

TARIFF

OF DSK BANK EAD INTEREST RATES, FEES AND
COMMISSIONS APPLICABLE TO CLIENT SERVICES
(EXTRACT)

XIV. TRANSACTIONS IN FINANCIAL INSTRUMENTS		
		BGN
1.	TRANSACTIONS IN FINANCIAL INSTRUMENTS TRADED DOMESTICALLY	
1.1.	Acceptance of an order for purchase or sale of financial instruments	2,00 BGN
1.2.	Transfer of financial instruments from Register A to Register B of the Bank with the Central Depository AD (CD)	2,00 BGN
1.3.	Transfer of financial instruments from Register B to Register A with the CD	10,00 BGN
1.4.	Transfer of financial instruments from the Register B of the Bank with the CD to Register B of another investment intermediary with the CD	10,00 BGN
1.5.	Transactions in stocks, rights on stocks and shares (% of transaction's value)	
1.5.1.	- up to 1 000 BGN	1.80%, min 5.00 BGN
1.5.2.	- from 1 001 to 10 000 BGN	1.00%, min 18.00 BGN
1.5.3.	- from 10 001 to 50 000 BGN	0.6%, min 100.00 BGN
1.5.4.	- from 50 001 to 100 000 BGN	0.4%, min 300.00 BGN
1.5.5.	- more than 100 000 BGN	negotiable
1.6.	Transactions in corporate and municipal bonds (% of transaction's value)	0,1%, min. 10,00 BGN
1.7.	Transactions in compensatory instruments (% of transaction's value)	0,3%, min. 10,00 BGN
1.8.	Sending a request to CD to issue a depository receipt	5,00 лв.
1.9.	Annual fee for the Investors' Compensation Fund., payable monthly and calculated in accordance with the methodology set forth in Note 9	
1.9.1.	professional client	No fee
1.9.2.	retail client	0,06%
1.10.	Management of individual portfolios of financial instruments	negotiable
1.11.	Consulting services and custom analyzes	negotiable
1.12.	Issues underwriting	negotiable
1.13.	Processing and placement of an issues	
1.13.1.	- Public placement prospectus preparation	negotiable
1.13.2.	- Private placement proposal preparation	negotiable
1.13.3.	- Marketing and placement	negotiable

XIV. TRANSACTIONS IN FINANCIAL INSTRUMENTS		
		BGN
2.	SECURITIES TRANSACTIONS ON THE PRIMARY AND SECONDARY DOMESTIC MARKET	
2.1.	Annual fee for maintenance of security register (% of the nominal value). <i>Payable monthly and calculated in accordance with the methodology set forth in Note 1 and 2</i>	
2.1.1.	for a nominal value of the equivalent of up to 1 000 000 BGN	0.05%, but min 50 BGN
2.1.2.	for a nominal value of the equivalent of more than 1 000 001 BGN	negotiable
2.2.	Processing of transactions on the primary securities market:	
2.2.1.	Approved competitive/ non-competitive order (% of the nominal value)	
2.2.1.1.	- of short-term government securities of up to one year	0.04%, but min 7 BGN
2.2.1.2.	- of medium-term and long-term government securities	0.06%, but min 7 BGN
2.2.2.	Unapproved non-competitive order	8,00 BGN
2.2.3.	Payment of matured issues (% of the nominal value)	0.02%
2.3.	Processing of transactions on the secondary securities market:	
2.3.1.	Transactions for purchase, sale, lending and borrowing of government securities	
2.3.1.1.	- where DSK Bank is a party to transaction	10,00 BGN
2.3.1.2.	- where DSK Bank is not a party to transaction	20,00 BGN
2.3.2.	Fee for transaction in government securities	negotiable
2.3.3.	Transfer of government securities	
2.3.3.1.	- from a register with DSK Bank to a register with another participant in ESROT	20,00 BGN
2.3.3.2.	- from a register with another participant in ESROT to a register with DSK Bank	no fee
2.3.4.	Issuance of certificate of ownership of government securities	2,00 BGN
2.3.5.	Cancellation and issuance of a duplicate certificate of ownership of government securities	5,00 BGN
2.3.6.	Processing of a transfer (partial or full) of certificate in the book (register) of holders of government securities between clients of the Bank before maturity	5,00 BGN
2.4.	Annual fee for the Investors' Compensation Fund. <i>Payable monthly and calculated in accordance with the methodology set forth in Note 9</i>	
2.4.1.	professional client	no fee
2.4.2.	retail client	0,06%

Note 1.: The register maintenance fee is calculated as the amount (in %) p.a. at a 360-day count convention is applied to the average daily nominal value of financial instruments maintained in the register during the calendar month.

- The monthly fee shall be paid by the 20th day of the month following the reporting month.

Note 2.: Commissions and fees, calculated in BGN, shall be translated in other currencies at the BNB's official exchange rate of the foreign currencies to BGN on the day of transaction.

XIV. TRANSACTIONS IN FINANCIAL INSTRUMENTS		
		BGN
3.	TRANSACTIONS IN FINANCIAL INSTRUMENTS TRADED ON INTERNATIONAL MARKETS	
3.1.	Transactions in debt instruments	
3.1.1.	Transfer fee	According to Note №4
3.1.2.	Transaction fee	negotiable
3.1.3.	Annual fee for register maintenance in an international depository	According to Note №4
3.2.	Transactions in shares and ETF (exchange-traded funds)	
3.2.1.	Transfer fee	According to Note №5
3.2.2.	Fee for operations with stocks and ETF (exchange-traded funds)	According to Note №5
3.2.3.	Annual fee for register maintenance in an international depository	According to Note №5
3.3.	Annual fee for the Investors' Compensation Fund. <i>Payable monthly and calculated in accordance with the methodology set forth in Note 9</i>	
3.3.1.	professional client	no fee
3.3.2.	retail client	0,06%

Note 3: Additional fees and commissions not mentioned in this Attachment but arising as a result of any concluded transaction, as well as arising in connection with the specifics of certain markets, taxes, regulatory fees, etc., shall be at the Client's expense.

Note 4: The monthly maintenance fee for maintenance of a register with a foreign depository shall be calculated in EUR as follows:

- For debt instruments - the respective fee (in %) p.a. at a 360-day count convention is applied to the average daily nominal value of financial instruments maintained in the register during the calendar month.
- For equity instruments (stocks, fund shares, etc.) - the respective fee (in %) p.a. on at a 360-day count convention is applied to the market value of financial instruments maintained in the register during the calendar month.
- Where the denomination currency of the respective instrument is other than EUR, the values of financial instruments in the register are translated at the rate applied by the foreign depository.
- Monthly fee shall be payable by the 20th day of the month following the reporting month.

Note 5: Commissions and fees, calculated in EUR, shall be translated in other currencies at the BNB's official exchange rate of the foreign currencies to BGN on the day of transaction.

Note 6: The Bank reserves the right to unilaterally change the amount of fees and commissions depending on changes in the tariffs or terms and conditions of the relevant broker or foreign depository.

Note 7: Customers identified as an eligible counterparty shall be treated as professional clients.

Note 8: Commissions for trading in shares on international exchanges through OTP Bank, Hungary, which are applied to (added to) the price of shares traded. (bps - Base points 1 bps = 0.01%; cps = cent per share).

Note 9: The monthly fee calculation methodology is in accordance with Ordinance No. 23 on the Terms and Procedures for Assessment of Client Assets issued by FSC, effective from 04.04.2006, by using a 30/360 convention.

- Monthly fee shall be payable by the 20th day of the month following the reporting month.

XV. APPENDIX 4: TRANSACTIONS IN DEBT INSTRUMENTS TRADED ON INTERNATIONAL MARKETS

	Types of debt instruments / Type and amount of fee	Fee for transfer/ transaction / settlement	Annual debt instrument register maintenance fee. <i>Paid monthly and calculated in accordance with the methodology under Note 4</i>
1.	Eurobonds	25.00 EUR	0.10%, but min 15 EUR
2.	Debt instruments – main markets		
2.1.	Austria	25.00 EUR	0.10%, but min 15 EUR
2.2.	United Kingdom	25.00 EUR	0.10%, but min 15 EUR
2.3.	Germany	25.00 EUR	0.10%, but min 15 EUR
2.4.	Italy	25.00 EUR	0.10%, but min 15 EUR
2.5.	USA	25.00 EUR	0.10%, but min 15 EUR
2.6.	France	25.00 EUR	0.10%, but min 15 EUR
2.7.	Netherlands	25.00 EUR	0.10%, but min 15 EUR
3.	Debt instruments – specific markets		
3.1.	Brazil	30.00 EUR	0.30%, but min 15 EUR
3.2.	Greece	75.00 EUR	0.10%, but min 15 EUR
3.3.	Turkey	50.00 EUR	0.10%, but min 15 EUR
3.4.	Hungary	40.00 EUR	0.20%, but min 15 EUR
3.5.	Czech Republic	40.00 EUR	0.40%, but min 15 EUR
3.6.	Switzerland	30.00 EUR	0.10%, but min 15 EUR
3.7.	Sweden	40.00 EUR	0.10%, but min 15 EUR
4.	Shares/funds – main markets		
4.1.	Austria	40.00 EUR	0.10%, but min 15 EUR
4.2.	United Kingdom	30.00 EUR	0.10%, but min 15 EUR
4.3.	Germany	25.00 EUR	0.10%, but min 15 EUR
4.4.	Italy	50.00 EUR	0.10%, but min 15 EUR
4.5.	USA	25.00 EUR	0.10%, but min 15 EUR
4.6.	France	30.00 EUR	0.10%, but min 15 EUR
4.7.	Netherlands	35.00 EUR	0.10%, but min 15 EUR
5.	Shares/funds – specific markets		
5.1.	Ireland	25.00 EUR	0.10%, but min 15 EUR
5.2.	Switzerland	35.00 EUR	0.10%, but min 15 EUR

XVI. APPENDIX 5: TRANSACTIONS IN SHARES AND ETF (EXCHANGE-TRADED FUNDS) TRADED ON INTERNATIONAL MARKETS

	International exchange market / Type and amount of fee	Fees for trading stocks and ETF on international exchanges	Fee for transfer / transaction / settlement	Annual fee for maintenance of the capital instruments and ETF register. Payable monthly and calculated in accordance with the methodology set forth in Note 4
1.	Transactions on international markets			
1.1.	Amsterdam Stock Exchange	25 bps/ min. 20.00 EUR	20.00 EUR	0.15 %, but min. 15.00 EUR
1.2.	Athens Stock Exchange	65 bps/ min.20.00 EUR	100.00 EUR	0.45 %, but min. 15.00 EUR
1.3.	Austrian Stock Exchange	25 bps/ min. 20.00 EUR	20.00 EUR	0.10 %, but min. 15.00 EUR
1.4.	Belgian Stock Exchange	25 bps/ min. 20.00 EUR	35.00 EUR	0.15 %, but min. 15.00 EUR
1.5.	Budapest Stock Exchange	25 bps/ min. 5000 HUF	60.00 EUR	0.45 %, but min. 15.00 EUR
1.6.	Copenhagen Stock Exchange	25 bps/ min. 20.00 EUR	20.00 EUR	0.10 %, but min. 15.00 EUR
1.7.	Czech Stock Exchange	25 bps/ min. 600.00 CZK	30.00 EUR	0.20 %, but min. 15.00 EUR
1.8.	Frankfurt Stock Exchange	25 bps/ min. 20.00 EUR	20.00 EUR	0.10 %, but min. 15.00 EUR
1.9.	Helsinki Stock Exchange	25 bps/ min. 20.00 EUR	35.00 EUR	0.15 %, but min. 15.00 EUR
1.10.	Hong Kong Stock Exchange	25 bps/ min. 60 EUR	40.00 EUR	0.45 %, but min. 15.00 EUR
1.11.	Indonesian Stock Exchange	65 bps/ min. 45 EUR	40.00 EUR	0.45 %, but min. 15.00 EUR
1.12.	Irish Stock Exchange	25 bps/ min. 20.00 EUR	20.00 EUR	0.10 %, but min. 15.00 EUR
1.13.	Istanbul Stock Exchange	65 bps/ min. 60.00 TRY	40.00 EUR	0.30 %, but min. 15.00 EUR
1.14.	Johannesburg Stock Exchange	65 bps/ min. 20.00 EUR	30.00 EUR	0.20 %, but min. 15.00 EUR
1.15.	Kuala Lumpur Stock Exchange	65 bps/ min. 60 EUR	40.00 EUR	0.45 %, but min. 15.00 EUR
1.16.	Lisbon Stock Exchange	25 bps/ min. 20.00 EUR	45.00 EUR	0.15 %, but min. 15.00 EUR
1.17.	London Stock Exchange	25 bps/ min. 20.00 GBP	20.00 EUR	0.10 %, but min. 15.00 EUR
1.18.	London International Order Book	25 bps/ min. 20.00 GBP	20.00 EUR	0.10 %, but min. 15.00 EUR
1.19.	Luxembourg Stock Exchange	65 bps/ min. 20.00 EUR	20.00 EUR	0.15 %, but min. 15.00 EUR
1.20.	Madrid Stock Exchange	25 bps/ min. 20.00 EUR	35.00 EUR	0.15 %, but min. 15.00 EUR
1.21.	Milan Stock Exchange	25 bps/ min. 20.00 EUR	35.00 EUR	0.15 %, but min. 15.00 EUR
1.22.	NASDAQ	5 cps/ min. 20.00 USD 2,5 cps for shares below 5 USD per share and purchase of min 1 000 shares/ min. 20.00 USD	20.00 EUR	0.10 %, but min. 15.00 EUR
1.23.	NYSE	5 cps/ min. 20.00 USD 2,5 cps for shares below 5 USD per share and purchase of min 1 000 shares/ min. 20.00 USD	20.00 EUR	0.10 %, but min. 15.00 EUR
1.24.	New Zealand Stock Exchange	65 bps/ min. 45 EUR	40.00 EUR	0.45 %, but min. 15.00 EUR
1.25.	Oslo Stock Exchange	25 bps/ min. 25 EUR	20.00 EUR	0.15 %, but min. 15.00 EUR
1.26.	Paris Stock Exchange	25 bps/ min. 20.00 EUR	20.00 EUR	0.10 %, but min. 15.00 EUR
1.27.	Stockholm Stock Exchange	25 bps/ min. 200.00 SEK	40.00 EUR	0.15 %, but min. 15.00 EUR
1.28.	Swiss Stock Exchange	25 bps/ min. 30.00 CHF	20.00 EUR	0.10 %, but min. 15.00 EUR
1.29.	Sydney Stock Exchange	25 bps/ min. 60 EUR	40.00 EUR	0.45 %, but min. 15.00 EUR
1.30.	Tel Aviv Stock Exchange	25 bps/ min. 20 EUR	40.00 EUR	0.15 %, but min. 15.00 EUR
1.31.	Tokio Stock Exchange	25 bps/ min. 60 EUR	40.00 EUR	0.45 %, but min. 15.00 EUR

1.32.	Toronto Stock Exchange	5 cps/ min. 20.00 CAD	20.00 EUR	0.20 %, but min. 15.00 EUR
1.33.	Warsaw Stock Exchange	25 bps/ min. 100.00 PLN	100.00 EUR	0.40 %, but min. 15.00 EUR