




Issuance, maintenance, reissuance and renewal of credit card	VISA Galaxy
	
Issuance of a main card	Free of charge
Express Issuance	BGN 19.56 / 10 EUR / USD 15
Annual fee for a main card	BGN 48.90 / EUR 25/ USD 33 ****
Annual fee for an additional card	BGN 24.45 / EUR 12.50 / USD 15
Card design - annual fee *	BGN 3.52 /EUR 1.80/ USD 2.40
Reissuance of a card due to validity expiry	Free of charge
Reissuance of a card in case of loss, theft, forgotten PIN and at the customer's request, including for receiving the card in another office	BGN 19.56 / EUR 10/ USD 15
Operations	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4.10 + 3%/ EUR 2.10 + 3%/ USD 3 + 3%
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	BGN 7.05 + 3%/ EUR 3.60 + 3%/ USD 4.19 + 3%
Cash withdrawal from an ATM in non-EEA countries	BGN 7.05 + 3%/ EUR 3.60 + 3%/ USD 4.19 + 3%
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.17 + 4%/ EUR 5.20 + 4%/ USD 5.68 + 4%
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	BGN 10.17 + 4%/ EUR 5.20 + 4%/ USD 5.68 + 4%
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%
Cash deposit via DSK Bank`s ATM	BGN 0.20/ EUR 0.10/ USD 0.14
Other operations and services	
Unpaid minimum revolving amount	BGN 15.65 / EUR 8.00 / USD 10
Delivery of an issued card by courier to address in Bulgaria	Free of charge
Change of transaction limits in a bank office	BGN 5/ 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 *****	The fees paid by the Bank
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14 / EUR 110/ USD 150

Notes:

* The service is not applicable for newly issued cards

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

***The fee is applied for top up virtual wallets or accounts via bank card, for transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments.

**** The annual service fee of the primary and/or additional card shall not be charged for the respective card 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. The condition applies to all cards issued after 01.12.2023.

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