



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

PRIVATE BANKING



LOANS



OTHER SERVICES



GENERAL PROVISIONS



DISCONTINUED PRODUCTS

BRIEF TARIFF *



| Current accounts | BGN | EUR |
|--|--------------------------------------|--|
| Opening of an account in DSK Bank`s office | Free of charge | Free of charge |
| 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 0.36 |
| 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 | 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:

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

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

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 term 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 (Visa Debit) 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 opening an account with a special debit card "DSK Start" | ✗ | ✓ | ✓ | ✗ |
| 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 | ✗ |
| 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 Unlimited plan 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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| Service | Youth Plan |
|---|--------------------|
|  | |
| Without fee for opening a Current account with a debit card (Visa Debit) 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 | |
| Monthly fee | BGN 1.99/BGN 0.00* |
| 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.

* Youth Plan - Monthly fee for Youth Plan 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.



OPENING, MAINTENANCE AND CLOSING OF CUSTOMER ACCOUNTS

| Current accounts | BGN | Foreign currency |
|---|----------------|---|
| Opening of an account in DSK Bank`s office | Free of charge | Free of charge |
| 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 whit special debit card- DSK Start* | | |
| Opening of an account in DSK Bank`s office | 6 BGN | - |
| Maintenance and operational servicing | Free of charge | - |
| Account with special debit card – DSK Teen | | |
| Opening of an account in DSK Bank`s office | Free of charge | - |
| Maintenance and operational servicing | Free of charge | - |
| 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 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 |
| Deposits to guarantee the liability of members of management and control bodies under Art. 240 of the Commercial Law and under Art. 116c of the Public Offering of Securities Act | | |
| Opening of an account in DSK Bank`s office | BGN 30 | EUR 15.34 |
| Maintenance and operational servicing | Free of charge | |

Notes:

*The fee does not apply to customers who have signed a contract for : Plan For Salary; Unlimited plan or Premium Plan

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



OPENING, MAINTENANCE AND CLOSING OF CUSTOMER ACCOUNTS

| 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 | | |
| 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 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 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

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 153.39 | 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 equivalen | 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;
- when closing an account, when the balance on it is up to BGN 10 / foreign currency equivalence.

** 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:

* Credit transfer with current or future execution date, incl. intrabank (incl. between own accounts¹), periodic², and interbank transfers through Bisera

¹The 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 minor customers;
- in case of electronically ordered transfers to the own accounts of one client

²The 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

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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*** | - | 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 | - | EUR 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 Bank'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
- in case of electronically ordered transfers to the own accounts of one client

** 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

*****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

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

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Debit cards for specific customer segment



Visa Debit



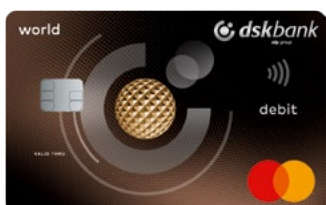
Virtual Visa



DSK Start



DSK Teen



World Debit Mastercard



Visa Platinum Debit



VISA Space

Credit cards with revolving loan



VISA Galaxy



VISA Platinum



DSK Shopping



DSK-Wizz Air

| | | | | | | |
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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 | Free of charge |
| 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 with basic features in DSK bank`s office up to 6 months of its opening | 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 opening a Payment Account with Debit Card (Visa Platinum Debit) in BGN | ✓ |
| Without fee for monthly maintenance for current account | ✓ |
| No monthly fee for Visa Platinum Debit | ✓ |
| 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 an account with a special debit card "DSK Start" | ✓ |
| 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 |
| Additional card issued to Visa 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

** In case the client opens an additional current account in EUR or USD, the preference will be valid for it as well

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| Service | DSK Private Banking | |
|--|---|--|
| Monthly fee | BGN 30 | |
| Opening and servicing of all current accounts in BGN/EUR/USD or any other currency, offered by DSK Bank | ✓ | |
| Issuing contactless debit card World Debit Mastercard to the main current account | ✓ | |
| ATM withdrawal at DSK Bank ATM in the country with contactless debit card World Debit Mastercard to the main current account | ✓ | |
| Monthly fee for contactless debit card World Debit Mastercard, issued to an account to the package | | |
| main card | ✓ | |
| additional and/or any other card | 50% discount | |
| Cash withdrawals – up to BGN 25 000 monthly (equivalent in another currency), cumulative from all client accounts | ✓ | |
| Cash deposits – up to BGN 50 000 monthly (equivalent in another currency), cumulative in all client accounts (by the account holder and an authorized person, from third-party is charged according to the Tariff) | ✓ | |
| Intrabank ordinary 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 other banks, ordered in a bank office and/or through electronic channels, using SEPA | ✓ | |
| Incoming international SWIFT transfers | ✓ | |
| Utility bills payments online (Utility bills payments via electronic channels) | ✓ | |
| Automatic payments of utility bills over standard current account | ✓ | |
| SMS notifications for transactions | ✓ | |
| Issuing and maintaining of 1 credit card Visa Platinum | ✓ | |
| Fee for a single purchase of units of investment funds and sub-funds* | | |
| High-risk funds and sub - funds (Funds investing mainly in stocks, commodities or derivatives) | 50% discount from the fee in the Tariff on fees and commissions, applied by DSK Bank for investment products and services | |
| Moderate risk Funds and sub - funds (Funds investing mainly in bonds) | 30% discount from the fee in the Tariff on fees and commissions applied by DSK Bank for investment products and services | |
| Brokerage and safekeeping fees | 35% discount from the fee in the Tariff on fees and commissions applied by DSK Bank for investment products and services | |
| Annual fee for management of individual portfolios of financial instruments | 30% discount from the fee in the Tariff on fees and commissions applied by DSK Bank for investment products and services | |
| Receiving model portfolios (public recommendations) | ✓ | |
| Purchase/sale fee for structured products | ✓ | |

| | | |
|--|--------------|------------------------|
| Monthly fee for Mastercard Affluent Concierge for Mastercard** cardholders, issued on Premium plan or DSK Private Banking package | BGN 6 | EUR 3.07/ USD 4 |
|--|--------------|------------------------|

Notes:

* 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 | |
| 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 |
| Administrative activities for reviewing application for loan in EUR | |
| 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 EUR, 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 |

| 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 |
| 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 500.00 |
| 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 |

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 | BGN | Euro |
|---|--|--|
| Apartment (with attached attic and/or basement) | BGN 235 | EUR 120.15 |
| For each subsequent apartment, subject of valuation, for the same request, for the same client, located in the same building | 50% of the applicable price | |
| Adjoining garage, parking space to Apartment | BGN 70 | EUR 35.79 |
| Private garage, parking space | BGN 100 | EUR 51.13 |
| House/Residential building with up to 6 individual properties (land plot included) | BGN 300 up to 300 sq.m total built-up area; BGN 420 above 300 sq.m. total built-up area | EUR 153.39 up to 300 sq.m total built-up area; EUR 214.74 above 300 sq.m. total built-up area |
| Shop, office, warehouse, etc. commercial properties, including hotel | BGN 340 up to 350 sq.m total built-up area; BGN 470 above 350 sq.m. total built-up area | EUR 173.84 up to 350 sq.m total built-up area; EUR 240.31 above 350 sq.m. total built-up area |
| For each subsequent shop, office, warehouse, etc. commercial properties, subject to valuation, for the same request, for the same client, located in the same building | 50% of the applicable price | |
| Adjoining garage, parking space to a site | BGN 70 | EUR 35.79 |
| Plot of land - regulated plot/non-regulated plot without taking into account future construction | BGN 340 | EUR 173.84 |
| For each subsequent neighbouring plot of land – regulated plot/non-regulated plot, subject to valuation under the same application and for the same client | 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 |
| Sending a paper-based monthly account statement to customer's address – monthly fee **** | | BGN 2 |
| 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.

****The fee applied in other foreign currency :EUR 1.02/ 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

| 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 | | |
| card control on debit card | | |
| paid/unpaid utility bills | | EUR 0.08/ USD 0.10 |
| 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 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

