



# ***Tariff for fees and commissions applied by DSK Bank for Business clients***

***BT BRIEF TARIFF***

***CURRENT ACCOUNTS***

***CASH OPERATIONS***

***PAYMENTS AND TRANSFERS***

***E-BANKING***

***BANK CARDS***

***POS SERVICES***

***PLANS***

***LOANS***

***OTHER SERVICES***

***GENERAL PROVISIONS***

***APPENDIX No1 - OPTION OUR***

***APPENDIX No2 - LOAN COLLATERAL***

***DISCONTINUED PRODUCTS***



Current Accounts	Euro	Foreign currency
Current and equivalent accounts (insolvency account, liquidation account, escrow account, special purpose account, special deposit), opened in bank office	EUR 26	
Current account opened online	Free of charge	
Monthly fee for maintenance of accounts		
Current account, incl. insolvency and liquidation accounts	EUR 13.50	USD 16/ GBP 12/ HF 12/ CAD 20/ HUF 4900/ RON 65/ SEK 150/ JPY 2100/ RUB 1300/ TRY 450/ RSD 1500/ PLN 60/ CNY 110/ AUD 25/ CZK 320/ DKK 100/NOK 150
Capital raising account	EUR 13.50	
E-banking	Euro	Foreign currency
DSK Direct Internet banking		
Monthly maintenance and service fee	EUR 15.85	
PC banking via Multicash		
One-off fee for installation, subsequent visit for installation/ additional training and/or maintenance of the Multicash systems incl. and through specialized remote access software	EUR 60	
Monthly maintenance and service fee	EUR 55	
Cash operations	Euro	Foreign currency
Cash withdrawal in banknotes - upon request	1% on the total amount, min. EUR 5.60	
Cash deposit of banknotes - listed and sorted banknotes	0,95% on the total amount, min. EUR 5.60	
Payments and transfers	Electronic channel	In bank office
Interbank domestic euro transfers (incl. standing orders) and euro transfers to other banks in EEA		
Credit transfers, standard value date	EUR 1	EUR 4.50
Urgent credit transfers	EUR 8	EUR 26
Instant credit transfers	EUR 1	-
Intrabank transfers		
Credit transfer in euro, incl. with future value date	EUR 0.40	EUR 4.50
Foreign currency credit transfers and euro transfers to non-EEA banks and non-EUR credit transfers to EEA banks	0,18%, min. EUR 30	0,30%, min. EUR 50
Interbank incoming transfers		
EUR credit transfers from EEA banks	Free of charge	-
Foreign currency credit transfers and euro transfers from non-EEA banks and non-EUR credit transfers from EEA banks	0,10%, min. EUR 10	

Notes:

\*This section is an extract from the full tariff setting out the charges for certain commonly used services





Opening of client account	Euro	Foreign currency
Term deposit account		Free of charge
Current and equivalent accounts (insolvency account, liquidation account, escrow account, special purpose account, special deposit), opened in bank office		EUR 26
Current account opened online and through the online registration process for new customers		Free of charge
Capital raising account (according to the amount of raised capital):		
- up to EUR 2 500 incl.		EUR 11.25
- above EUR 2 500		EUR 52
Special current client account of a lawyer/ law firm		Free of charge
Special current account of a private enforcement agent under Article 24 of the Private Enforcement Agents Act – for the collection of funds from the liquidation of debtors' property.		Free of charge
Special current account for payment institutions, according to the requirements of Art. 23 of the Law on Payment Services and Payment Systems		EUR 52
Special current account of a notary under Art. 25a of the Notaries and Notarial Practice Act (NNPA)		Free of charge
Account for trading with dematerialized gold against a currency	Free of charge	-
Maintenance of client accounts	Euro	Foreign currency
Current account, incl. insolvency and liquidation accounts - monthly fee	EUR 13.50	USD 16/ GBP 12/ CHF 12/ CAD 20/ HUF 4900/ RON 65/ SEK 150/ JPY 2100/ RUB 1300/ TRY 450/ RSD 1500/ PLN 60/ CNY 110/ AUD 25/ CZK 320/DKK 100/NOK 150
Capital raising account <sup>1</sup>		EUR 13.50
Current accounts for Private Enforcement Agents (PEA)		
- special current account of a private enforcement agent under Article 24 of the Private Enforcement Agents Act – for the collection of funds from the liquidation of debtors' property - monthly fee		Free of charge
- special 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
Current account for Agricultural producers (Sole Proprietors and Legal entities) - monthly fee		EUR 13.50
Current account for farmers - individuals not registered under the Commerce Act - monthly fee		EUR 8
Current account opened through the online registration process for new customers - monthly fee	EUR 11.25	-
Special current client account of a lawyer/law firm - monthly fee		Free of charge
Escrow account - annual fee <sup>2</sup>		Negotiable, min. EUR 255.65
Special current account of a notary under Art. 25a of the Notaries and Notarial Practice Act (NNPA) - monthly fee		Free of charge
Current account of insurance brokers and investment intermediaries for keeping clients' funds - annual fee <sup>2</sup>		Negotiable, min. EUR 255.65
Special current accounts for payment institutions, subject to the requirements of Art. 23 of the Law on Payment Services and Payment Systems - monthly fee		Negotiable, min. EUR 52
Account for trading with dematerialized gold against a currency	Free of charge	-
Monthly fee for administration of garnished accounts with a temporary authorization order for urgent payments	EUR 26	-

Notes:

<sup>1</sup> The fee is applicable in case the account is not closed within 6 months from its opening

<sup>2</sup> 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.





Statements on client accounts	Euro	Foreign currency
Paper-based statements at client's request		
- up to 10 pages	EUR 31.20	-
- above 10 pages (per page)	EUR 3.60	-
Account statement in MT940/MT942 format via SWIFT		
- Subscription fee (one-off fee)		EUR 50
- Monthly fee (per account)		EUR 35
- Account adding/excluding account/other amendments		EUR 35
Closing of current account	Euro	Foreign currency
Closing a current account at the client's request before the expiration of 6 months from account opening agreement date	EUR 26	-
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	EUR 30.50	-
Closing a special clients account of a lawyer/law firm		Free of charge
Closing an account for trading with dematerialized gold against a currency	Free of charge	-
Acceptance of money on term deposits (cashless or in cash)		Free of charge



Cash withdrawal <sup>1</sup>	Euro	Foreign currency
Cash withdrawal in banknotes <sup>2</sup>		
- upon request	1% on the total amount, min. EUR 5.60	
- without request <sup>3</sup>	1,20% on the total amount	
Cash withdrawal in coins <sup>2</sup>	5% on the total amount, min. EUR 5.60	-
Requested, but not withdrawn amounts by the client <sup>5</sup>	0,75% on the requested but not withdrawn amount, min. EUR 9	
Withdrawal of banknotes in certain denomination (if possible by the Bank) <sup>6</sup>	0,75% on the total amount, in addition to the commission for cash withdrawal in banknotes	
Cash deposit	Euro	Foreign currency
Cash deposit of banknotes		
- listed and sorted banknotes	0,95% on the total amount, min. EUR 5.60	
- unsorted banknotes	1,20%, min. EUR 18	
Cash deposit of coins <sup>7</sup>	5% on the total amount, min. EUR 5.60	-
Cash deposit on account of a bank client (collected by the depositor, in case he/she is not a legal representative or proxy of the client):		
- in banknotes	1%, min. EUR 18	
- in coins <sup>8</sup>	5%, min. EUR 26	-
Processing of cash not deposited to a client`s account	Euro	Foreign currency
Exchange of damaged BGN banknotes and coins (immediate exchange)	Free of charge	-
Processing of cash under agreements with clients	Negotiable	

Notes:

<sup>1</sup>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 "Bank Cards" and "POS services" sections shall be applied.)

<sup>2</sup>In case of cash withdrawal up to EUR 1000/ currency equivalent, the respective fee for cash withdrawal upon request is applied

<sup>3</sup>The service is provided in case the respective bank office could cover the necessary amount in cash

<sup>4</sup>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 EUR 5, the entire amount shall be charged as banknotes

<sup>5</sup>The fee is applied only to amounts requested but not withdrawn from current accounts

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

<sup>7/8</sup>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 EUR 5, the entire amount shall be charged as banknotes



Interbank incoming transfers	Euro	Foreign currency
EUR credit transfers from EEA banks	Free of charge	-
Foreign currency credit transfers and euro transfers from non-EEA banks and non-EUR credit transfers from EEA banks	0,10%, min. EUR 10	
Intrabank outgoing transfers	Euro	Foreign currency
Tariff "Obem" (ordered electronically) <sup>1,2</sup>		
Credit transfer in euro, incl. with future value date	EUR 0.40	-
Non-euro credit transfer, incl. with future value date	-	EUR 0.95
Standing order	EUR 1	USD 1.07/ GBP 0.85/ CHF 0.97
Paper based payment orders		
Credit transfer, incl. between a client's own accounts <sup>3</sup> , standing orders and credit transfer with future value date	EUR 4.50	
Cash pooling	Negotiable	-
Interbank domestic euro transfers (incl. standing orders) and euro transfers to other banks in EEA	Euro	Foreign currency
Tariff "Obem" (ordered electronically)		
Credit transfers, standard value date	EUR 1	-
Urgent credit transfers	EUR 8	
Instant credit transfer	EUR 1	
Paper based payment orders		
Credit transfers, standard value date	EUR 4.50	-
Urgent credit transfers	EUR 26	

Notes:

<sup>1</sup>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

<sup>2</sup>The fee shall not be applied for transfers between client's own accounts

<sup>3</sup>The fee shall not be applied to transfers between client's own accounts in the following cases:

- from/to term deposits;
- loan repayments;
- standing orders



Foreign currency transfers and euro transfers to non-EEA banks and non-EUR transfers to EEA banks	Euro	Foreign currency
Electronic payment orders (Tariff "Obem")	0,18%, min. EUR 30	
Paper based payment orders <sup>1,2</sup>	0,30%, min. EUR 50	
Urgent transfers (if feasible for the Bank) - additional fee	EUR 30	
Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)	-	According to Appendix N°1
Additional fee for checking incoming and outgoing transfers to/from non-EEA countries <sup>3</sup>	0,10% on the total amount	
Other services	Euro	Foreign currency
Payment of utility bills via E-banking <sup>4</sup>	EUR 0.40	USD 0.43/ GBP 0.34/ CHF 0.38
Payment of local taxes and fees via E-banking		
SWIFT MT101 (incoming payment orders) <sup>5</sup>		
- Subscription fee (one-off fee; per client)	EUR 50	
- Monthly fee (per account)	EUR 35	
- Amendments/ Corrections/ Termination		
Enquiries relating to the ordered transfers		
- for ordered transfers up to 6 months from the date of the request/enquiry	EUR 35 + correspondent banks fees, if any	
- for ordered transfers above 6 months from the date of the request/enquiry	EUR 60 + correspondent banks fees, if any	
Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system	EUR 25	
Cancellation of an ordered transfer after transmitting to a correspondent bank or payment system	EUR 50 + correspondent banks fees, if any	
Return of received transfer for the benefit of a Banks` client, regardless of who initiated it <sup>6</sup>	0,20%, min. EUR 30, max. EUR 300	
Additional fee for processing of mass payments files, presented via e-mail <sup>7</sup>	EUR 26 per file	-

#### Notes:

<sup>1</sup> For partial payment, each part shall be considered and charged as a new transfer.

<sup>2</sup> Conditional payment orders shall be considered documentary letters of credit

<sup>3</sup> The fee is collected in addition to all fees for incoming/outgoing transfers from/to countries outside EEA (incl. for urgent transfers)

<sup>4</sup> In case of utility bill payment from a foreign currency account, the respective fee for transaction in foreign currency shall be applied

<sup>5</sup> For each ordered transfer the respective fees shall be applied according to its type.

<sup>6</sup> The fee shall not be applied to transfers in euro to other banks in the EEA.

<sup>7</sup> The files for mass payments sent via e-mails should be duly signed by qualified electronic signature, the certificate for which is issued by one of the authorized suppliers of such type of certification services, according to the Act for the electronic document and electronic signature (AEDES)

<sup>8</sup> SEPA Instant is only available via DSK Business app



E-banking	Euro	Foreign currency
Monthly maintenance and service fee – DSK Direct internet banking <sup>1</sup>	EUR 15.85	USD 17/ GBP 14/ CHF 15.50
Changes, requested in bank office, related to User rights for DSK Direct Internet banking, incl. e-signature type, limits for sending payment orders and users' data <sup>2</sup>	EUR 30	-
Change of rights per account, incl. groups of Specific rights and adding new user <sup>2</sup>	EUR 43	
PC banking via Multicash		
One-off fee for installation, subsequent visit for installation/ additional training and/ or maintenance of the Multicash systems incl. and through specialized remote access software		EUR 60
Monthly maintenance and service fee <sup>3</sup>		EUR 55
Fee for activating and using a token - mobile application (DSK mToken)		Free of charge
Reissuing a password for Internet banking		Free of charge

Notes:

<sup>1</sup> Monthly fee for maintenance and operational service of DSK Direct internet banking - does not apply to accounts opened through the online registration process for new customers

<sup>2</sup> The fee shall not be collected when changes are made via DSK Direct. The fee shall not be collected when the service cannot be provided through DSK Direct due to the fault of the Bank.

<sup>3</sup> 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.



Issuance, Maintenance and Reissuance of debit cards	Visa Business Debit		Virtual Visa Business	
	EUR	USD	EUR	USD
Issuance/ Reissuance of a card due to validity expiry	Free of charge		Free of charge	
Express issuance	EUR 23	USD 25	EUR 23	USD 25
Monthly fee for card issued <sup>1</sup>	EUR 1.70	USD 2	EUR 1.70	USD 2
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	EUR 5	USD 7	EUR 5	USD 7
Payment of goods and services via POS or Internet <sup>2</sup>	Free of charge			
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	EUR 0.20	USD 0.30	-	
Balance inquiry via ATM in Bulgaria <sup>3</sup>	EUR 0.35	USD 0.40		
Balance inquiry via ATM abroad	EUR 1	USD 1		
Receiving money through the card	1%		0,5%	
Money transfer <sup>4</sup>	EUR 1 + 1%	USD 0.57 + 1%	EUR 1 + 1%	USD 0.57 + 1%
Other operations and services	EUR	USD	EUR	USD
Cash withdrawal from DSK Bank`s ATM in Bulgaria	0,40%, min. EUR 0.17	0,40%, min. USD 0.20	-	
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	0,45%, min. EUR 0.77	0,45%, min. USD 0.90		
Cash withdrawal from an ATM in non-EEA countries	EUR 2.99 + 1,50%	USD 2.84 + 1,50%		
Cash withdrawal at POS in another bank's office in Bulgaria	EUR 3.99 + 1,50%	USD 3.41 + 1,50%		
Cash withdrawal at POS in a bank`s or a nonbank financial institution office abroad	EUR 3.99 + 1,50%	USD 3.41 + 1,50%		
Cash deposit via DSK Bank`s ATM	0,40%, min. EUR 0.51	0,40%, min. USD 0.70		
Change of transaction limits in bank office	EUR 26			
Opening an arbitration procedure to dispute transaction carried out abroad <sup>5</sup>	The fees paid by the Bank		The fees paid by the Bank	
Arbitration committee fee for consideration a case for disputed transaction carried out abroad <sup>6</sup>	The fees paid by the Bank		The fees paid by the Bank	
Unjustified disputed transaction <sup>6</sup>	EUR 12	USD 15	EUR 12	USD 15
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	EUR 120	USD 150	EUR 120	USD 150

Notes:

<sup>1</sup> The fee shall be collected at the end of every calendar month, as follows:

- For the month of issuance - in proportion to the number of days from the date of issuing
  - In case of reissuance - 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 - in proportion to the date of termination
- The monthly fee for an issued card does not apply to cards issued to accounts opened through the online new customer registration process.

<sup>2</sup> The service refers to a POS terminal device, regardless of its payment provider

<sup>3</sup> The service refers to an ATM, served by DSK Bank, as well as by other institutions in Bulgaria

<sup>4</sup> 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.

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

<sup>6</sup> The fee shall be collected automatically upon closing the respective procedure when the dispute is unjustified





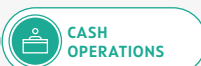
Issuance, Maintenance and Reissuance of credit cards	Visa Business Credit		Visa Business Gold Credit	Agroclass Credit card
	EUR	USD	EUR	Euro
Issuance/ Reissuance of a card due to validity expiry	Free of charge		Free of charge	Free of charge
Express issuance	EUR 20.45	USD 30	EUR 20.45	EUR 20.45
Card annual fee	EUR 40.90	USD 60	EUR 76.69	EUR 23.01
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	EUR 10.23	USD 15	EUR 10.23	EUR 10.23
Payment of goods and services via POS or Internet <sup>1</sup>	Free of charge		Free of charge	Free of charge
Receiving money through the card	1%		1%	1%
Money transfer <sup>2</sup>	EUR 0.51 + 1%	USD 0.57 + 1%	EUR 0.51 + 1%	EUR 0.51 + 1%
Change of transaction limits in bank office	EUR 20.45		EUR 20.45	EUR 20.45
Opening an arbitration procedure to dispute transaction carried out abroad <sup>3</sup>	The fees paid by the Bank		The fees paid by the Bank	The fees paid by the Bank
Arbitration committee fee for consideration a case for disputed transaction carried out abroad <sup>3</sup>	The fees paid by the Bank		The fees paid by the Bank	The fees paid by the Bank
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	EUR 112.48	USD 150	EUR 112.48	EUR 112.48
Other services	EUR	USD	EUR	Euro
Cash withdrawal from DSK Bank`s ATM in Bulgaria	EUR 2.05 + 3%	USD 3 + 3%	EUR 2.05 + 3%	EUR 2.05 + 3%
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	EUR 3.58 + 3%	USD 4.19 + 3%	EUR 3.58 + 3%	EUR 3.58 + 3%
Cash withdrawal from an ATM in non-EEA countries	EUR 3.58 + 3%	USD 4.19 + 3%	EUR 3.58 + 3%	EUR 3.58 + 3%
Cash withdrawal at POS in another banks office in Bulgaria	EUR 5.11 + 4%	USD 5.68 + 4%	EUR 5.11 + 4%	EUR 5.11 + 4%
Cash withdrawal at POS in a bank`s or a non-bank financial institution office abroad	EUR 5.11 + 4%	USD 5.68 + 4%	EUR 5.11 + 4%	EUR 5.11 + 4%
Cash deposit via DSK Bank`s ATM	0,25%, min. EUR 0.51	0,25%, min. USD 0.70	0,25%, min. EUR 0.51	0,25%, min. EUR 0.51

Notes:

<sup>1</sup>The service refers to a POS terminal device, regardless of its payment provider

<sup>2</sup>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

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



<b>Fees and commissions for merchants, using DSK Bank`s POS, for accepting payments with bank cards</b>	<b>Euro</b>	<b>Foreign currency</b>
POS terminal device (Physical and Software POS)		
Commission for accepting cards payments	Negotiable, but not less than EUR 0.01 per transaction	
Monthly fee for using POS terminal services	Negotiable	
Fee for using POS (excluding Software POS), in case of realized turnover from accepted card payments below BGN 1956/ EUR 1 000, for device on a monthly basis <sup>1</sup>	EUR 10	
Fees for paying at a POS terminal device with branded electronic food vouchers:		
- BCard issued by banks or payment institutions in the country	0,80%	-
- Visa or Mastercard issued by banks or payment institutions in the EEA <sup>2</sup>	2,10%	
- Visa or Mastercard issued by banks or payment institutions outside the EEA <sup>3</sup>	2,10%	
Virtual POS terminals		
Commission for accepting cards payments	Negotiable, but not less than EUR 0.01 per transaction	
Monthly fee for using virtual POS	Negotiable	
Monthly maintenance fee for Automatic cards update service (ABU/VAU)	EUR 5	
Automatic card update fee (per card)	EUR 0.25	
Fees for paying at a virtual POS terminal device with branded electronic food vouchers:		
- BCard issued by banks or payment institutions in the country	0,80%	
- Visa or Mastercard issued by banks or payment institutions in the EEA <sup>2</sup>	2,10%	
- Visa or Mastercard issued by banks or payment institutions outside the EEA <sup>3</sup>	2,10%	
Monthly subscription to receive POS reports		
- daily	Free of charge	
- weekly		
- monthly		
One-time POS report <sup>4</sup>	EUR 25	
Fee for transferring POS terminals to a current merchant's account with a changed Unique identification code	EUR 250	

Notes:

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

<sup>2</sup>Fees for paying with electronic vouchers issued in European Economic Area

<sup>3</sup>Fees for paying with electronic vouchers issued outside European Economic Area

<sup>4</sup>The fee is applied for each prepared report for customer who has no monthly subscription for POS reports

<b>PLANS for Small Business clients</b>	<b>Euro</b>	<b>Foreign currency</b>
DSK Start- monthly fee	EUR 12.27	
Monthly fee „DSK Start“ upon fulfillment of the condition: performing a minimum of 5 transactions - payment for goods and services through a POS terminal	EUR 10.22	
DSK Progress - monthly fee	EUR 20.45	
Monthly fee „DSK Progress“ upon fulfillment of the condition: performing a minimum of 10 transactions - payment for goods and services through a POS terminal	EUR 18.40	
DSK Development - monthly fee	EUR 38.35	
Monthly fee „DSK Development“ upon fulfillment of the condition: performing a minimum of 12 transactions - payment for goods and services through a POS terminal	EUR 34.77	
DSK Horizon - monthly fee	EUR 69.02	
Monthly fee „DSK Horizon“ upon fulfillment of the condition: performing a minimum of 15 transactions - payment for goods and services through a POS terminal	EUR 61.35	
<b>Servicing SMALL BUSINESS clients in Private banking zone/center</b>	<b>Euro</b>	<b>Foreign currency</b>
Monthly fee for servicing SMALL BUSINESS clients in a Private Banking zone/centre	EUR 5.11	-
Monthly fee for servicing in a Private Banking zone/centre, when using the following packages: DSK Business Partner Silver Start, DSK Business Partner Golden Volume, DSK Business Partner Platinum Volume and DSK Online Info.	Free of charge	

Loans	Euro	Foreign currency
Processing of loan products application	0,15%, min. EUR 50	
- business credit card limit	0,15%, min. EUR 15	
- loans for farmers under the Agrolab process	Free of charge	
Collateral valuation	According to Appendix №2	
Registration and release of collateral		
Registration of a mortgage	EUR 20	
Providing written instructions and preparing documents (declarations, consents, etc.) for registration, additional registration, renewal and deletion of special pledges; preparing documents for registration of commencement of enforcement under a pledge according to the procedure of the Special Pledges Act /SPA/	EUR 10	
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	
Release of mortgage	EUR 50	
Commitment fee	1,50% p.a.	
Management commission of loan products	1% p.a.	
Credit limit for issuance of bank guarantees	Negotiable	
Submission of application for drawdown on paper <sup>1</sup>	EUR 25	
Renegotiation and/or restructuring of loans initiated by the client		
Extension of the term of credit lines and overdrafts to Small Business customers, in case the client delay to submit credit application according to the terms in the Common terms and conditions for Small business customers"	1% on the agreed amount	
Renegotiation of the credit line amount for pre-financing on direct payment schemes and measures	EUR 10	
In any other cases	0,25% on the total amount of the debt that is being renegotiated/restructured	
Pre-term repayment fee (partial or full)	5% on the prepaid amount	
Pre-term termination of credit line loan agreement, overdraft loan agreement u business credit card limit agreement	5% on the agreed amount	
Processing a request for repayment of amounts under revolving credit lines <sup>1</sup>	EUR 25	

Notes:

<sup>1</sup>The fee shall not be collected when submitting the application via DSK Direct, as well as in cases when the service cannot be provided through DSK Direct due to the fault of the Bank



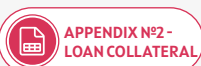
Guarantees and counter-guarantees issued by the Bank	Euro	Foreign currency
Processing of bank guarantee issuance/amendment paper application (if it has not been received via e-banking channel) <sup>1</sup>	EUR 25	
Examination of customer's application for limit for multiple bank guarantees	0,15%, min. EUR 75	
Urgent processing of guarantee issuance/amendment application (within 1 business day if feasible for the Bank) with standard guarantee text - additional fee	EUR 50	
Issuance:		
- secured by a counter-guarantee	Negotiable + min. EUR 150 for processing	
- secured by cash collateral and government securities	0,35% on the guarantee amount, min. EUR 50 every quarter or part thereof	
- secured with other type of collateral	Negotiable, but min. EUR 50 per quarter or part thereof	
Amendment of bank guarantee		
- amount increase and/or extension of validity	Same as issuance commission	
- other amendments	EUR 50	
SWIFT fee for guarantee issuance	EUR 30	
SWIFT fee for letter of credit amendment or inquiries	EUR 15	
Cancellation of guarantee issuance application	EUR 50	
Consultations (including preparation of a bank guarantee draft) <sup>2</sup>		
- in case of guarantee issuance	EUR 30	
- in case the guarantee is not issued	EUR 120	
Processing of demand under the guarantee	0,10% min. EUR 50, max. EUR 500	
Preliminary investigation related to issuance of counter-guarantee <sup>3</sup>	EUR 150	
Guarantees and counter-guarantees received in the Bank	Euro	Foreign currency
Authenticity confirmation of bank guarantees issued in favour of customers of the Bank	EUR 50	
Processing of demand under the guarantee		
- under guarantees advised by the Bank	EUR 50	
- under guarantees issued directly to the beneficiary	0,10%, min. EUR 50, max. EUR 500	
Advice without commitment and in case of amount increase amendment (on the amount of the increase)	0,10% min. EUR 50, max. EUR 500	
Advice of amendment excluding amount increase	EUR 50	
Confirmation/ reissuance	Negotiable	
Cancellation of payment demand	EUR 60	
Consultations, technical support, and correspondence (including review at client's request the wording of guarantee to be issued in their favor)	EUR 60	
Processing of customer confirmation for guarantee decrease/release	EUR 60	

Notes:

<sup>1</sup> The fee shall not be collected when submitting the application via DSK Direct, as well as in cases when the service cannot be provided through DSK Direct due to the fault of the Bank

<sup>2</sup> The fee shall also be applicable when preparing a draft guarantee, in case it is not issued

<sup>3</sup> The fee shall not be collected if DSK Bank issues the counter-guarantee





Letters of credit issued by the Bank	Euro	Foreign currency
Preparation of letter of credit draft <sup>1</sup>	EUR 60	
Issuance of letter of credit		
- with cash collateral	0,40%, min. EUR 50 (per quarter or part thereof)	
- with other type of collateral	Negotiable	
Handling and payment of sight letters of credit	0,12% min. EUR 50	
Deferred payment or acceptance of letters of credit	0,15% for a month or part of it, min. EUR 50	
Amendments		
- excluding amount increase or validity extension	EUR 50	
- amount increase (calculated on the amount of the increase)	Same as issuance commission	
- extension of the validity within the quarter for which the issuance commission has been collected	EUR 50	
- extension of the validity within a new quarter or part thereof (calculated on the outstanding balance amount)	Same as issuance commission	
- cancellation before the expiry date	EUR 50	
Urgent processing upon client's request within the business day	EUR 50	
Issuance – one-off fee for SWIFT	EUR 30	
SWIFT fee for amendment request on letter of credit	EUR 15	
Discrepancy fee (on the account of the beneficiary)	EUR 100	
Preliminary inquiries for foreign bank's confirmation of issued letter of credit <sup>2</sup>	EUR 240	
Inquiries at request of the client in relation with issued letter of credit	EUR 36	

Notes:

<sup>1</sup>The fee is collected in case no letter of credit has been issued.

<sup>2</sup>No fee shall be collected if the letter of credit is issued by the Bank



Letters of Credit issued by other banks	Euro	Foreign currency
- advising, without confirmation from DSK Bank and in case of amount increase (on the amount of the increase)	0,20%, min. EUR 50	
- advising of received notification for assignments of proceeds /cession/	EUR 50	
- assignment of proceeds /cession/	0,30%, min. EUR 50	
- confirmation	Negotiable	
- authenticity verification	EUR 60	
- second examination of returned incomplete and/or incorrect documents	EUR 60	
- 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)	EUR 50	
- handling and payment - on the amount of the payment documents	0,20%, min. EUR 50	
- deferred payment or acceptance - on the amount of the payment documents	0.15% per month or part thereof, min. EUR 50	
- cancelation prior to validity expiry	EUR 50	
- transfer of a letter of credit	0,30%, min. EUR 50	
Urgent processing at a client`s request within the business day (if possible by the Bank)	EUR 50	
Preliminary check-up of documents and consultations on content of a letter of credit (for each review)	EUR 120	
Inquiries at request of the client in relation with received letter of credit	EUR 36	
Documentary collection	Euro	Foreign currency
Documents received for collection		
Advising and handing over documents against payment or acceptance	0,20%, min. EUR 60, max. EUR 600	
Documents free of payment	0,20%, min. EUR 60, max. EUR 360	
Advising of amendment of collection instructions	EUR 36	
Return of unpaid collection documents	EUR 60	
Tracer or advising of amendments of collection instructions	EUR 36	
Urgent processing at the request of a client within the business day (if possible by the Bank)	EUR 60	
Documents and securities sent for collection		
Documents sent for collection or acceptance	0,20%, min. EUR 60, max. EUR 600	
Amendments of collection instructions	EUR 36	
Tracer	EUR 36	
Urgent processing at the request of a client within the business day (if possible by the Bank)	EUR 60	

	Euro	Foreign currency
Provision of information at client`s or third party`s request (issuance of duplicate or another document) <sup>1</sup>		
- for a period or exact date preceding the date of the request up to 1 year	EUR 62.40	-
- for a period or exact date preceding the date of the request by 1 to 5 years	EUR 123.60	
- for a period or exact date preceding the date of the request more than 5 years	EUR 186	
Provision of information for audit purposes		
- to business clients/counterparties that are not financial institutions	EUR 92.40	-
- to financial institutions	EUR 126.60	
- in English <sup>2</sup>	EUR 62.40	
Issuing an electronic certificate / bank reference through DSK Direct (in Bulgarian): <sup>3</sup>		
- with information about the client's accounts, incl. duration of relationship with the Bank <sup>4</sup>	EUR 20.40	-
- with information about liabilities to the Bank related to granted loans and bank guarantees <sup>4</sup>	EUR 46.02	
Providing a signed paper based copy of a certificate / bank reference issued through DSK Direct internet banking	EUR 16.20	
Issuance of a certificate / bank reference on paper (in Bulgarian): <sup>5</sup>		
- for deposited capital	EUR 16.20	-
- in any other cases, incl. in format specified by the client	EUR 123.60	
Other references and reports at client`s request	Negotiable, min. EUR 62.40	
Disbursement of dividends on shares of joint-stock companies or rents, according to a formal agreement	Negotiable	
Virtual IBAN – Cash Management service for differentiated obtaining of receivables		
- one-off implementation fee	Negotiable	
- monthly servicing fee	Negotiable	
Verification and administration of documents that are provided on paper in relation to updating a customer file - for each document <sup>6</sup>	EUR 36	-
Preliminary review of documents regarding the acceptance / refusal of establish a business relationship		
- for foreign legal entity	EUR 525	-
- for foreign legal entity, registered in an offshore zone	EUR 1 050	
- for Bulgarian legal entity owned by foreign legal entity/ natural person	EUR 420	
Sending documents by special courier/ registered mail	The actual costs	
SWIFT message not related to a transfer (per page)	EUR 15	-
Change of Bank`s service office at client's request	EUR 5.11	-
Providing a copy of a payment order - for each document	EUR 31.20 for each document	
For fees and commissions not mentioned in the Tariff	Negotiable	

Notes:

- <sup>1</sup>For express issuance up to 1 business day - double fee shall be collected.  
<sup>2</sup>The fee shall be collected in addition to the fee for provision of information for audit purposes to:  
- business clients/counterparties that are not financial institutions  
- financial institutions  
<sup>3</sup>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

<sup>4</sup>Includes different types of choices

<sup>5</sup>When issuing in English the fees are doubled.

- <sup>6</sup>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





Text messages via mobile network or mobile application, incl. Viber	Euro	Foreign currency	
Account balance (every business day)	EUR 0.10	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 1.00/ AUD 0.16/ CZK 2.40/ DKK 0.78/ NOK 0.90	
Received transfer to account		USD 0.13	
Ordered transfer/payment/withdrawal from account		-	
Card control on debit card			
Paid/unpaid utility bills			
Digital certificate installation code	Free of charge		
Activation of GSM number for digital certificate/Qualified Electronic Signature (QES)			
Digital certificate signature			
One-time 3-D password			
Minimum revolving amount on credit card			
Card control on credit card			
Received payment orders in the Bank through Multicash			
Additional identification, when using DSK Direct			

1. This tariff regulates the interest rates, fees and commissions that DSK Bank AD applies to its business clients, as follows:
  - Sole traders;
  - Legal entities - commercial companies and their divisions, cooperatives and their undertakings, banking and non-banking financial institutions, non-profit associations, etc.;
  - Private individuals carrying out economic activity but not registered as traders;
  - Unincorporated associations - non-profit civil partnerships, building co-operatives, mutual benefit societies;
  - Budgetary organizations

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2. The interest rates of the Bank are announced in the Interest Rate Bulletin, which is an integral part of this Tariff.

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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".

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4. The fees and commissions that are subject to Value Added Tax Act are with VAT included.

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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".

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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.

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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.

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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.

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9. Applicable currency exchange rates (for services, where a currency conversion is needed):
  - 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.

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10. The commissions and fees indicated in euro, 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.

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11. The fees and commissions regulated in this Tariff shall be collected upon provision a banking service, unless otherwise agreed with the Bank.

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- 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.

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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.

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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:
    - 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;
    - payments and servicing of accounts, subject to a contract between the Ministry of Finance and the Bank;
    - 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:
    - opening client accounts in euro;
    - maintenance and operational servicing of client accounts in euro
  - 13.3. from social institutions (for orphans, elderly people, disabled people) on budget support, regarding the following services:
    - opening a client account in euro;
    - maintenance and operational servicing of a client's account in euro;
    - intrabank credit transfers in euro;
    - interbank credit transfers in euro in the country, except for urgent transfers;

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- 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;

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- 13.5. for payment transactions related to the raising and spending of funds for humanitarian activities of the Bulgarian Red Cross

