



Tariff for Loan Fees applied by DSK Bank for individuals



LOANS NOT SECURED BY MORTGAGES



LOANS SECURED BY MORTGAGES



VALUATION OF ASSETS OFFERED AS A LOAN COLLATERAL



GENERAL PROVISIONS

Administrative activities for reviewing application for credit - overdraft in BGN*	Fee
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/ EUR 10.23
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 / 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
for loans with remaining contract period 1 year or less	0.50% on the prepaid amount
Administrative activities for reviewing application for credit - overdraft in EUR*	Fee
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 in BGN	Fee
Verification and analysis of the loan collateral in BGN*	
for loans with amount up to BGN 100 000.00 incl	BGN 200/ EUR 102.26
for loans with amount from BGN 100 000.01 to BGN 200 000 incl	BGN 400/ EUR 204.52
for loans with amount from BGN 200 000.01 to BGN 250 000 incl	BGN 600/ EUR 306.78
for loans with amount from BGN 250 000.01 to BGN 400 000 incl	BGN 750/ EUR 383.47
for loans with amount above BGN 400 000.01	BGN 900/ EUR 460.16
Collateral valuation	According to Appendix No.3
Preliminary review of a property ownership for loans in BGN	BGN 100/ EUR 51.13
Registration and release of collateral for loans in BGN	
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/ 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 for loans in BGN	BGN 160/ EUR 81.81
LOANS SECURED BY MORTGAGE in EUR	Fee
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



Type of collateral	BGN/ EUR
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/ floor of house/ Residential building with up to 6 individual properties (land plot included)	BGN 300/ EUR 153.39 up to 300 sq.m total built-up area; BGN 420/ EUR 214.74 above 300 sq.m. total built-up area
Shop, office, warehouse, etc. commercial properties, including hotel	BGN 340/ EUR 173.84 up to 350 sq.m total built-up area; BGN 470/ 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

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.

The fees and commissions in this Tariff, which are taxable under the VAT Act, include value added tax in their amount.