



Tariff for fees and commissions applied by dsk Bank for individuals



BRIEF TARIFF



BANK PACKAGES



CURRENT AND SPECIAL ACCOUNTS, TERM DEPOSITS



CASH OPERATIONS



PAYMENTS AND TRANSFERS



BANK CARDS



PAYMENT ACCOUNT WITH BASIC FEATURES

PREMIUM BANKING



LOANS



OTHER SERVICES



GENERAL PROVISIONS



DISCONTINUED PRODUCTS

BRIEF TARIFF *



Current accounts	BGN	EUR
Opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Monthly maintenance and operational servicing fee		
Standard current account with debit card issued	BGN 2.99	EUR 1.53
Standard current account with no debit card issued	BGN 4.89	EUR 2.50
Closing of a current or saving account up to 6 months of its opening	BGN 10	EUR 5.11
Cash operations	BGN	EUR
Cash withdrawal upon request	0.7% on the total amount, min. BGN 7	0.7% on the total amount, min. EUR 3.58
Cash withdrawal without request	0.8% on the total amount	0.8% on the total amount
Cash deposit of banknotes	0.25%, min. BGN 3, max. BGN 300	EUR 0.25%, min EUR 1.53, max. EUR 153.39
ATM and POS transactions	BGN	EUR
Cash withdrawal with debit card from DSK Bank`s ATM in Bulgaria	0.15%, min.BGN 0.30	0.15%, min.EUR 0.15
Cash withdrawal with debit card from another bank`s ATM in Bulgaria and EEA countries	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77
Payment of goods and services via POS	Free of charge	
Balance inquiry at DSK Bank`s ATM	BGN 0.60	EUR 0.31
Payments and transfers	In bank office	Electronic channel
Payments in local currency		
Credit transfer with same day value date or future value date*	BGN 7	BGN 0.70
Credit transfer via RINGS	BGN 24	BGN 13
Transfer to mobile number via DSK Smart (BLINK P2P)	-	BGN 0.50
Instant payments via BLINK	-	BGN 0.70
EUR transfers to other banks in the European Economic Area (EEA)		
credit transfer standart value date	EUR 3.58	EUR 0.51
express credit transfers	EUR 12.27	EUR 6.65
Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks	0.25%, min. EUR 30, max. EUR 250	0.20%, min. EUR 20, max. EUR 200
Payment of utility bills via electronic channel	BGN 0.20	EUR 0.10

Note:

* Credit transfer with same day value date or future value date, incl. intrabank (incl. between own accounts 1), standing orders², and interbank transfers via Biseria

¹ The fee does not apply to transfers between a customer's own accounts in the following cases:

- in the case of repayment of loans;
- from/to time deposits;
- from/to savings accounts of minor customers.

In case of electronically ordered transfers to a customer's own accounts

² The fee does not apply to transfers to the accounts of one customer

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DAILY PLANS



Service	Basic Plan	Plan For Salary	Unlimited plan	Plan For Pension
Without fee for opening of current account with debit card (Debit Mastercard PayPass or Visa Debit payWave) in BGN	✓	✓	✓	✓
Without fee for monthly maintenance of current account	✓	✓	✓	✓
Access to electronic channels	✓	✓	✓	✓
Without fee for notification via text messages through a mobile network or mobile application, incl. Viber	✓	✓	✓	✓
Without fee for transfers to mobile number via DSK Smart (BLINK P2P)	✓	✓	✓	✓
Without fee for intrabank credit transfer in BGN /interbank credit transfer in BGN via BISERA/BLINK ordered through electronic channels	✗	5 per month	✓	✓
Without fee for utility payments through electronic channels	✗	5 per month	✓	✓
Without fee for cash deposit via DSK Bank`s ATM for the main card to the account	5 per month	5 per month	✓	✗
Without fee for cash withdrawal from DSK Bank`s ATM in Bulgaria and ATM of OTP GROUP abroad for the main card to the account				3 per month
Without fee for cash withdrawals in Bulgaria from ATMs of other banks for the main card to the account	✗	✗	✗	
One main credit card - without annual fee	✗	✗	Visa Galaxy / Mastercard Galaxy	✗
Without fee for issuing a DSK CARD - ISIC/DSK-ISIC UNI or Youth Debit Card	✓	✓	✓	✗
Without fee for opening and maintenance for an additional current account with a debit card in EUR/USD	✗	✗	✓	✗
Monthly fee	BGN 2.99	BGN 6.99/ BGN 4.99*	BGN 11.99/ BGN 9.99**	BGN 3.99/ BGN 1.99***
Additional monthly fee to the Plan with an issued debit card DSK-ISIC/DSK-ISIC UNI or Youth debit card	BGN 1.00	BGN 1.00	BGN 1.00	✗

- ✓ - An unlimited number of services/products are included in the Plan
- ✗ - The service/product is not included in the Plan

Notes :

1. For products and services for which no special price conditions are provided, the standard terms and conditions for the respective product/service according to the Tariff apply.

* Plan for Salary -Monthly fee for Plan for Salary when minimum 5 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.

**Unlimited plan - Monthly fee for Plan no Limitations when minimum 10 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.
*** Plan for Pension -Monthly fee for Plan for Pension when minimum 5 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.

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Услуга	Youth Plan
   	
Without fee for opening a Current account with a debit card (Debit Mastercard PayPass or Visa Debit payWave) in BGN	✓
Without fee for monthly maintenance for current account	✓
Access to electronic channels	✓
Without fee for notification via text messages through a mobile network or mobile application, incl. Viber	✓
Without fee for transfers to mobile number via DSK Smart (BLINK P2P)	✓
Without fee for intrabank credit transfer in BGN /interbank credit transfer in BGN via BISERA/BLINK ordered through electronic channels	✓
Without fee for cash deposit via DSK Bank`s ATM for the main card to the account	2 per month
Without fee for cash withdrawals in Bulgaria from ATMs of other banks for the main card to the account	
Without fee for issuing a card DSK- ISIC/DSK-ISIC UNI or Youth Debit Card	✓
Monthly fee	BGN 1.99
Additional monthly fee to the Youth Plan with an issued debit card DSK-ISIC/DSK-ISIC UNI or Youth debit card	BGN 1.00


✓ - An unlimited number of the service/product are included in the Plan


Notes:


1. For products and services for which no special price conditions are provided, the standard terms and conditions for the respective product/service according to the Tariff apply.


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OPENING, MAINTANANCE AND CLOSING OF CUSTOMER ACCOUNTS

Current accounts	BGN	Foreign currency
Opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Maintenance and operational servicing of current accounts with debit card	BGN 2.99	EUR 1.53/USD 1.70
Maintenance and operational servicing of current accounts without debit card	BGN 4.89	EUR 2,50/ USD 2,65/ GBP 2,20/ CHF 2,50/ CAD 3,50/ SEK 28,00/ HUF 1000/ RON 12,50/ JPY 370/ RUB 300/ TRY 50,00
Accounts for specific customer segments	BGN	Foreign currency
Account with special debit card – DSK Start, DSK Teen		
Opening of an account in DSK Bank`s office	Free of charge	-
Maintenance and operational servicing	Free of charge	-
Account with DSK-ISIC student card		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing	BGN 2.99	EUR 1.53/ USD 1.70
Account with DSK Youth Debit Card		
Opening of an account in DSK Bank`s office	Free of charge	-
Maintenance and operational servicing	BGN 2.99	EUR 1.53 /USD 1.70
Other accounts with special purpose and/or special condition	BGN	Foreign currency
Donation account „DSK Pulse“		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing		
Account with Mastercard Space/VISA Space debit card		
Opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Maintenance and operational servicing	Free of charge	
Escrow account for real estates deals of individuals, financed by DSK Bank		
Opening of an account in DSK Bank`s office	BGN 70	EUR 35.79
Maintenance and operational servicing	Free of charge	
Account for trading with dematerialized gold against a currency		
Opening of an account in DSK Bank`s office	-	Free of charge
Maintenance and operational servicing*	-	EUR 1.50
Special deposit		
Opening of an account in DSK Bank`s office	BGN 30	EUR 15.34
Maintenance and operational servicing	Free of charge	

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Termless saving accounts	BGN	EUR
Termless deposit - opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Termless deposit - maintenance and operational servicing	BGN 3.91	EUR 2/ USD 2.05/ GBP 1.80/ CHF 2
Child saving account		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing		
Passive accounts – on termless deposits, Joint deposits and Deposits for foreign citizens in BGN		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing	BGN 3.91	EUR 2.00/ USD 2.05/ GBP 1.80/ CHF 2.00/ AUD 3.20/CAD 2.80/ DKK 15.00/ JPY 290.00 NOK 21.00/ TRY 40.00
Reactivation of Current accounts, Accounts for specific customer segments, Accounts with Mastercard Space/VISA Space debit card and Payment accounts with basic features	BGN 6	EUR 3,07 / USD 1,30/ GBP 1,00/ CHF 1,20/ CAD 1,60/ SEK 10,80/ HUF 330/ RON 5,00/JPY 150/ RUB 78/ TRY 7,00/ NOK 10,20/ DKK 8,00/ CZK 26,00/ PLN 4,50/ AUD 1,70
Balance keeping fee on customer`s payment accounts (current, saving, etc.) - for each day when the total daily balance on all customer`s accounts exceeds BGN 200 000 equivalent **	Free of charge	Free of charge
Closing of a current or saving account up to 6 months of its opening***	BGN 10	EUR 5.11

Notes:

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

**The total daily balance includes also the amounts on the account`s saving components in the DSK Bank`s E-channels.

The total daily balance does not include amounts on:

- donation accounts; payment accounts of customers under the age of 18 years; „DSK Future” saving accounts; term deposits; accounts used to keep third party funds; escrow accounts for real estates deals of individuals, financed by DSK Bank; accounts with more than one account holder; housing saving deposits; other accounts without characteristics of payment account; accounts in USD; accounts for trading with dematerialized gold against a currency

*** The fee shall not apply to payment accounts 'DSK Start' and 'DSK Teen', Donation account 'DSK Pulse', Children's deposit and Special deposits and when closing accounts of a deceased accountholder

****The special conditions are applied after the date of provision the document for permanent incapacity or degree of disability in DSK Bank`s office and until its validity date. The special conditions are provided only for one standard current account in BGN, and the provided discounts on cash withdrawal from DSK Bank`s ATM in Bulgaria are applicable only for the main bank card on this account.

These special conditions are not applied together with other special conditions on the same account, provided with other DSK Bank contracts.

All services, not mentioned here, shall be charged according to the other sections of this Tariff.

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CASH OPERATIONS



Cash withdrawal */**	BGN	EUR	Other foreign currency
Upon request	0,70% on the total amount, min. BGN 7	0,7% on the total amount, min. EUR 3.58	0,80% on the total amount, min. EUR 5
Without request***	0,80% on the total amount	0,80% on the total amount	0,90% on the total amount
Requested, but not withdrawn amounts by the customer****	0,80% on the requested but not withdrawn amount	0,80% on the requested but not withdrawn amount	0,90% on the requested but not withdrawn amount
Withdrawal of released funds under distraint	0.80% on the total amount, min. BGN 9.78	0.80% on the total amount, min. EUR 5.00	0.80% on the total amount, min. EUR 5.00
Cash deposit	BGN	EUR	Other foreign currency
Cash deposit of banknotes	0.25%, min. BGN 3, max. BGN 300	0.25%, min. EUR 1.53, max. EUR 200	0.35%, min. EUR 5, max. EUR 300
Cash deposit of coins*****	5% on the total amount, min. BGN 10	Not applicable	
Processing of cash not deposited to a customer's account	BGN	EUR	Other foreign currency
Of banknotes (counting, changing in bigger/smaller denominations, bundling)	6% of the amount, min. BGN 24		
Of coins (counting, changing in bigger/smaller denominations)	6% of the amount, min. BGN 24	Not applicable	
Authenticity inspection of banknotes (in BGN and foreign currency), using detector	BGN 1.20 per banknote		
Exchange of damaged BGN banknotes and coins (immediate exchange)	Free of charge	Not applicable	
Foreign currency exchange	BGN	EUR	Other foreign currency
On a bank account, incl. when withdrawing/depositing*****	Free of charge		
In cash (when both currencies are provided in cash)	-		
for amounts up to 2000 BGN incl./ currency equivalent	BGN 6		
for amounts over 2000 BGN/ currency equivalent	Free of charge		

Notes:

*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;
- withdrawing cash from granted consumer loan - up to 5 business days from the date of signing the contract;
- withdrawing cash from granted housing and mortgage loan - up to 5 business days from the moment when the funds are available in the respective account;
- 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.

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

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

**** The fee is not applicable to term deposits.

***** 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.

***** When withdrawing/depositing in a currency other than the currency of the account, the relevant withdraw/deposit commissions apply.

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PAYMENT IN LOCAL CURRENCY



Payment	In bank office	Electronic channel
Credit transfer with same day value date or future value date*	BGN 7	BGN 0,70
Credit transfer via RINGS	BGN 24	BGN 13
Transfer to mobile number via DSK Smart (BLINK P2P)	-	BGN 0,50
Instant payments via BLINK	-	BGN 0,70
Direct debit		
direct debit request	BGN 7	-
payment	BGN 7	-
payment rejection due to insufficient funds on the account	BGN 2	-
Payment of utility bills,fees,taxes,etc.under a direct debit authorization		
for each executed payment	BGN 0.35	-
cancellation of an executed payment (if possible to the Bank)	BGN 3	-
Payment of utility bills via electronic channel	-	BGN 0.20
Payment of local taxes and fees via electronic channels	-	BGN 0.70
Cash transfer(cash deposit by third parties)**		
in banknotes	0,55%,min. BGN 5.50	-
in coins ****	5%, min. BGN 15	-
Cash Transfer		
Cash transfer via BISERA	2%, min. BGN 12	-
Inquiries relating to the transfers in BGN*****		
Inquiries relating to the transfers		BGN 40

Notes:

* The fee shall not be applied to transfers between customer's own accounts in the following cases:

- loan repayments;
- from/to term deposits;
- the fee is not applicable to cash deposit on saving accounts of minor customers

** The fee shall not be applied to transfers between customer's own accounts

*** The fee is not applicable to cash deposit on saving accounts of minor customers.

**** 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.

***** The fee is payable for :

- Additional correspondence on customer payments
- Cancellation of an ordered transfer before broadcasting to a correspondent bank or payment system
- Request for return for an ordered transfer to a correspondent Bank, Payment System or intrabank transfer

*****Fees for transfer inquiries apply to :

- outgoing transfers in BGN and foreign currency, ordered on paper or electronically ;
- incoming transfers in BGN and foreign currency to accounts held with DSK Bank

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PAYMENT IN FOREIGN CURRENCY



Payments in foreign currency	In bank office	Electronic channel
Intrabank transfers		
Credit transfer, incl. between a customer's own accounts*	EUR 3.58	EUR 0.36
Standing orders**	EUR 3.58	EUR 0.36
Direct debit		
direct debit request	EUR 3.58	-
payment	EUR 3.58	-
payment rejection due to insufficient funds on the account	EUR 1.02	-
Cash transfer (cash deposit by third parties)*****		
in banknotes	0.55%, min EUR 2.81	-
Interbank outgoing transfers		
EUR transfers to other banks in the European Economic Area (EEA)		
Credit transfers		
credit transfer standard value date	EUR 3.58	EUR 0.36
express credit transfers	EUR 12.27	EUR 6.65
Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks		
Credit transfers	0,25%, min EUR 30, max EUR 250	0,20%, min EUR 20, max EUR 200
Express transfers (if feasible for the Bank) - additional fee	EUR 30	EUR 30
Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)*****		
Interbank incoming transfers		
EUR credit transfers from EEA banks	Free of charge	-
Foreign currency credit transfers from non-EEA banks and non-EUR credit transfers from EEA banks		
up to EUR 100.00 incl	Free of charge	-
above EUR 100.00	0,10% min. EUR 10, max. EUR 200	-
Payment of utility bills via electronic channel***	-	EUR 0.10 / USD 0.12/GBP 0.10/ CHF 0.12/ CAD 0.16/ SEK 1.08/ HUF 33/ RON 0.50/ JPY 14/ RUB 7.80/ TRY 0.70 / NOK 1,00/ DKK 0.80/ CZK 2.60/ PLN 0.45/ AUD 0.17
Payment of local taxes and fees	-	0.36 / USD 0,36
Enquiries relating to the ordered transfers *****		
for ordered transfers up to 6 months from the date of the request/enquiry	EUR 30 + correspondent banks fees, if any	
Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system	EUR 20	
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's customer, regardless of who initiated it ****	0.25%, min. EUR 30, max. EUR 300	

Notes:

* The fee shall not be applied to transfers between customer's own accounts in the following cases:

- loan repayments; from/to term deposits; from/to saving accounts of minors

** The fee shall not be applied to transfers between customer's own accounts

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

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

***** Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)

- for EUR transfers

EUR 0,00 to EUR 2,500,00 - EUR 6

EUR 2,500,01 to EUR 12,500,00 - EUR 20

EUR 12,500,01 to EUR 50,000,00 - EUR 30

above EUR 50,000,00 - EUR 5

- for USD transfers:

0,00 to USD 2,000,00 - USD 15

USD 2,000,01 to USD 30,000,00 - USD 30

above USD 30,000,00 - USD 40

- for GBP transfers - GBP 11 / for CHF transfers - CHF 15 / for CAD transfers - CAD 18 / for SEK transfers - SEK 35 / for RUB transfer - RUB 30 / for RSD transfers - RSD 1500 / for JPY transfers - 0,05%, min JPY 5,000,00 / for TRY transfers - TRY 50 / for PLN transfers - PLN 50 / for RON transfers - RON 0,00 / for DKK transfers - DKK 70 / for AUD transfers - AUD 10

- for CZK transfers:

0,00 to CZK 65,000,00 - CZK 300

CZK 65,000,01 to CZK 300,000,00 - CZK 525

above CZK 300,000,00 - CZK 1,500,00

- for NOK transfers:

0,00 to NOK 5,000,00 - NOK 50

above NOK 5,000,00 - NOK 100

***** The fee is not applicable to cash deposit on saving accounts of minor customers.

***** Fees for transfer inquiries apply to:

- outgoing transfers in BGN and foreign currency, ordered on paper or electronically;

- incoming transfers in BGN and foreign currency to accounts held with DSK Bank

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DEBIT CARDS FOR MASS CUSTOMER SEGMENT



Issuance, maintenance and Reissuance of debit card	Maestro/Debit Mastercard PayPass/ Visa Debit payWave	World Debit Mastercard	Mastercard Space/ VISA Space
Issuance of a main card	Free of charge		
Issuance of an additional card	BGN 2.93/ EUR 1.50/ USD 2		
Express Issuance	BGN 9.78/ EUR 5/ USD 7		
Annual fee for a main card	Not applicable		
Reissuance of a main card due to validity expiry	Free of charge		
Reissuance of an additional card due to validity expiry	BGN 2,93/ EUR 1.50/ USD 2		
Monthly fee for a main card	Free of charge	BGN 5.87/ EUR 3.00/ USD 3.50	BGN 4.21/ EUR 2.15/ USD 2.75
Monthly fee for an additional card	Free of charge	BGN 5.87/ EUR 3.00/ USD 3.50	Free of charge
Card design - monthly fee *	BGN 0.30/ EUR 0.15/ USD 0.20	Not applicable	BGN 0.30/ EUR 0.15/ USD 0.20
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another bank office	BGN 5.87/ EUR 3.00/ USD 3.50		BGN 15.65/ EUR 8/ USD 10
Issuance, maintenance and Reissuance of debit card			
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		
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		
Cash withdrawal from an ATM in non-EEA countries	BGN 5 + 1.50%/ EUR 2.56 + 1.50%/ USD 2.84 + 1.50%		
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6 + 1.50%/ EUR 3.07 + 1.50%/ USD 3.41 + 1.50%		
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	BGN 6 + 1.50%/ EUR 3.07 + 1.50%/ USD 3.41 + 1.50%		
Payment of goods and services via POS or Internet*	Free of charge		
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	BGN 0.39/ EUR 0.20/ USD 0.30		
Balance inquiry at DSK Bank`s ATM	BGN 0.60/ EUR 0.31/ USD 0.40		
Balance inquiry at other institution`s ATM	BGN 0.60/ EUR 0.31/ USD 0.40		
Balance inquiry at ATM abroad	BGN 1.56/ EUR 0.80/ USD 1.00		
Receiving money through the card	in BGN - 0.50%/ in EUR - 0.50%/ in USD - 0.50%		
Money transfer**	BGN 1 + 1%/ EUR 0.51 + 1%/ USD 0.57 + 1%		
Cash deposit via DSK Bank`s ATM	BGN 0.20/ EUR 0.10/ USD 0.14		
Other operations and services			
Delivery of an issued card by courier to address in Bulgaria	BGN 5.87/ EUR 3/ USD 3		
Change of transaction limits in a bank office	BGN 5		
Opening an arbitration procedure to dispute transaction carried out abroad ***	The fees paid by the Bank		
Arbitration committee fee for consideration a case for disputed transaction carried out abroad ***	The fees paid by the Bank		
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14/ EUR 110/ USD 150		
Unjustified disputed transaction ****	BGN 15.66/ EUR 8/ USD 10		

Notes:

*The service is not applicable for newly issued cards

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

*** 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.

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

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

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Issuance, maintenance, Reissuance and renewal of debit card	Virtual Mastercard/ Virtual Visa
	
Issuance of a main card	Free of charge
Issuance of an additional card	
Express Issuance	BGN 9.78/ EUR 5/ USD 7
Monthly fee for a main card	Free of charge
Monthly fee for an additional card	
Annual fee for a main card	Not applicable
Card design - monthly fee	
Reissuance of a main card due to validity expiry	Free of charge
Reissuance of an additional card due to validity expiry	
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another bank office	BGN 5.87/ EUR 3/ USD 3.50
Issuance, maintenance, Reissuance and renewal of debit card	
Cash withdrawal from DSK Bank's ATM in Bulgaria	
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	
Cash withdrawal from an ATM in non-EEA countries	Not applicable
Cash withdrawal at POS in another bank's office in Bulgaria	
Cash withdrawal at POS in a bank's or a non bank financial institution office abroad	
Payment of goods and services via POS or Internet*	Free of charge
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	
Balance inquiry at DSK Bank's ATM	
Balance inquiry at other institution's ATM	Not applicable
Balance inquiry at ATM abroad	
Receiving money through the card	B - 0% / B EUR - 0% / B u.g. - 0%
Money transfer**	in BGN - 1%/ in EUR - 1%/ in USD - 1%
Cash deposit via DSK Bank's ATM	Not applicable
Other operations and services	
Delivery of an issued card by courier to address in Bulgaria	Not applicable
Change of transaction limits in a bank office	BGN 5
Opening an arbitration procedure to dispute transaction carried out abroad ***	
Arbitration committee fee for consideration a case for disputed transaction carried out abroad ***	The fees paid by the Bank
Unjustified disputed transaction ****	BGN 15,66/ EUR 8/ USD 10
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14/ EUR 110/ USD 150


Notes:


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


** 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.

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


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



BRIEF TARIFF



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DEBIT CARDS FOR SPECIFIC CUSTOMER SEGMENT


Issuance, maintenance, Reissuance and renewal of debit card	DSK-ISIC	Youth Card	DSK Start	DSK Teen
				
Issuance of a main card	BGN 11.74 / 6 EUR / USD 8	BGN 17.60 / 9 EUR / USD 12	Free of charge	
Issuance of an additional card	Not applicable			
Express Issuance	BGN 19.56 / EUR 10 / 15 USD	BGN 25.43/ EUR 13 / USD 20	BGN 9.78	
Monthly fee for a main card	Free of charge	Not applicable	Free of charge	
Monthly fee for an additional card	Not applicable			
Annual fee for a main card	Not applicable			
Card design - monthly fee *	Not applicable		BGN 0.30	
Reissuance of a main card due to validity expiry	Not applicable			
Reissuance of an additional card due to validity expiry	Not applicable	Free of charge		
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another bank office	BGN 11.74 / 6 EUR / USD 8	BGN 17.60 / 9 EUR / USD 12	BGN 5.87	


Notes:


*The service is not applicable for newly issued cards


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DEBIT CARDS FOR SPECIFIC CUSTOMER SEGMENT



Issuance, maintenance, Reissuance and renewal of debit card	DSK-ISIC	Youth Card	DSK Start	DSK Teen
				
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		Free of charge	
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		0,20%, min. BGN 1.50	
Cash withdrawal from an ATM in non-EEA countries	BGN 5 + 1,50%/ EUR 2.56 + 1,50%/ USD 2.84 + 1,50%		BGN 5 + 1,50%	
Cash withdrawal at POS in another bank`s office in Bulgaria	BGN 6 + 1,50%/ EUR 3.07 + 1,50%/ USD 3.41 + 1,50%		Not applicable	BGN 6 + 1,50%
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	BGN 6 + 1,50%/ EUR 3.07 + 1,50%/ USD 3.41 + 1,50%		Not applicable	BGN 6 + 1,50%
Payment of goods and services via POS or Internet*	Free of charge			
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	BGN 0.39/ EUR 0.20/ USD 0.30		0,39	
Balance inquiry at DSK Bank`s ATM	BGN 0.60/ EUR 0.31/ USD 0.40		Free of charge	
Balance inquiry at other institution`s ATM	BGN 0.60/ EUR 0.31/ USD 0.40		BGN 0.60	
Balance inquiry at ATM abroad	BGN 1.56/ EUR 0.80/ USD 1.00		BGN 1.56	
Receiving money through the card	in BGN - 0,50%/ in EUR - 0,50%/ in USD - 0.50%		in BGN - 0.50%	
Money transfer**	BGN 1 + 1%/ EUR 0.51 + 1%/ USD 0.57 + 1%		BGN 1 + 1%	
Cash deposit via DSK Bank`s ATM	BGN 0.20/ EUR 0.10/ USD 0.14		Free of charge	
Other operations and services				
Delivery of an issued card by courier to address in Bulgaria	BGN 5.87 / EUR 3.00/ USD 3		BGN 5,87	
Change of transaction limits in a bank office	BGN 5			
Opening an arbitration procedure to dispute transaction carried out abroad ***	The fees paid by the Bank			
Arbitration committee fee for consideration a case for disputed transaction carried out abroad ****	The fees paid by the Bank			
Unjustified disputed transaction ****	BGN 15.66 / EUR 8/ USD 10		Free of charge	
Express card replacement abroad in case of loss/theft/ forgotten PIN, as well as at the customer`s request	BGN 215.14 / EUR 110/ USD 150		BGN 215.14	


Notes:


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

** 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.


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


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


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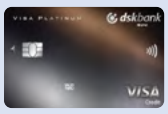


PREMIUM BANKING


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CREDIT CARDS WITH REVOLVING LOAN


Issuance, maintenance, Reissuance and renewal of credit card	Mastercard / VISA Galaxy, Mastercard Galaxy PayPass, Visa Galaxy payWave	Mastercard/ VISA Platinum,	Maxi Go	Maxi Go Credit
				
Issuance of a main card	Free of charge			
Express Issuance	BGN 19.56 / 10 EUR / 15 у.г.	BGN 39.12 / 20 EUR / 30 у.г.	BGN 19.56	Free of charge
Annual fee for a main card	BGN 48.90 / EUR 25/ USD 33***	BGN 244.48/ EUR 125/ USD 170	BGN 2.35**	Free of charge
Annual fee for an additional card	BGN 24.45 / EUR 12.50 / USD 15	BGN 146.69 / EUR 75/ USD 100	Free of charge	
Card design - annual fee *	BGN 3.52 / EUR 1.80/ USD 2.40	Not applicable		
Reissuance of a card due to validity expiry	Free of charge			
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another office	BGN 19.56 / EUR 10/ USD 15		BGN 11.73	
Operations				
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4.10 + 3%/ EUR 2.10 + 3%/ USD 3 + 3%		BGN 4.10 +3%	BGN 6.25 +3%
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	BGN 7.05 + 3%/ EUR 3.60 + 3%/ USD 4.19 + 3%		BGN 8.21 +3%	
Cash withdrawal from an ATM in non-EEA countries	BGN 7.05 + 3%/ EUR 3.60 + 3%/ USD 4.19 + 3%		BGN 8.21 +3%	
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.17 + 4%/ EUR 5.20 + 4%/ USD 5.68 + 4%		BGN 10.17 +4%	
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	BGN 10.17 + 4%/ EUR 5.20 + 4%/ USD 5.68 + 4%		BGN 10.17 +4%	
Payment of goods and services via POS or Internet*	Free of charge			
Receiving money through the card	0,50%			
Money transfer**	BGN 1 + 1%/ EUR 0.51 + 1%/ USD 0.57 + 1%		BGN 1 + 1%	
Cash deposit via DSK Bank`s ATM	BGN 0.20/ EUR 0.10/ USD 0.14		BGN 0,20	
Other operations and services				
Unpaid minimum revolving amount	BGN 15.65 / EUR 8.00 / USD 10		BGN 15.65	
Delivery of an issued card by courier to address in Bulgaria	BGN 5.87 / EUR 3.00/ USD 3		BGN 5.87	
Change of transaction limits in a bank office	5			
Opening an arbitration procedure to dispute transaction carried out abroad ***	The fees paid by the Bank			
Arbitration committee fee for consideration a case for disputed transaction carried out abroad ***	The fees paid by the Bank			
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14 / EUR 110/ USD 150		BGN 215.14	


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CREDIT CARDS WITH REVOLVING LOAN FOR SPECIFIC CUSTOMER SEGMENTS



Issuance, maintenance, Reissuance and renewal of credit card	DSK-Wizz Air
	
Issuance	Free of charge
Express issuance	BGN 19.56
Annual fee for a main card	BGN 48.90
Annual fee for an additional card	BGN 24.45
Reissuance of a card due to validity expiry	Free of charge
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another office	BGN 19.56
Operations	
Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.10 + 3%
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	BGN 7.05 + 3%
Cash withdrawal from an ATM in non-EEA countries	
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.17 + 4%
Cash withdrawal at POS in a bank's or a non bank financial institution office abroad	
Payment of goods and services via POS or Internet*	Free of charge
Receiving money through the card	0,50%
Money transfer**	BGN 1 + 1%
Cash deposit via DSK Bank's ATM	BGN 0.20
Other operations and services	
Unpaid minimum revolving amount	BGN 15.65
Delivery of an issued card by courier to address in Bulgaria	BGN 5.87
Change of transaction limits in a bank office	BGN 5
Opening an arbitration procedure to dispute transaction carried out abroad ***	The fees paid by the Bank
Arbitration committee fee for consideration a case for disputed transaction carried out abroad ***	The fees paid by the Bank
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14

Notes:

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

** 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.

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

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PAYMENT ACCOUNT WITH BASIC FEATURES */****



Opening, maintenance and closing of payment account	BGN
Opening of payment account in DSK bank's office	BGN 3.09
Maintenance and servicing of payment account – monthly fee	
with no debit card issued	BGN 3.99
with a debit card issued	BGN 2.72
Closing of payment account in DSK bank's office	BGN 4.11
Cash operations	BGN
Cash deposit on payment account at DSK bank's office**	0,23% min. BGN 2.48
Cash withdrawal up to BGN 1 000 in DSK bank's office (per transaction)	0,65% min. BGN 6.85
Payment operations through payment card, incl. via E-banking	BGN
Cash withdrawal with debit card from DSK Bank's ATM	0,13%, min. BGN 0.29
Cash withdrawal with debit card from other banks' ATM in Bulgaria	0,18%, min. BGN 1.39
Payment through debit card via POS, serviced by DSK Bank	Free of charge
Payment through debit card via POS, serviced by another bank	Free of charge
Direct debit	BGN
Direct debit payment	
to accounts opened with DSK Bank, incl. payment of utility bills, fees, taxes, etc. under a direct debit authorization – per transaction	BGN 0.33
to accounts opened with other banks	BGN 5.38
Credit transfer, incl. to State budget account	BGN
Credit transfer to a payment account within the same bank, incl. between customer's own accounts, ordered on paper	BGN 3.89
Credit transfer with future value date to a payment account within the same bank, incl. between customer's own accounts, ordered on paper	BGN 1.99
credit transfer to a payment account within the same bank, incl. with future value date ordered through online banking (DSK Direct)***	BGN 0.45
credit transfer via BISERA to a payment account with another bank ordered on paper	BGN 5.16
credit transfer with future value date via BISERA to a payment account with another bank ordered on paper	BGN 3.31
credit transfer via BISERA to a payment account with another bank, incl. credit transfer with future value date ordered through online banking (DSK Direct)	BGN 0,68
Standing order	
standing order to a payment account within the same bank ordered on paper***	BGN 1.99
standing order to a payment account within the same bank ordered through online banking (DSK Direct)***	BGN 0.59
standing order via BISERA to a payment account with another bank ordered on paper	BGN 3.31
standing order via BISERA to a payment account with another bank ordered through online banking (DSK Direct)	BGN 0.68

Notes:

* All services, not mentioned in this Appendix, shall be charged according to the other sections of this Tariff.

** The fee shall be applied in case of cash deposit made by the account holder.

*** The fee shall not be applied to transfers between customer's own accounts.

**** In case on the payment account with basic features receives funds originating from salary, pensions, benefits and benefits under social insurance and social assistance, scholarships for schoolchildren, students and doctor students, some of the services described in the appendix are provided free of charge, and their type and number is provided for in art.120a of the Law on Payment Services and Payment Systems.

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Service	Premium Plan
Monthly fee	BGN 25.00/19.99*
Without fee for monthly maintenance for current account	✓
Without fee for monthly maintenance for current account	✓
No monthly fee for World debit Mastercard	✓
Access to electronic channels	✓
Without fee for notification via text messages through a mobile network or mobile application, incl. Viber	✓
Without fee for transfers to mobile number via DSK Smart (BLINK P2P)	✓
Without fee for intrabank credit transfer in BGN ordered through electronic channels	✓
Without fee for an interbank credit transfer in BGN via BISERA/BLINK ordered through electronic channels	✓
Without fee for utility payments in BGN through electronic channels	✓
Without fee for interbank outgoing transfers in euro to other EEA Banks ordered through electronic channels**	✓
Without fee for cash deposit via DSK Bank`s ATM for the main card to the account	✓
Without fee for cash withdrawal from DSK Bank`s ATM in Bulgaria and ATM of OTP abroad for the main card to the account	✓
Without fee for opening and maintenance for an additional current account with a debit card in EUR/USD	✓
Cash operations	<ul style="list-style-type: none"> · Cash withdrawals at the Bank's office - No fee up to BGN 25,000.00 (equivalent in another currency) per month; · Cash deposit at a Bank office - No fee up to BGN 25,000.00 (equivalent in another currency) per month
One main credit card with no annual fee	Visa Platinum/ Mastercard Platinum
Additional card issued to Visa Platinum/Mastercard Platinum main credit card	Annual fee: 48.90 BGN/ 25 EUR

✓ - An unlimited number of the service/product are included in the Plan

Notes:

1. For products and services for which no special price conditions are provided, the standard terms and conditions for the respective product/service according to the Tariff apply.

* Monthly fee for using Premium Plan when minimum 20 transactions are made- payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month

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PREMIUM BANKING



Service	DSK Platinum	DSK Platinum Plus
Monthly fee	BGN 50	BGN 100
Opening and maintenance of all current accounts in BGN/EUR/USD or any other currency, offered by DSK Bank	✓	✓
Issuance of contactless debit card MasterCard World Debit over the main current account	✓	✓
ATM withdrawal at DSK Bank ATM in the country with contactless debit card MasterCard World Debit over the main current account	✓	✓
Monthly fee for contactless debit card MasterCard World Debit over current account		
main card	✓	✓
additional and/or any other card	50 % discount	
Cash withdrawals – up to BGN 50 000 monthly, cumulative from all accounts	✓	✓
Cash deposits - up to BGN 50 000 monthly, cumulative from all accounts (from the account owner or authorized person. The third-party deposits are taxable according the Tariff)	✓	✓
Intrabank regular transfers		
ordered in office	✓	✓
ordered online (via DSK Direct, DSK Smart)	✓	✓
Interbank BGN transfers from an account in the package via BISERA or via phone number (RINGS excluded), ordered in a bank office and/or online (DSK Direct, DSK Smart), unlimited	✓	✓
Unlimited credit or incoming EUR transfers to/from other banks, ordered in a bank office and/or online, using SEPA	✓	✓
Incoming SWIFT transfers	✓	✓
Utility bills payments via electronic channels	✓	✓
Automatic payments of utility bills over standard current account	✓	✓
SMS notifications for transactions	✓	✓
Issuance and maintenance of 1 credit card	Mastercard GOLD/Visa GOLD	MasterCard Platinum/VISA Platinum
Purchase fee for non-Bulgarian mutual funds */**		
For funds investing in shares /high risk categorized/	35% discount from the fee in the Tariff	50% discount from the fee in the Tariff
For funds investing in bonds /medium risk categorized/	20% discount from the fee in the Tariff	30% discount from the fee in the Tariff
Brokerage and custody fees	20% discount from the fee in the Tariff	35% discount from the fee in the Tariff
Fixed wage for discretionary portfolio management	20% discount from the fee in the Tariff	30% discount from the fee in the Tariff
Market analyses subscription	✓	✓
Purchase fee for structured products	✓	✓
Package closure- Payable only if the package is terminated during the first 6 months of its initial activation	3 monthly fees	

Monthly fee for Mastercard Affluent Concierge for Mastercard*** cardholders, issued on Premium/Platinum packages	BGN 6	EUR 3.07/ USD 4
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Notes:
 * Not to be applied for investment plan or the funds, offered by DSK AM
 ** The preferences are applicable only for orders made in an office of the Bank.
 *** The service is available only for the following cards: Mastercard Galaxy PayPass, Mastercard Gold, Mastercard Platinum, Mastercard Platinum-Private Banking, DSK Wizz-Air and World debit Mastercard

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LOANS NOT SECURED BY MORTGAGES	Fee
Administrative activities for reviewing application for loan in BGN	
Cash loans in bgn/LOCAL CURRENCY, incl. loans on Premium Packages	
for loans with amount from BGN 1 000.01 to BGN 5 000 incl.	BGN 100
for loans with amount from BGN 5 000.01 to BGN 10 000 incl.	BGN 175
for loans with amount from BGN 10 000.01 to BGN 20 000 incl.	BGN 250
for loans with amount from BGN 20 000.01 to BGN 40 000 incl.	BGN 350
for loans with amount from BGN 40 000.01 to BGN 60 000 incl.	BGN 450
for loans with amount above BGN 60 000.01	BGN 550
Bronze Segment (loan amount between BGN 2 000 – 15 000)	BGN 300
Credit - overdraft	
for credit amount up to BGN 250.00 incl.	Free of charge
for credit amount above BGN 250.00	1% on the agreed amount of the loan, min. BGN 20.00
Renegotiation of loan terms in BGN, initiated by the customer	
interest rate**	0.5% on the outstanding amount of the renegotiation loan, min. BGN 50.00
maturity date	Free of charge
other conditions, different from interest rate and maturity date	BGN 60
Management commission of granted loans (for contracts concluded until 18.07.2014)	The applied fees remain
Compensation for prepayment (partially or fully) of Consumer loans (incl. Point of Sale Loans) with fixed interest rate ***	
for loans with remaining contract period more than 1 year	1% on the prepaid amount
for loans with remaining contract period 1 year or less	0.50% on the prepaid amount
Loan acceleration costs for loan in BGN	BGN 160
Administrative activities for reviewing application for loan in EUR	
Cash loans in Foreign currency, incl. loans on Premium Packages	
for loans with amount from EUR 500 go EUR 2 500 incl.	EUR 50
for loans with amount from EUR 2 500,01 go EUR 5 000 incl.	EUR 90
for loans with amount from EUR 5 000,01 go EUR 10 000 incl.	EUR 130
for loans with amount from EUR 10 000,01 go EUR 20 000 incl.	EUR 180
for loans with amount from EUR 20 000,01 go EUR 30 000 incl.	EUR 230
for loans with amount above 30 000,01	EUR 280
Bronze Segment (loan amount between EUR 1 000 – 7 500)	EUR 150
Credit - overdraft	
for credit amount up to EUR 125 incl.	Free of charge
for credit amount above EUR 125.00	1% on the agreed amount of the loan, min. EUR 10
Renegotiation of loan terms in BGN, initiated by the customer	
interest rate**	0.50% on the outstanding amount of the renegotiation loan, min. EUR 25.00
maturity date	Free of charge
other conditions, different from interest rate and maturity date	EUR 30
Management commission of granted loans (for contracts concluded until 18.07.2014)	The applied fees remain
Compensation for prepayment (partially or fully) of Consumer loans (incl. Point of Sale Loans) with fixed interest rate ***	
for loans with remaining contract period more than 1 year	1% on the prepaid amount
for loans with remaining contract period 1 year or less	0.50% on the prepaid amount
Loan acceleration costs for loan in foreign currency	EUR 82.00

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LOANS SECURED BY MORTGAGE	Fee
Verification and analysis of the loan collateral in BGN*	
Verification and analysis of the loan collateral in BGN	
for loans with amount up to BGN 100 000.00 incl	BGN 200
for loans with amount from BGN 100 000.01 to BGN 200 000 incl	BGN 400
for loans with amount from BGN 200 000.01 to BGN 250 000 incl	BGN 600
for loans with amount from BGN 250 000.01 to BGN 400 000 incl	BGN 750
for loans with amount above BGN 400 000.01	BGN 900
Collateral valuation	According to Appendix No.3
Preliminary review of a property ownership for loans in BGN	BGN 100
Registration and release of collateral for loans in BGN	
Registration of a mortgage	BGN 40
Release of mortgage	BGN 90
other conditions, different from interest rate and maturity date	The applied fees remain
Renegotiation of loan terms, initiated by the customer:	
interest rate**	1% on the outstanding amount of the renegotiation loan, max. BGN 500.00
maturity date	Free of charge
other conditions, different from interest rate and maturity date	BGN 60
Compensation for prepayment of housing and mortgage loans (partially or fully)	
before 12 monthly repayments are paid	1% on the prepaid amount
after 12 monthly repayments are paid	No compensation
Loan acceleration costs for loans in BGN	BGN 160
LOANS SECURED BY MORTGAGE in EUR	
Verification and analysis of the loan collateral in EUR	
for loans with amount up to EUR 50 000,00 incl	EUR 102
for loans with amount from EUR 50 000,01 to EUR 100 000 incl.	EUR 205
for loans with amount from EUR 100 000,01 to EUR 125 000 incl.	EUR 307
for loans with amount from EUR 125 000,01 to EUR 200 000 incl.	EUR 383
for loans with amount above EUR 200 000,01	EUR 460
Collateral valuation	According to Appendix No.3
Preliminary review of a property ownership for loans in EUR	EUR 50
Registration and release of collateral for loans in EUR	
Registration of a mortgage	EUR 20
Release of mortgage	EUR 46
Management commission of granted loans (for contracts concluded until 18.07.2014)	The applied fees remain
Renegotiation of loan terms, initiated by the customer	
interest rate**	1% on the outstanding amount of the renegotiation loan, max. EUR 256
maturity date	Free of charge
other conditions, different from interest rate and maturity date	EUR 31
Compensation for prepayment of housing and mortgage loans (partially or fully) for loans in EUR	
before 12 monthly repayments are paid	1% on the prepaid amount
after 12 monthly repayments are paid	No compensation
Loan acceleration costs for loans in EUR	EUR 82

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VALUATION OF ASSETS OFFERED AS A LOAN COLLATERAL*



Type of collateral	Fee
Apartment (garage/parking space, attic and/or basement included)	BGN 195
For each subsequent apartment located in the same building, subject to valuation under the same deal	50% of the applicable price
Garage/Parking space	BGN 55
House/Residential building with up to 6 individual properties (land plot included)	BGN 250 up to 300 sq.m total built-up area; BGN 350 above 300 sq.m. total built-up area
Office - individual property in a building (garage/parking space/attic and/or basement included)	BGN 280 up to 300 sq.m total built-up area; BGN 390 above 300 sq.m. total built-up area
For each subsequent office unit located in the same building, subject to valuation under the same deal	50% of the applicable price
Business premises (shop, restaurant, pastry shop, cafe, warehouse etc.), with pertaining garage, parking space, attic and/or basement included	BGN 280 up to 300 sq.m total built-up area.; BGN 390 above 300 sq.m. total built-up area
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% of the applicable price
Land plot for non-agricultural purposes	BGN 280
For each subsequent adjacent land plot for non-agricultural purposes, subject to valuation under the same deal	50% of the applicable price
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% of the applicable fee for the valuation of the respective asset

Notes :

*The fee is collected after approval of the loan application. The fee is non-refundable, incl. and when exercising the right of withdrawal

** The fee is applicable also in case of renegotiation of the interest rate when converting the currency of the loan..

*** The fee is applicable for:

- contracts concluded with Expressbank before the date of merge with DSK Bank;
- contracts for Point of Sale Loans, conducted after 18.05.2022

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Inquiries, transcripts or copies of bank documents at the request of a client or a third party		BGN
regarding transactions on accounts that are active at the time of submission of the request		BGN 10
regarding transactions on accounts that are closed at the time of submission of the request		BGN 30
copy of bank document (credit agreement, payment document, etc.)		BGN 6
Issuance of paper-based certificate/ letter of reference	In bank office*	Electronic channel***
Certificate for (non) presence of credit obligations on consumer loans, incl. purchase loans, overdrafts and credit cards	BGN 36	BGN 18
Certificate for (non) presence of credit obligations on mortgage loans	BGN 96	BGN 48
Certificate under Article 22a of the Income Taxes on Natural Persons Act (the certificate is issued to young married couples for a tax relief)	BGN 24	BGN 12
Certificate for accounts balances of deceased account holder	BGN 6	BGN 3
Letter of reference with information about customer accounts and/or balances on accounts **	BGN 36	BGN 18
Certificate/ Letter of reference with information non mentioned above **	BGN 48	BGN 24

Notes:

* Documents are issued within 3 business days. For express Issuance up to 8 business hours, a double fee applies. When sending the document by courier to an address, the customer does not pay a fee for the courier service.

** A double fee applies for issuing a reference in English. No express service is available issuing a reference in English.

*** A digitally signed document is issued, which is received within 3 business days through DSK Direct or to the applicant's e-mail.

Notifications via text messages	BGN	Other foreign currency
Text messages via mobile network or mobile application, incl. Viber		
account balance (every business day)	BGN 0.15	EUR 0.08/ USD 0.10/ GBP 0.07/ CHF 0.10/ CAD 0.12/ SEK 0.79/ HUF 24/ RON 0.36/ JPY 12/ RUB 6/ TRY 0.60 / NOK 0.78/ DKK 0.60/ CZK 1.92/ PLN 0.36/ AUD 0.12
received transfer to account		
ordered transfer/payment/withdrawal from account		EUR 0.08/ USD 0.10
card control on debit card		Not applicable
paid/unpaid utility bills		
received utility bill		
expiring term of automatic payment		
paid safe box		
expiry of a safe box agreement		
digital certificate installation code		Free of charge
activation of GSM number for digital certificate/Qualified Electronic Signature (QES)		
digital certificate signature		
minimum revolving amount on credit card		
card control on credit card		
one-time 3-D password		
additional identification, when using DSK Direct		
Electronic channels	BGN	
Parameterization of DSK Direct in order to access bank accounts (online registration or reissuing of username and password)	BGN 0.05	
For fees and commissions not mentioned in the Tariff	Negotiable	

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GENERAL PROVISIONS

This tariff regulates the interest rates, fees and commissions that DSK Bank AD applies to its customers who are private individuals (Bulgarian or foreign citizens).

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

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".

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

If charges option is not chosen in the transfer order of a customer, 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".

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 payer 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.

In cases where a transaction is executed or requires more than one service to be provided, the customer shall pay the fees and commissions for each of them on a cumulative basis.

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.

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.

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

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.

Fees and commissions shall not be collected in the following cases:
- regarding transactions for raising and spending charity funds and for medical treatment, upon presentation of the relevant documents in a branch of DSK Bank;
- for payment transactions related to the raising and spending of funds for humanitarian activities of the Bulgarian Red Cross