














Tariff for fees and commissions applied by DSK Bank for individuals

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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 2.74	EUR 1.40
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 countrie	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77
Payment of goods and services via POS	free of charge	free of charge
Balance inquiry at DSK Bank`s ATM	BGN 0.60	EUR 0.30



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Payments and transfers	in bank office	electronic channel
Outgoing payments in local currency		
Credit transfer via BISERA with same day value date or future value date	BGN 7	BGN 1
Standing order via BISERA	BGN 7	BGN 1
Credit transfer via RINGS	BGN 24	BGN 13
Instant payments via BLINK		BGN 1
Intrabank transfers		
Credit transfers with same day value date or future value date, incl. on own customer's accounts	BGN 5	BGN 0.50
Standing orders	BGN 5	BGN 0.75
Transfer to mobile number via DSK Smart		BGN 0.50
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

Notes:

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



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DSK FLEXY

Service	Flexy 1	Flexy 2	Flexy 3	Flexy 4	Flexy 5	Flexy for Pensioners
Main package - Debit card, current account. Internet banking	✓	✓	✓	✓	✓	✓
Cash withdrawal with debit card from DSK Bank`s ATM in Bulgaria - 3 transactions	✗	✓	✓	✓	✓	✓
10 SMS notifications	✗	✓	✓	✓	✓	✓
Automated payments of utility bills - 2 transactions	✗	✗	✓	✗	✓	✗
Payment of utility bills via electronic channel DSK Direct and DSK Smart - 3 transactions	✗	✗	✓	✗	✓	✗
Unlimited free of charge transfers to mobile number via DSK Smart (Blink P2P)	✓	✓	✓	✓	✓	✓
Outgoing credit transfer in BGN via BISERA/BLINK via DSK Direct and DSK Smart - 2 transfers	✗	✗	✗	✓	✓	✗
Intrabank transfers in BGN via DSK Direct and DSK Smart - 5 transfers	✗	✗	✗	✓	✓	✗
Monthly fee	BGN 2.95	BGN 4.89	BGN 5.29	BGN 5.96	BGN 6.46	BGN 3.03



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YOUTH PACKAGES

Service	Youth Package	DSK Academy
Current account in BGN	✓	✓
DSK - ISIC card	✗	✓
Internet banking DSK Direct and mobile banking DSK Smart	✓	✓
Free of charge intrabank and interbank transfer in BGN, via BISERA, for payment of fees due to HEIs in the country	✗	✓
Unlimited free of charge transfers to mobile number via DSK Smart (Blink P2P)	✓	✓
Monthly fee	BGN 2	BGN 1.50

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Current accounts	BGN	EUR
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 2.74	EUR 1.40/ USD 1.55
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/ HUF 1000/ RON 12.50/ JPY 370/ RUB 300/ TRY 50
Maintenance and operational servicing of current account with differentiated interest rate	BGN 5	EUR 2.56

Accounts for specific customer segments	BGN	EUR
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 special debit card – DSK Max		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing	BGN 1	
Account with DSK-ISIC student card		
Opening of an account in DSK Bank`s office	Free of charge	Free of charge
Maintenance and operational servicing	BGN 2.74	EUR 1.40/ USD 1.55
Account with DSK Youth Debit Card		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing	Free of charge	

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Other accounts with special purpose and/or special condition	BGN	EUR
Donation account „DSK Pulse“		
Opening of an account in DSK Bank`s office	Free of charge	Free of charge
Maintenance and operational servicing	Free of charge	Free of charge
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	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	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	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	Free of charge
Maintenance and operational servicing	Free of charge	Free of charge
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	Free of charge
Maintenance and operational servicing	BGN 3.91	EUR 2/ USD 2.05/ GBP 1.80/ CHF 2/ AUD 3.20/CAD 2.80/ DKK 15/ JPY 290/ NOK 21/ TRY 40

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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/ CHF 1.20/ CAD 1.60/ SEK 10.80/ HUF 330/ RON 5/ JPY 150/ RUB 78/ TRY 7/ NOK 10.20/ DKK 8/ CZK 26/ 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

SPECIAL CONDITIONS ON SERVICES, PROVIDED TO CUSTOMERS WITH PERMANENT INCAPACITY OR DEGREE OF DISABILITY ****	BGN
Opening of standard current account	Free of charge
Maintenance and operational servicing of standard current account – monthly fee	BGN 1.90
Cash withdrawal through debit card from DSK Bank's ATM in Bulgaria	Free of charge
Cash withdrawal through debit card from another bank's ATM in Bulgaria	BGN 0.90
Payment of utility bills, fees, taxes, etc. under a direct debit authorization	Free of charge
Payment of utility bills via E-Banking	Free of charge
Intrabank credit transfer in BGN via E-banking	Free of charge
Interbank credit transfer in BGN via BISERA through E-banking	Free of charge
Text message notifications	Free of charge

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 account holder

****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 withdrawal */**	BGN	EUR	Other foreign currency
Upon request	0.7% on the total amount, min. BGN 7	0.7% on the total amount, min. EUR 3.58	0.8% on the total amount, min. EUR 5
Without request***	0.8% on the total amount	0.8% on the total amount	0.9% on the total amount
Requested, but not withdrawn amounts by the customer****	0.8% on the requested but not withdrawn amount	0.8% on the requested but not withdrawn amount	0.9% on the requested but not withdrawn amount

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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Intrabank transfers	in bank office	electronic channel
Credit transfers with same day value date or future value date, incl. on own customer`s accounts*	BGN 5	BGN 0.50
Transfer to mobile number via DSK Smart (BLINK P2P)	-	BGN 0.50
Standing orders**	BGN 5	BGN 0.75
Direct debit		
direct debit request	BGN 5	-
payment	BGN 5	-
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 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	-	BGN 0.50

Cash transfer (cash deposit by third parties)***	in bank office	electronic channel
in banknotes	0.55%, min. BGN 5.50	-
in coins****	5%, min. BGN 15	-

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

*** 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.

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Outgoing payments in local currency	in bank office	electronic channel
Credit transfer via BISERA with same day value date or future value date	BGN 7	BGN 1
Standing order via BISERA	BGN 7	BGN 1
Credit transfer via RINGS	BGN 24	BGN 13
Instant payments via BLINK	-	BGN 1
Transfer to mobile number via DSK Smart (BLINK P2P)	-	BGN 0.50
Direct debit		
direct debit request	BGN 7	-
payment	BGN 7	-
payment rejection due to insufficient funds on the account	BGN 2	-
Cash transfer		
Cash transfer via BISERA	2%, min. BGN 12	-

Enquiries relating to the ordered transfers	in bank office	electronic channel
for ordered transfers up to 6 months from the date of the request/enquiry		BGN 40
for ordered transfers above 6 months from the date of the request/enquiry		
Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system		
Cancellation of an ordered transfer after transmitting to a correspondent bank or payment system		

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Payments in foreign currency	in bank office	electronic channel
Intrabank transfers		
Credit transfer, incl. between a customer's own accounts*	EUR 2.56	EUR 0.26
Standing orders**	EUR 2.56	EUR 0.38
Direct debit		
direct debit request	EUR 2.56	-
payment	EUR 2.56	-
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 standart value date	EUR 3.58	EUR 0.51
express credit transfers	EUR 12.27	EUR 6.65
Cash transfers		
cash transfer standart value date	2%, min EUR 6.14	-
express cash transfers	2%, min EUR 17.90	-
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
Cash transfers	1%, min EUR 30	
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)*****		

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Payments in foreign currency	in bank office	electronic channel
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***	-	CHF 0.12/ CAD 0.16/ SEK 1.08/ HUF 33/ RON 0.50/ JPY 14/ RUB 7.80/ TRY 0.70 / NOK 1/ DKK 0.80/ CZK 2.60/ PLN 0.45/ AUD 0.17
Payment of local taxes and fees	-	EUR 0.26/ USD 0.26
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	
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 40 + correspondent banks fees, if any	
Return of received transfer for the benefit of a Banks` 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 50

- 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.



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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 3/ EUR 1.50/ USD 2		
Express issuance	BGN 10/ 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 3/ EUR 1.50/ USD 2		
Monthly fee for a main card	Free of charge	BGN 5/ EUR 2.50/ USD 3.50	BGN 4.15/ EUR 2.15/ USD 2.75
Monthly fee for an additional card	Free of charge	BGN 5/ EUR 2.50/ 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/ EUR 2.50/ USD 3.50		BGN 15/ EUR 8/ USD 10

Notes:

*The service is not applicable for newly issued cards



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Issuance, maintenance and reissuance of debit card	Maestro/Debit Mastercard PayPass/ Visa Debit payWave	World Debit Mastercard	Mastercard Space/ VISA Space
			
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 0.40/ EUR 0.20/ USD 0.30		
Balance inquiry at DSK Bank`s ATM	BGN 0.60/ EUR 0.30/ USD 0.40		
Balance inquiry at other institution`s ATM	BGN 0.60/ EUR 0.30/ USD 0.40		
Balance inquiry at ATM abroad	BGN 1.50/ EUR 0.75/ 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/ EUR 2.50/ 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 220/ EUR 110/ USD 150		
Unjustified disputed transaction ****	BGN 15/ EUR 8/ USD 10		

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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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	Free of charge
Express issuance	BGN 10/ EUR 5/ USD 7
Monthly fee for a main card	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
Reissuance of a main card due to validity expiry	Free of charge
Reissuance of an additional 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 bank office	BGN 5/ EUR 2.50/ USD 3.50



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PREPAID CARDS

Issuance, maintenance, reissuance and renewal of debit card	Virtual Mastercard/ Virtual Visa
	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	Not applicable
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	Not applicable
Cash withdrawal from an ATM in non-EEA countries	Not applicable
Cash withdrawal at POS in another bank`s office in Bulgaria	Not applicable
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	Not applicable
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	Not applicable
Balance inquiry at DSK Bank`s ATM	Not applicable
Balance inquiry at other institution`s ATM	Not applicable
Balance inquiry at ATM abroad	Not applicable
Receiving money through the card	in BGN - 0%/ in EUR - 0%/ in USD - 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 ***	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/ EUR 8/ USD 10
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer`s request	BGN 220/ 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.



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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	DSK Max
					
Issuance of a main card	BGN 12/ EUR 6/ USD 8	BGN 18/ EUR 9/ USD 12	Free of charge		
Issuance of an additional card	Not applicable				
Express issuance	BGN 20/ EUR 10/ USD 15	BGN 25/ EUR 13/ USD 20	BGN 10		
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	BGN 18/ EUR 9/ USD 12	Not applicable		
Card design - monthly fee *	Not applicable			BGN 0.30	
Reissuance of a main card due to validity expiry	Not applicable	Free of charge			
Reissuance of an additional card due to validity expiry	Not applicable				
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 12/ EUR 6/ USD 8	BGN 18/ EUR 9/ USD 12	BGN 5		

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	DSK Max
					
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 + 1.5%/ 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 + 1.5%/ 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 + 1.5%/ 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 0.40/ EUR 0.20/ USD 0.30		BGN 0.40		
Balance inquiry at DSK Bank`s ATM	BGN 0.60/ EUR 0.30/ USD 0.40		Free of charge	BGN 0.60	
Balance inquiry at other institution`s ATM	BGN 0.60/ EUR 0.30/ USD 0.40		BGN 0.60		
Balance inquiry at ATM abroad	BGN 1.50/ EUR 0.75/ USD 1.00		BGN 1.50		
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		

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.



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DEBIT CARDS FOR SPECIFIC CUSTOMER SEGMENT

Other operations and services	DSK-ISIC	Youth Card	DSK Start	DSK Teen	DSK Max
					
Delivery of an issued card by courier to address in Bulgaria	BGN 5/ EUR 2.50/ USD 3		BGN 5		
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/ EUR 8/ USD 10		Free of charge		BGN 15
Express card replacement abroad in case of loss/ theft/forgotten PIN, as well as at the customer's request	BGN 220/ EUR 110/ USD 150		BGN 220		

Notes:

* 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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DISCONTINUED PRODUCTS

CREDIT CARDS WITH REVOLVING LOAN

Issuance, maintenance, reissuance and renewal of credit card	Mastercard / VISA Galaxy, Mastercard Galaxy PayPass, Visa Galaxy payWave	Mastercard / VISA Gold	Mastercard / VISA Platinum, Mastercard Platinum-Private Banking	Visa Infinite	Maxi Go	Maxi Go Credit
						
Issuance of a main card	Free of charge					
Express issuance	BGN 20/ EUR 10/ USD 15	BGN 40/ EUR 20/ USD 30			BGN 20	Free of charge
Annual fee for a main card	BGN 49.80/ EUR 26/ USD 33***	BGN 90/ EUR 45/ USD 60	BGN 250/ EUR 125/ USD 170	BGN 550/ EUR 275/ USD 350	BGN 2.50**	Free of charge
Annual fee for an additional card	BGN 25/ EUR 13/ USD 15	BGN 50/ EUR 25/ USD 30	BGN 150/ EUR 75/ USD 100	BGN 275/ EUR 140/ USD 175	Free of charge	
Card design - annual fee *	BGN 3.60/ EUR 1.80/ USD 2.40	BGN 6/ EUR 3/ USD 4	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 20/ EUR 10/ USD 15				BGN 12	

Notes:

* The service is not applicable for newly issued cards

** The fee will not be charged if 2 financial card transactions are performed or the limit used on the credit card account is equal to or higher than BGN 300 within the calendar month, as well as in the month of activation of the card and in the month of termination of the contract for the card.

*** The annual service fee of the primary and/or additional card shall not be charged for the respective card only for the first year in case a minimum of 24 transactions are made with the card in the period from the date of issue of the card to the 1st of the month of issue after one year



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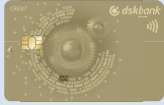






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DISCONTINUED PRODUCTS

CREDIT CARDS WITH REVOLVING LOAN

Issuance, maintenance, reissuance and renewal of credit card	Mastercard / VISA Galaxy, Mastercard Galaxy PayPass, Visa Galaxy payWave	Mastercard / VISA Gold	Mastercard / VISA Platinum, Mastercard Platinum-Private Banking	Visa Infinite	Maxi Go	Maxi Go Credit
						
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4 + 3%/ EUR 2 + 3%/ USD 3 + 3%				BGN 4 + 3%	BGN 6 + 3%
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	BGN 7 + 3%/ EUR 3.58 + 3%/ USD 4.19 + 3%				BGN 8 + 3%	
Cash withdrawal from an ATM in non-EEA countries	BGN 7 + 3%/ EUR 3.58 + 3%/ USD 4.19 + 3%				BGN 8 + 3%	
Cash withdrawal at POS in another bank`s office in Bulgaria	BGN 10 + 4%/ EUR 5.11 + 4%/ USD 5.68 + 4%				BGN 10 + 4%	
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	BGN 10 + 4%/ EUR 5.11 + 4%/ USD 5.68 + 4%				BGN 10 + 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	

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.



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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 Gold	Mastercard / VISA Platinum, Mastercard Platinum-Private Banking	Visa Infinite	Maxi Go	Maxi Go Credit
						
Unpaid minimum revolving amount	BGN 15/ EUR 7.50/ USD 10				BGN 15	
Delivery of an issued card by courier to address in Bulgaria	BGN 5/ EUR 2.50/ USD 3				BGN 5	
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 220/ EUR 110/ USD 150				BGN 220	

Notes:

* 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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CREDIT CARDS WITH REVOLVING LOAN FOR SPECIFIC CUSTOMER SEGMENTS

Issuance, maintenance, reissuance and renewal of credit card	DSK-Wizz Air	DSK-ITIC Credit
		
Issuance	Free of charge	
Express issuance	BGN 20	BGN 20/ EUR 10/ USD 15
Annual fee for a main card	BGN 49.80	BGN 30/ EUR 15/ USD 20
Annual fee for an additional card	BGN 25	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 20	BGN 20/ EUR 10/ USD 15
Operations		
Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4 + 3%	BGN 4 + 3%/ EUR 2 + 3%/ USD 3 + 3%
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	BGN 7 + 3%	BGN 7 + 3%/ EUR 3.58 + 3%/ USD 4.19 + 3%
Cash withdrawal from an ATM in non-EEA countries		
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10 + 4%	BGN 10 + 4%/ EUR 5.11 + 4%/ USD 5.68 + 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%	BGN 1 + 1%/ EUR 0.51 + 1%/ USD 0.57 + 1%
Cash deposit via DSK Bank's ATM	BGN 0.20	BGN 0.20/ EUR 0.10/ USD 0.14
Other operations and services		
Unpaid minimum revolving amount	BGN 15	BGN 15/ EUR 7.50/ USD 10
Delivery of an issued card by courier to address in Bulgaria	BGN 5	BGN 5/ EUR 2.50/ USD 3.50
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 220	BGN 220/ 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.



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Opening, maintenance and closing of payment account	BGN
Opening of payment account in DSK bank`s office	BGN 2.14
Maintenance and servicing of payment account – monthly fee	
with no debit card issued	BGN 3.74
with a debit card issued	BGN 2.36
Closing of payment account in DSK bank`s office	Free of charge

Cash operations	BGN
Cash deposit on payment account at DSK bank`s office**	0,22%, min. BGN 2.49
Cash withdrawal up to BGN 1 000 in DSK bank`s office (per transaction)	0,57%, min. BGN 6.49

Payment operations through payment card, incl. via E-banking	BGN
Cash withdrawal with debit card from DSK Bank`s ATM	0.12%, min. BGN 0.29
Cash withdrawal with debit card from other banks` ATM in Bulgaria	0,17%, min. BGN 1.38
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 0.34
to accounts opened with other banks	BGN 4.64

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.



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PAYMENT ACCOUNT WITH BASIC FEATURES */****

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 3.04
Credit transfer with future value date to a payment account within the same bank, incl. between customer`s own accounts, ordered on paper	BGN 1.67
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 4.74
credit transfer with future value date via BISERA to a payment account with another bank ordered on paper	BGN 3.16
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 0.99
Standing order	
standing order to a payment account within the same bank ordered on paper***	BGN 1.67
standing order to a payment account within the same bank ordered through online banking (DSK Direct)***	BGN 0.45
standing order via BISERA to a payment account with another bank ordered on paper	BGN 3.16
standing order via BISERA to a payment account with another bank ordered through online banking (DSK Direct)	BGN 0.99

Notes:

*** 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	DSK Premium		DSK Premium Plus		
	BGN 17.60	EUR 9/ USD 10	BGN 25.33	EUR 12.95/ USD 14	
Monthly fee					
Monthly fee with additional requirement met - according to the conditions of use of the package	BGN 13.70	EUR 7/ USD 8.50	BGN 19.95	EUR 10.20/ USD 11.90	
Personal servicing by a specialized private banker		✗		✓	
Opening and maintenance of one standard current account and one main debit card		✓		✓	
Unlimited transfers in BGN (excluding RINGS) to other banks in the country through the e-banking system, including instant payments via BLINK and BLINK P2P		✓		✓	
Unlimited number of credit transfers in euro to other EEA banks ordered through electronic channels		✗		✓	
Unlimited internal transfers in BGN within DSK Bank through the e-banking system, including transfer to mobile number via DSK Smart /BLINK P2P/		✓		✓	
Unlimited transactions (cash withdrawal and cash deposit money via ATM) with the main debit card on ATMs of DSK Bank		✓		✓	
Transactions per month with the main debit card on an ATM of another bank in the country		1 per month		2 per month	
Transaction with the main debit card at an ATM abroad		✗		1 per month	
Unlimited automatic payment of utility bills through a standard current account		✓		✓	
Unlimited payment of utility bills through electronic channels		✓		✓	
One main credit card		Visa/Mastercard Galaxy - no fee Visa Infinite - fee with preferential price		Visa/Mastercard Gold - no fee Visa Infinite - fee with preferential price	
Notifications via text messages (incl. Viber) on the main current account in BGN per month		10 notifications per month		20 notifications per month	
Cash withdrawal of up to BGN 5,000 per day		0.35% min. BGN 3.50, max. BGN 7		0.35% min. BGN 3.50, max. BGN 7	
Cash deposit of up to BGN 10 000 per day		Free of charge		Free of charge	
Termination fee of a package by the client, before the expiration of 6 (six) months from the date of the contract *The fee does not apply when terminating a contract at the same time as concluding a new contract for a package with a higher monthly fee.		BGN 10	EUR 5.11	BGN 10	EUR 5.11



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Service	DSK Premium Sailors		DSK Premium Plus Sailors	
	BGN 17.99	EUR 9.20/ USD 10.90	BGN 30.32	EUR 15.50/ USD 17.90
Personal servicing by a specialized private banker		✗		✓
Opening and maintenance of one standard current account and one main debit card*		✓		✓
Opening and maintenance of one standard current account and one main debit card in foreign currency - EUR or USD**		✓		✓
Unlimited transfers in BGN (excluding RINGS) to other banks in the country through the e-banking system, including instant payments via BLINK and BLINK P2P		✓		✓
1 number per month of interbank incoming credit transfers in foreign currency from other banks outside the EEA and credit transfers in currencies other than euro from other banks in the EEA		✓		✓
Unlimited internal transfers in BGN within DSK Bank through the e-banking system, including transfer to mobile number via DSK Smart /BLINK P2P/		✓		✓
Unlimited transactions (cash withdrawal and cash deposit money via ATM) with the main debit card on ATMs of DSK Bank		✓		✓
Transactions per month with the main debit card on an ATM of another bank in the country		1 per month		2 per month
1 transaction with a basic debit card issued in foreign currency at an ATM abroad		✗		✓
Unlimited automatic payment of utility bills through a standard current account		✓		✓
Unlimited payment of utility bills through electronic channels		✓		✓
One main credit card		Visa/Mastercard Galaxy - no fee Visa Infinite - fee with preferential price		Visa/Mastercard Gold - no fee Visa Infinite - fee with preferential price
Notifications via text messages (incl. Viber) on the main current account in BGN per month		10 notifications per month		20 notifications per month
Cash withdrawal of up to BGN 5,000 (or the equivalent in foreign currency) per day		0.35% min. BGN 3.50, max. BGN 7		0.35% min. EUR 1.80, max. EUR 3.60
Cash deposit of up to BGN 10 000 (or the equivalent in foreign currency) per day		Free of charge		Free of charge
Unlimited number of credit transfers in euro to other EEA banks ordered through electronic channels		✗		✓
Termination fee of a package by the client, before the expiration of 6 (six) months from the date of the contract *The fee does not apply when terminating a contract at the same time as concluding a new contract for a package with a higher monthly fee.		BGN 10		EUR 5.11

Notes:

* and ** DSK Premium Prus Sailors customers wishing to issue a high-class World debit Mastercard debit card under the package are not exempted from paying the card servicing fee and should pay a monthly fee for a standard and additional World debit Mastercard debit card, according to the DSK Bank Tariff.



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SPECIAL ACCOUNTS



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PAYMENTS AND
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BANK CARDS



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DISCONTINUED
PRODUCTS

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	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	3 monthly fees

Monthly fee for Mastercard Affluent Concierge for Mastercard* cardholders, issued on Premium/Platinum packages**

BGN 6

EUR 3.07/ USD 4

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	BGN	Foreign currency
Administrative activities for reviewing application for loan *		
Cash loans, incl. loans on Premium Packages		
for loans with amount from BGN 500.00 to BGN 1 000 incl./ respective euro equivalent	BGN 25	EUR 12.78
for loans with amount from BGN 1 000.01 to BGN 5 000 incl./ respective euro equivalent	BGN 100	EUR 51.13
for loans with amount from BGN 5 000.01 to BGN 10 000 incl./ respective euro equivalent	BGN 175	EUR 89.48
for loans with amount from BGN 10 000.01 to BGN 20 000 incl./ respective euro equivalent	BGN 250	EUR 127.82
for loans with amount from BGN 20 000.01 to BGN 40 000 incl./ respective euro equivalent	BGN 350	EUR 178.95
for loans with amount from BGN 40 000.01 to BGN 60 000 incl./ respective euro equivalent	BGN 450	EUR 230.08
for loans with amount above BGN 60 000.01/ respective euro equivalent	BGN 550	EUR 281.21
Credit - overdraft		
for credit amount up to BGN 250.00 incl./currency equivalent	Free of charge	
for credit amount above BGN 250.00/currency equivalent	1% on the agreed amount of the loan, min. BGN 20	1% on the agreed amount of the loan, min. EUR 10.23
Express processing of loan application – up to 2 h.		
for cash loans	BGN 50	EUR 25.56
for credit-overdraft	BGN 20	EUR 10.23
Renegotiation of loan terms, initiated by the customer		
interest rate**	0.5% on the outstanding amount of the renegotiation loan, min. BGN 50	0.5% on the outstanding amount of the renegotiation loan, min. EUR 25.56
maturity date	Free of charge	
other conditions, different from interest rate and maturity date	BGN 60	EUR 30.68
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	1% on the prepaid amount
for loans with remaining contract period 1 year or less	0.5% on the prepaid amount	0.5% on the prepaid amount
Loan acceleration costs	BGN 160	EUR 81.81



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LOANS SECURED BY MORTGAGE	BGN	EUR
Verification and analysis of the loan collateral		
for loans with amount up to BGN 100 000.00 incl./ respective euro equivalent	BGN 200	EUR 102.26
for loans with amount from BGN 100 000.01 to BGN 200 000 incl./ respective euro equivalent	BGN 400	EUR 204.52
for loans with amount from BGN 200 000.01 to BGN 250 000 incl./ respective euro equivalent	BGN 600	EUR 306.78
for loans with amount from BGN 250 000.01 to BGN 400 000 incl./ respective euro equivalent	BGN 750	EUR 383.47
for loans with amount above BGN 400 000.01/ respective euro equivalent	BGN 900	EUR 460.16
Collateral valuation	According to valuation of assets offering as a loan collateral, according table „Type of collateral“	
Preliminary review of a property ownership	BGN 100	
Registration and release of collateral		
Registration of a mortgage	BGN 40	EUR 20.45
Release of mortgage	BGN 90	EUR 46.02
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. BGN 500	1% on the outstanding amount of the renegotiation loan, max. EUR 255.65
maturity date	Free of charge	
other conditions, different from interest rate and maturity date	BGN 60	EUR 30.68
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	BGN 160	EUR 81.81

Notes:

* The fee is payable after the approval of the loan application. The fee is not subject to return, incl. in case of cancellation the service in accordance to the General Terms and Condition

** 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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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:

* Collateral valuation fee is applied as follows:

1. In case of preliminary collateral assessment, at a customer's request.
2. In case of collateral valuation with regard to registered loan application and in the event of replacing and release of collateral.

Payment of collateral valuation fee:

1. The fee shall be paid in advance and shall not be refunded in case the deal is not approved.
2. In case the costs are higher than usual costs for asset valuation, up to 30% above the announced fees may be collected.



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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.



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Notifications via text messages	BGN	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		
card control on debit card		EUR 0.08/ USD 0.10
paid/unpaid utility bills		Not applicable
received utility bill		
expiring term of automatic payment		
paid safe box		
expiry of a safe box agreement		
digital certificate installation code		
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 chanel	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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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