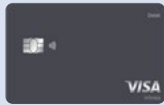


Issuance, maintenance and renewal of debit card	Visa Infinite Debit
	
Issuance of a main card	Free of charge
Issuance of an additional card	Free of charge
Express Issuance	BGN 9.78/ EUR 5/ USD 7
Annual fee for a main card	Not applicable
Reissuance of a main card due to validity expiry	Free of charge
Reissuance of an additional card due to validity expiry	Free of charge
Monthly fee for a main card	BGN 43.03/ EUR 22/ USD 24
Monthly fee for an additional card	BGN 21.51/ EUR 11/ USD 12
Card design - monthly fee	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 5.87/ EUR 3.00/ USD 3.50
Issuance, maintenance and reissuance of debit card	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	0,15%, min.BGN 0.30/ 0,15%, min. EUR 0.15/ 0.15%, min. USD 0.20
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	0,20%, min.BGN 1.50/ 0,20%, min. EUR 0.77/ 0.20%, min. USD 0.90
Cash withdrawal from an ATM in non-EEA countries	BGN 5 + 1.50%/ EUR 2.56 + 1.50%/ USD 2.84 + 1.50%
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6 + 1.50%/ EUR 3.07 + 1.50%/ USD 3.41 + 1.50%
Cash withdrawal at POS in a bank`s or a non bank financial institution office abroad	BGN 6 + 1.50%/ EUR 3.07 + 1.50%/ USD 3.41 + 1.50%
Payment of goods and services via POS or Internet*	Free of charge
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	BGN 0.39/ EUR 0.20/ USD 0.30
Balance inquiry at DSK Bank`s ATM	BGN 0.60/ EUR 0.31/ USD 0.40
Balance inquiry at other institution`s ATM	BGN 0.60/ EUR 0.31/ USD 0.40
Balance inquiry at ATM abroad	BGN 1.56/ EUR 0.80/ USD 1.00
Receiving money through the card	in BGN - 0.50%/ in EUR - 0.50%/ in USD - 0.50%
Money transfer**	BGN 1 + 1%/ EUR 0.51 + 1%/ USD 0.57 + 1%
Cash deposit via DSK Bank`s ATM	BGN 0.20/ EUR 0.10/ USD 0.14
Other operations and services	
Delivery of an issued card by courier to address in Bulgaria	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
Unjustified disputed transaction ****	BGN 15.65/ 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.