PREPAID CARDS VIRTUAL VISA

Issuance, maintenance, reissuance and renewal of debit card	Virtual Visa
Issuance of a main card	Free of charge
Issuance of an additional card	
Express Issuance	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	
Card design - monthly fee	
Reissuance of a main card due to validity expiry	Free of charge
Reissuance of an additional card due to validity expiry	
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another bank office	EUR 3/ USD 3.50
Operations	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	Not applicable
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	
Cash withdrawal from an ATM in non-EEA countries	
Cash withdrawal at POS in another bank's office in Bulgaria	
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	
Payment of goods and services via POS or Internet*	Free of charge
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	Not applicable
Balance inquiry at DSK Bank`s ATM	
Balance inquiry at other institution`s ATM	
Balance inquiry at ATM abroad	
Receiving money through the card	in EUR - 0% / in USD - 0%
Money transfer**	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	EUR 2.56
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 ***	
Unjustified disputed transaction ****	EUR 8/ USD 10
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	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.