00 sq.m total built-up area.; BGN 350.00 above 300.00 sq.m. total built-up area
4.	Office – individual property in a building (garage/parking space/attic and/or basement included)	BGN 280.00 up to 300.00 sq.m total built-up area; BGN 390.00 above 300.00 sq.m. total built-up area
4.1.	For each subsequent office unit located in the same building, subject to valuation under the same deal	50.00% of the applicable price
5.	Business premises (shop, restaurant, pastry shop, cafe, warehouse etc.), with pertaining garage, parking space, attic and/or basement included	BGN 280.00 up to 300.00 sq.m total built-up area.; BGN 390.00 above 300.00 sq.m. total built-up area
5.1.	For each subsequent business premises (shop, restaurant, pastry shop, cafe, warehouse etc.), located in the same building, subject to valuation under the same deal	50.00% of the applicable price
6.	Land plot for non-agricultural purposes	BGN 280.00
6.1.	For each subsequent adjacent land plot for non-agricultural purposes, subject to valuation under the same deal	50.00% of the applicable price
7.	Update of the collateral valuation, which has already been evaluated during the previous 6 months, in case of using the same collateral for a new loan or in case of amendments of the granted loan	50.00% of the applicable fee for the valuation of the respective asset

¹ The fee is applicable in case of valuations are carried out by DSK Bank. In case of valuations performed by an external appraiser, the fee is subject to negotiation between the client and the appraiser, without the involvement of the Bank.
The fee shall be paid in advance and shall not be refunded in case the transaction is not approved.
In case the costs are higher than usual costs of asset valuation, up to 30% above the announced fees may be collected.

XIV. OTHER SERVICES

		BGN	Foreign currency
1.	Provision of information at client`s or third party`s request (issuance of duplicate or another document) ¹ :		
1.1.	- for a period or exact date preceding the date of the request up to 1 year	BGN 120.00	
1.2.	- for a period or exact date preceding the date of the request by 1 to 5 years	BGN 240.00	
1.3.	- for a period or exact date preceding the date of the request more than 5 years	BGN 360.00	
2.	Provision of information for audit purposes		
2.1	- to business clients/counterparties that are not financial institutions	BGN 180.00	
2.2.	- to financial institutions	BGN 240.00	
2.3.	- in English ²	BGN 120.00	
3.	Issuing an electronic certificate / bank reference through DSK Direct (in Bulgarian) ³ :		
3.1.	- with information about the client`s accounts, incl. duration of relationship with the Bank ⁴	BGN 36.00	
3.2.	- with information about liabilities to the Bank related to granted loans and bank guarantees ⁴	BGN 90.00	
4.	Providing a signed paper based copy of a certificate / bank reference issued through DSK Direct internet banking	BGN 24.00	
5.	Issuance of a certificate / bank reference on paper (in Bulgarian) ⁵ :		
5.1.	- for deposited capital	BGN 24.00	
5.2.	- in any other cases, incl. in format specified by the client	BGN 240.00	
6.	Other references and reports at client`s request	negotiable, min. BGN 100.00	
7.	Disbursement of dividends on shares of joint-stock companies or rents, according to a formal agreement		negotiable
8.	Virtual IBAN – Cash Management service for differentiated obtaining of receivables		
8.1.	- one-off implementation fee		negotiable
8.2.	- monthly servicing fee		negotiable
9.	Verification and administration of documents that are provided on paper in relation to updating a customer file - for each document ⁶	BGN 60.00	
10.	Preliminary review of documents regarding the acceptance / refusal of establish a business relationship		
10.1.	- for foreign legal entity	BGN 900.00	
10.2	- for foreign legal entity, registered in an offshore zone	BGN 1 800.00	
10.3.	- for Bulgarian legal entity owned by foreign legal entity	BGN 720.00	
10.4	- for Bulgarian legal entity owned by foreign natural person	BGN 120.00	
11.	Sending documents by special courier/ registered mail	the actual costs	
12.	SWIFT message not related to a transfer (per page)		EUR 15.00
13.	Change of Bank`s service office at client`s request	BGN 10.00	
14.	Providing a copy of a payment order - for each document	BGN 60.00	
15.	For fees and commissions not mentioned in the Tariff	negotiable	negotiable

¹ For express issuance up to 1 business day - double fee shall be collected.

² The fee shall be collected in addition to the fee under items 2.1./2.2.

³ The fee is formed by each marked choice by the client from the relevant type of information in DSK Direct. When issuing in English the fees are doubled.

⁴ Includes different types of choices.

⁵ When issuing in English the fees are doubled.

⁶ The fee shall apply for provisioning of the following documents:

- Declaration for a client under Art. 42, para. 2, item 2 of the Measures Against Money Laundering Act;
- Declaration under Art. 59, para. 1, item 3 of the Measures Against Money Laundering Act, Appendix No. 3A;
- Declaration under Art. 142r, para. 1, item 2 of the Tax and Social Insurance Procedure Code.

XV. NOTIFICATIONS VIA TEXT MESSAGES

		BGN	Foreign currency
1.	Text messages via mobile network or mobile application, incl. Viber		
1.1.	- account balance (every business day)	BGN 0.18	EUR 0.09/ USD 0.13/ GBP 0.08/ CHF 0.15/ CAD 0.14/ HUF 30.00/ SEK 1.08/ RON 0.43/ JPY 12.00/ RUB 7.20/ TRY 0.72/ RSD 11.70/ PLN 0.46/ CNY 1/ AUD 0.16/ CZK 2.40/ DKK 0.78/ NOK 0.90
1.2.	- received transfer to account		
1.3.	- ordered transfer/payment/withdrawal from account		
1.4.	- card control on debit card	BGN 0.18	EUR 0.09/ USD 0.13
1.5.	- paid/unpaid utility bills	BGN 0.18	
1.6.	- digital certificate installation code	free of charge	free of charge
1.7.	- activation of GSM number for digital certificate/Qualified Electronic Signature (QES)	free of charge	free of charge
1.8.	- digital certificate signature	free of charge	free of charge
1.9.	- one-time 3-D password	free of charge	free of charge
1.10.	- minimum revolving amount on credit card	free of charge	free of charge
1.11.	- card control on credit card	free of charge	free of charge
1.12.	- received payment orders in the Bank through Multicash	free of charge	free of charge
1.13.	- additional identification, when using DSK Direct	free of charge	free of charge

XVI APPENDIX 3: DISCONTINUED PRODUCTS

	Types of fees	Fee		Product discontinuation date
		BGN	Foreign currency	
1.	MAINTENANCE OF CLIENT ACCOUNTS			
1.1.	Current accounts			
1.1.1.	Current account with differentiated interest rate – Type 1 for Small business clients - monthly fee	BGN 30.00	EUR 15.00/USD 20.00	03.11.2014
1.1.2.	Current account with differentiated interest rate – Type 1 for Corporate clients, including non-bank financial institutions - monthly fee	BGN 50.00	EUR 25.00/USD 30.00	03.11.2014
1.1.3.	Current account with differentiated interest rate – Type 2 - monthly fee	BGN 100.00	EUR 50.00/ USD 70.00	03.11.2014
2.	BANK PACKAGES			
2.1.	DSK New Business – monthly fee	BGN 50.00		01.09.2015
2.2.	DSK Business Partner Plus – monthly fee	BGN 70.00		02.11.2015
2.3.	DSK ONLINE – monthly fee	BGN 80.00		02.04.2018
2.4.	DSK Business Partner Silver – monthly fee	BGN 100.00		02.04.2018
2.5.	DSK Business Partner Gold – monthly fee	BGN 150.00		02.04.2018
2.6.	DSK Business Partner Platinum – monthly fee	BGN 250.00		02.04.2018
2.7.	DSK Business Classic			
2.7.1.	Monthly fee	BGN 20.00		28.07.2023
2.7.2.	Annual fee	BGN 220.00		
2.8.	DSK ONLINE Info			
2.8.1.	Monthly fee	BGN 24.00		28.07.2023
2.8.2.	Annual fee	BGN 264.00		
2.9.	DSK Business Partner Silver Start			
2.9.1.	Monthly fee	BGN 34.00		28.07.2023
2.9.2.	Annual fee	BGN 374.00		
2.10.	DSK Business Partner Golden Volume			
2.10.1.	Monthly fee	BGN 62.00		28.07.2023
2.10.2.	Annual fee	BGN 682.00		
2.11.	DSK Business Partner Platinum Volume			
2.11.1.	Monthly fee	BGN 119.00		28.07.2023
2.11.2.	Annual fee	BGN 1309.00		
3.	BUSINESS DEBIT AND PRE-PAID CARDS			
	Visa Business Gold Debit			01.05.2020
3.1.	Issuance/ Reissuance of a card due to validity expiry	free of charge	free of charge	
3.2.	Express issuance	BGN 20.00	EUR 10.00/ USD 15.00	
3.3.	Monthly fee for the first card issued	BGN 6.25	EUR 3.20/ USD 4.00	
3.4.	Monthly fee for any subsequent card issued	BGN 6.25	EUR 3.20/ USD 4.00	
3.5.	Card design - monthly fee	BGN 0.50	EUR 0.25/ USD 0.35	
3.6.	Reissuance of a card in case of loss, theft, forgotten PIN and at the client's request, including for receiving the card in another bank office	BGN 10.00	EUR 5.00/ USD 7.00	
3.7.	Cash withdrawal from DSK Bank's ATM in Bulgaria	0.15%, min. BGN 0.30	0.15%, min. EUR 0.15/ 0.15%, min. USD 0.20	
3.8.	Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	0.20%, min. BGN 1.50	0.20%, min. EUR 0.77/ 0.20%, min. USD 0.90	
3.9.	Cash withdrawal from an ATM in non-EEA countries	BGN 5.00 + 1.5%	EUR 2.56 + 1.5% USD 2.84 + 1.5%	
3.10.	Cash withdrawal at POS in DSK Bank's office	0.8%, min. BGN 6.00	0.8%, min. EUR 3.00/ 0.8%, min. USD 4.00	
3.11.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6.00 + 1.5%	EUR 3.07 + 1.5%/ USD 3.41 + 1.5%	
3.12.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 6.00 + 1.5%	EUR 3.07 + 1.5%/ USD 3.41 + 1.5%	

3.13.	Payment of goods and services via POS or Internet	free of charge	free of charge	
3.14.	Cash back (receipt of cash via POS) from merchant in Bulgaria or abroad	BGN 0.40	EUR 0.20/ USD 0.30	
3.15.	Balance inquiry at ATM in Bulgaria	BGN 0.60	EUR 0.30/ USD 0.40	

XVI. APPENDIX 5: DISCONTINUED PRODUCTS

	Types of fees	Fee		Product discontinuation date
		BGN	Foreign currency	
3.16.	Balance inquiry at ATM abroad	BGN 1.50	EUR 0.75/ USD 1.00	
3.17.	Receiving money through the card	1%	1%	
3.18.	Money transfer	BGN 1.00 + 1%	EUR 0.51 + 1%/ USD 0.57 + 1%	
3.19.	Cash deposit via DSK Bank's ATM	0,10%, min. BGN 1.00	0,10%, min. EUR 0.50/ USD 0.70	
3.20.	Opening an arbitration procedure to dispute transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank	
3.21.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank	
3.22.	Unjustified disputed transaction	BGN 20.00	EUR 10.00/ USD 15.00	
3.23.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	BGN 220.00	EUR 110.00/ USD 150.00	
4.	BUSINESS CREDIT CARDS IN US DOLLARS Visa Business Gold Credit			01.05.2020
4.1.	Issuance/ Reissuance of a card due to validity expiry		free of charge	
4.2.	Express issuance		USD 30.00	
4.3.	Card annual fee		USD 115.00	
4.4.	Card design - annual fee		USD 4.00	
4.5.	Reissuance of a card in case of loss, theft, forgotten PIN and at the client's request, including for receiving the card in another bank office		USD 15.00	
4.6.	Cash withdrawal from DSK Bank's ATM in Bulgaria		USD 3.00 + 3%	
4.7.	Cash withdrawal from another bank's ATM in Bulgaria and EEA countries		USD 4.19 + 3%	
4.8.	Cash withdrawal from an ATM in non-EEA countries		USD 4.19 + 3%	
4.9.	Cash withdrawal at POS in DSK Bank office		USD 3.00 + 3%	
4.10.	Cash withdrawal at POS in another bank's office in Bulgaria		USD 5.68 + 4%	
4.11.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad		USD 5.68 + 4%	
4.12.	Payment of goods and services via POS or Internet		free of charge	
4.13.	Receiving money through the card		1%	
4.14.	Money transfer		USD 0.57 + 1%	
4.15.	Cash deposit via DSK Bank's ATM		0,10%, min. USD 0.70	
4.16.	Opening an arbitration procedure to dispute transaction carried out abroad		the fees paid by the Bank	
4.17.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad		the fees paid by the Bank	
4.18.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request		USD 150.00	
5.	E-BANKING - Info Tariff			01.09.2022
5.1.	Monthly maintenance and service fee – DSK Direct internet banking	BGN 5.00	EUR 2.50/ USD 3.50/ GBP 2.50/ CHF 4.00	
5.2.	Intrabank transfers ^{1,2}			
5.2.1	Transfers in BGN:			
5.2.1.1.	- credit transfer, incl. with future value date/ initiation of direct debit order	BGN 0.70		
5.2.1.2.	- credit transfer to the State Budget by a multi-row payment order	BGN 0.70 for each row		
5.2.1.3.	- standing order	BGN 1.00		

¹ Package transactions, incl. Payroll, shall be processed as individual payments and shall be charged according to the number and type of the payments in the package.

² The fee shall not be applied for transfers between client's own accounts.

XVI. APPENDIX 5: DISCONTINUED PRODUCTS

	Types of fees	Fee		Product discontinuation date
		BGN	Foreign currency	
5.2.2.	Foreign currency transfers			
5.2.2.1.	- credit transfer, incl. with future value date/ initiation of direct debit order		EUR 0.95	
5.2.2.2.	- standing order		EUR 1.35	
5.3.	Interbank transfers in BGN:			
5.3.1.	Credit transfer via BISERA, incl. with future value date/ initiation of direct debit order	BGN 1.95		
5.3.2.	Credit transfer via BISERA/RINGS to the State Budget by multi-row payment order	the relevant fee according to the selected tariff plan for each row		
5.3.3.	Standing order via BISERA	BGN 4.00		
5.3.4.	Credit transfers via RINGS	BGN 11.50		
5.3.5.	Instant payments via BLINK	BGN 1.50		
5.4.	Interbank transfers in foreign currency, incl. credit transfers with future value date:			
5.4.1.	Credit transfers in EUR to EEA banks:			
5.4.1.1.	- for amounts up to BGN 100 000		EUR 1.00	
5.4.1.2.	- for amounts equal to or above BGN 100 000		EUR 5.88	
5.4.1.3.	- urgent credit transfers		EUR 5.88	
5.4.2.	Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks		0,12%, min. EUR 18.00	
5.4.2.1.	Additional fee for urgent transfer		EUR 30.00	
5.4.2.2.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)		According to Appendix No.1	
5.5.	Payment of utility bills ¹	BGN 0.70	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70	
5.6.	Payment of local taxes and fees	BGN 0.70	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70	
5.7.	SWIFT MT101 (incoming payment orders) ²			
5.7.1.	Subscription fee (one-off fee; per client)	BGN 100.00	EUR 50.00	
5.7.2.	Monthly fee (per account)	BGN 50.00	EUR 25.00	
5.7.3.	Amendments/Corrections/Termination	BGN 50.00	EUR 25.00	
5.8.	PC banking via Multicash			
5.8.1.	One-off fee for installation		EUR 36	
5.8.2.	Monthly maintenance and service fee ³	BGN 70	EUR 35	
5.8.3.	Subsequent visit for installation of Multicash/ additional training and/or maintenance of the Multicash systems		BGN 120 per visit	
5.9.	Fee for activating and using a token - mobile application (DSK mToken)		free of charge	
5.10.	Fee for reissuing a password for Internet banking		free of charge	

¹ In case of utility bill payment from a foreign currency account, the respective fee for transaction in foreign currency shall be applied.

² For each ordered transfer the respective fees shall be applied according to its type.

³ Clients using only Multicash shall not pay a monthly maintenance and service fee for DSK Direct internet banking. Clients using Multicash and DSK Direct shall pay a monthly fee for each of the electronic channels.

XVI. APPENDIX 5: DISCONTINUED PRODUCTS

	Types of fees	Fee		Product discontinuation date
		BGN	Foreign currency	
6.	E-BANKING - Start Tariff			27.1.2023
6.1.	Monthly maintenance and service fee – DSK Direct internet banking	BGN 10.00	EUR 5.00/ USD 7.00/ GBP 5.00/ CHF 8.00	
6.2.	Intrabank transfers ^{1,2}			
6.2.1.	- credit transfer, incl. with future value date/ initiation of direct debit order	BGN 0.70	EUR 0.95	
6.2.2.	- credit transfer to the State Budget by a multi-row payment order	BGN 0.70 for each row		
6.2.3.	- standing order	BGN 1.00	EUR 1.35	
6.3.	Interbank transfers in BGN:			
6.3.1.	Credit transfer via BISERA, incl. with future value date/ initiation of direct debit order	BGN 1.50		
6.3.2.	Credit transfer via BISERA/RINGS to the State Budget by multi-row payment order	BGN 1.50 for each row		
6.3.3.	Standing order via BISERA	BGN 1.50		
6.3.4.	Credit transfers via RINGS	BGN 11.50		
6.3.5.	Instant payments via BLINK	BGN 1.50		
6.4.	Interbank transfers in foreign currency, incl. credit transfers with future value date:			
6.4.1.	Credit transfers in EUR to EEA banks:			
6.4.1.1.	- for amounts up to BGN 100 000		EUR 0.77	
6.4.1.2.	- for amounts equal to or above BGN 100 000		EUR 5.88	
6.4.1.3.	- urgent credit transfers		EUR 5.88	
6.4.2.	Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks		0,12%, min. EUR 18.00	
6.4.2.1.	Additional fee for urgent transfer		EUR 30.00	
6.4.2.2.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)		According to Appendix No.1	
6.5.	Payment of utility bills ³	BGN 0.55	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70	
6.6.	Payment of local taxes and fees	BGN 0.55	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70	
6.7.	SWIFT MT101 (incoming payment orders) ⁴			
6.7.1.	Subscription fee (one-off fee; per client)		EUR 50.00	
6.7.2.	Monthly fee (per account)		EUR 30.00	
6.7.3.	Amendments/Corrections/Termination		EUR 30.00	
6.8.	PC banking via Multicash			
6.8.1.	One-off fee for installation		EUR 36	
6.8.2.	Monthly maintenance and service fee ⁵	BGN 70	EUR 35	
6.8.3.	Subsequent visit for installation of Multicash/ additional training and/or maintenance of the Multicash systems	BGN 120 per visit		
6.9.	Fee for activating and using a token - mobile application (DSK mToken)	free of charge		
6.10.	Reissuing a password for Internet banking	free of charge		

¹ Package transactions, incl. Payroll, shall be processed as individual payments and shall be charged according to the number and type of the payments in the package.

² The fee shall not be applied for transfers between client's own accounts.

³ In case of utility bill payment from a foreign currency account, the respective fee for transaction in foreign currency shall be applied.

⁴ For each ordered transfer the respective fees shall be applied according to its type.

⁵ Clients using only Multicash shall not pay a monthly maintenance and service fee for DSK Direct internet banking.

Clients using Multicash and DSK Direct shall pay a monthly fee for each of the electronic channels.

XVI. APPENDIX 5: DISCONTINUED PRODUCTS

	Types of fees	Fee		Product discontinuation date
		BGN	Foreign currency	
7.	E-BANKING - Basic access			27.1.2023
7.1.	Monthly maintenance and service fee – DSK Direct internet banking	free of charge	free of charge	
7.2.	Intrabank transfers ^{1,2}			
7.2.1.	- credit transfer, incl. with future value date/ initiation of direct debit order	the fee applicable to the respective service provided in a bank`s office	the fee applicable to the respective service provided in a bank`s office	
7.2.2.	- standing order			
7.2.3.	- credit transfer to the State Budget by a multi-row payment order			
7.3.	Interbank transfers in BGN:			
7.3.1.	Credit transfer via BISERA, incl. with future value date/ initiation of direct debit order	the fee applicable to the respective service provided in a bank`s office		
7.3.2.	Credit transfer via BISERA/RINGS to the State Budget by multi-row payment order			
7.3.3.	Standing order via BISERA			
7.3.4.	Credit transfers via RINGS			
7.3.5.	Instant payments via BLINK	BGN 1.50		
7.4.	Interbank transfers in foreign currency, incl. credit transfers with future value date:			
7.4.1.	Credit transfers in EUR to EEA banks:			
7.4.1.1.	- for amounts up to BGN 100 000		the fee applicable to the respective service provided in a bank`s office	
7.4.1.2.	- for amounts equal to or above BGN 100 000			
7.4.1.3.	- urgent credit transfers			
7.4.2.	Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks		the fee applicable to the respective service provided in a bank`s office	
7.4.2.1.	Additional fee for urgent transfer			
7.4.2.2.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)	According to Appendix No.1	According to Appendix No.1	
7.5.	Payment of utility bills ³	BGN 3.00	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70	
7.6.	Payment of local taxes and fees	BGN 3.00	EUR 1.50/ USD 1.70/ GBP 1.50/ CHF 1.70	
7.7.	SWIFT MT101 (incoming payment orders) ⁴			
7.7.1.	Subscription fee (one-off fee; per client)	EUR 50.00		
7.7.2.	Monthly fee (per account)	EUR 30.00		
7.7.3.	Amendments/Corrections/Termination	EUR 30.00		
7.8.	Fee for activating and using a token - mobile application (DSK mToken)	free of charge		
7.9.	Reissuing a password for Internet banking	free of charge		

¹ Package transactions, incl. Payroll, shall be processed as individual payments and shall be charged according to the number and type of the payments in the package.

² The fee shall not be applied for transfers between client`s own accounts.

³ In case of utility bill payment from a foreign currency account, the respective fee for transaction in foreign currency shall be applied.

⁴ For each ordered transfer the respective fees shall be applied according to its type.