



TARIFF

ON INTEREST RATES, FEES AND COMMISSIONS APPLIED
BY DSK BANK FOR PROVIDED SERVICES
– FOR **INDIVIDUALS (EXTRACT)**

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GENERAL PROVISIONS

1.	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).
2.	The interest rates of the Bank are announced in the Interest Rate Bulletin, which is an integral part of this Tariff.
3.	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".
4.	The fees and commissions that are subject to Value Added Tax Act are with VAT included.
5.	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".
6.	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.
7.	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.
8.	Applicable currency exchange rates (for services, where a currency conversion is needed): <ul style="list-style-type: none"> - 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.
9.	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.
10.	The fees and commissions regulated in this Tariff shall be collected upon provision a banking service, unless otherwise agreed with the Bank.
11.	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.
12.	Fees and commissions shall not be collected in the following cases:
12.1.	- regarding transactions for raising and spending charity funds and for medical treatment, upon presentation of the relevant documents in a branch of DSK Bank;
12.2.	- for payment transactions related to the raising and spending of funds for humanitarian activities of the Bulgarian Red Cross.

I. OPENING, MAINTANANCE AND CLOSING OF CUSTOMER ACCOUNTS

		BGN	Foreign currency
1.	Opening of an account in DSK Bank's office		
1.1.	Current accounts		
1.1.1.	Standard current account and Current account with differentiated interest rate	BGN 4.00	EUR 2.00
1.2.	Accounts for specific customer segments		
1.2.1.	Accounts with special debit cards – DSK Start, DSK Teen, DSK Max, DSK-ISIC, Youth card	free of charge	free of charge
1.3.	Other accounts with special purpose and/or special conditions		
1.3.1.	Donation account "DSK Pulse"	free of charge	free of charge
1.3.2.	Account for repayments on "Quick Online Cash Loan"	free of charge	
1.3.3.	Account with Mastercard Space/VISA Space debit card	BGN 4.00	EUR 2.00
1.3.4.	Escrow account for real estates deals of individuals, financed by DSK Bank	BGN 70.00	EUR 35.00
1.3.5.	Special deposit	BGN 30.00	EUR 15.00
1.3.6.	Account for trading with gold against a currency		free of charge
1.4.	Termless saving accounts		
1.4.1.	Termless deposit, incl. deposit for the benefit of third party	BGN 6.00	EUR 3.00
1.4.2.	Child saving account	free of charge	free of charge
2.	Maintenance and operational servicing of accounts:		
2.1.	Current accounts		
2.1.1.	Standard current account with debit card issued – monthly fee	BGN 2.60	EUR 1.35 / USD 1.55
2.1.2.	Standard current account with no debit card issued – monthly fee	BGN 4.50	EUR 2.30/ USD 2.65/ GBP 1.95/ CHF 2.45/ CAD 3.30/SEK 24.00/ HUF 825/ RON 11.40/ JPY 310/ RUB 200/TRY 40.00
2.1.3.	Current account with differentiated interest rate – monthly fee	BGN 5.00	EUR 2.50
2.2.	Accounts for specific customer segments		
2.2.1.	Account with special debit card – DSK Start, DSK Teen	free of charge	
2.2.2.	Account with special debit card DSK Max – monthly fee	BGN 1.00	
2.2.3.	Account with DSK-ISIC student card – monthly fee	BGN 2.60	EUR 1.35 / USD 1.55
2.2.4.	Account with DSK Youth Debit Card	free of charge	free of charge
2.3.	Other accounts with special purpose and/or special conditions		
2.3.1.	Donation account "DSK Pulse"	free of charge	free of charge
2.3.2.	Escrow account for real estates deals of individuals, financed by DSK Bank	free of charge	free of charge
2.3.3.	Account for repayments on "Fast Loan"/ "Quick Online Cash Loan"	free of charge	
2.3.4.	Account with Mastercard Space/VISA Space debit card	free of charge	free of charge
2.3.5.	Account for trading with gold against a currency ¹		EUR 1.50
2.4.	Termless saving accounts		
2.4.1.	Termless deposit – monthly fee	BGN 3.50	EUR 1.80/ USD 2.05/ GBP 1.50/ CHF 1.90
2.4.2.	Child saving account	free of charge	free of charge
2.4.3.	Passive accounts – on termless deposits, Joint deposits and Deposits for foreign citizens in BGN – monthly fee	BGN 3.50	EUR 1.80/ USD 2.05/ GBP 1.50/ CHF 1.90/ AUD 2.85/CAD 2.60/ DKK 13.50/ JPY 235.00/ NOK 18.00/ TRY 30.00

¹ The fee is deducted from the EUR or USD current account, specified in the agreement.

I. OPENING, MAINTANANCE AND CLOSING OF CUSTOMER ACCOUNTS

		BGN	Foreign currency
3.	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 ^{1,2}	free of charge	
4.	Sending a paper-based monthly account statement to customer's address – monthly fee	BGN 2.00	EUR 1.00/ 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
5.	Issuance of duplicate of lost document on customer's account	BGN 6.00	EUR 3.00
6.	Reactivation of Current accounts, Accounts for specific customer segments, Accounts with Mastercard Space/VISA Space debit card and Payment accounts with basic features	BGN 2.00	EUR 1.00 / 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
7.	Closing of accounts	free of charge	free of charge

¹ The total daily balance includes also the amounts on the account's saving components in the DSK Bank's E-channels.

² 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 gold against a currency.

II. APPENDIX 1. PAYMENT ACCOUNT WITH BASIC FEATURES¹

	Type of service in BGN	Fee
1.	Opening of payment account in DSK bank's office	BGN 1.56
2.	Maintenance and servicing of payment account – monthly fee	
2.1.	- with no debit card issued	BGN 3.36
2.2.	- with a debit card issued	BGN 2.44
3.	Closing of payment account in DSK bank's office	free of charge
4.	Cash deposit on payment account at DSK bank's office - up to BGN 3 200 (on a daily basis) ²	BGN 0.86
5.	Cash withdrawal	
5.1.	- up to BGN 1 000 in DSK bank's office (per transaction)	0.47% on the total amount, min. BGN 4.37
5.2.	- from DSK Bank's ATM	BGN 0.25
5.3.	- from other banks' ATM in Bulgaria	BGN 1.13
6.	Direct debit payment	
6.1.	- to accounts opened with DSK Bank, incl. payment of utility bills, fees, taxes, etc. under a direct debit authorization - per transaction	BGN 0.34
6.2.	- to accounts opened with other banks	BGN 3.90
7.	Payment operations through payment card, incl. via E-banking	
7.1.	- payment through debit card via POS, serviced by DSK Bank	free of charge
7.2.	- payment through debit card via POS, serviced by another bank	free of charge
8.	Credit transfer, incl. to State budget account	
8.1.	- credit transfer to a payment account within the same bank, incl. between customer's own accounts, ordered on paper	BGN 2.33
8.2.	- credit transfer with future value date to a payment account within the same bank, incl. between customer's own accounts, ordered on paper	BGN 1.39
8.3.	- credit transfer to a payment account within the same bank, incl. with future value date ordered through online banking (DSK Direct) ³	BGN 0.42
8.4.	- credit transfer via BISERA to a payment account with another bank ordered on paper	BGN 3.97
8.5.	- credit transfer with future value date via BISERA to a payment account with another bank ordered on paper	BGN 2.66
8.6.	- 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 0.99
9.	Standing order	
9.1.	- standing order to a payment account within the same bank ³ ordered on paper	BGN 1.39
9.2.	- standing order to a payment account within the same bank ordered through online banking (DSK Direct) ³	BGN 0.42
9.3.	- standing order via BISERA to a payment account with another bank ordered on paper	BGN 2.66
9.4.	- standing order via BISERA to a payment account with another bank ordered through online banking (DSK Direct)	BGN 0.99

¹ All services, not mentioned in this Appendix, shall be charged according to the other sections of this Tariff.

² The fee shall be applied in case of cash deposit made by the account holder.

³ The fee shall not be applied to transfers between customer's own accounts.

III. BANK PACKAGES

		BGN	Foreign currency
1.	"DSK Premium Plus" – monthly fee	BGN 25.00	EUR 13.00/ USD 14.00
1.1.	- "DSK Premium Plus" with additional requirement met – monthly fee	BGN 19.90	EUR 10.50/ USD 11.90
2.	"DSK Premium" – monthly fee	BGN 15.00	EUR 8.00/ USD 9.00
2.1.	- "DSK Premium" with additional requirement met – monthly fee	BGN 12.00	EUR 6.00/ USD 8.00
3.	"DSK Premium Plus Seamen" – monthly fee	BGN 29.90	EUR 15.50/ USD 17.90
4.	"DSK Premium Seamen" – monthly fee	BGN 17.90	EUR 9.25/ USD 10.90
5.	Mastercard Affluent Concierge for Mastercard ¹ cardholders, issued on Premium packages – monthly fee	BGN 6.00	EUR 3.00/ USD 4.00
6.	"DSK Academy" – monthly fee	BGN 1.00	
7.	"Youth Package" – monthly fee	BGN 1.50	
8.	Modular packages "DSK Flexy" – monthly fee		
8.1.	DSK Flexy - 1	BGN 2.50	
8.2.	DSK Flexy - 2	BGN 4.65	
8.3.	DSK Flexy - 3	BGN 4.99	
8.4.	DSK Flexy - 4	BGN 5.50	
8.5.	DSK Flexy - 5	BGN 5.95	
8.6.	DSK Flexy - Pensioners	BGN 2.90	

¹ 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.

IV. DEBIT AND PREPAID CARDS

		Debit and Prepaid cards for mass customer segment												Debit cards for specific customer segments								
		Maestro/Debit Mastercard PayPass/ Visa Debit payWave (debit cards)			World Debit Mastercard (debit cards)			Mastercard Space/VISA Space (debit cards)			Virtual Mastercard/ Virtual Visa (prepaid cards)			DSK-ISIC			Youth Card			DSK Start	DSK Teen	DSK Max
		BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	BGN	BGN
1.	Issuance of a main card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	BGN 12.00	EUR 6.00	USD 8.00	BGN 18.00	EUR 9.00	USD 12.00	free of charge	free of charge	free of charge
2.	Issuance of an additional card	BGN 3.00	EUR 1.50	USD 2.00	BGN 3.00	EUR 1.50	USD 2.00	BGN 3.00	EUR 1.50	USD 2.00	free of charge	free of charge	free of charge									
3.	Express issuance	BGN 10.00	EUR 5.00	USD 7.00	BGN 10.00	EUR 5.00	USD 7.00	BGN 10.00	EUR 5.00	USD 7.00	BGN 10.00	EUR 5.00	USD 7.00	BGN 20.00	EUR 10.00	USD 15.00	BGN 25.00	EUR 13.00	USD 20.00	BGN 10.00	BGN 10.00	BGN 10.00
4.	Monthly fee for a main card	free of charge	free of charge	free of charge	BGN 5.00	EUR 2.50	USD 3.50	BGN 4.15	EUR 2.15	USD 2.75	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge				free of charge	free of charge	free of charge
5.	Monthly fee for an additional card	free of charge	free of charge	free of charge	BGN 5.00	EUR 2.50	USD 3.50	free of charge	free of charge	free of charge												
6.	Annual fee for a main card																BGN 18.00	EUR 9.00	USD 12.00			
7.	Card design - monthly fee ¹	BGN 0.30	EUR 0.15	USD 0.20				BGN 0.30	EUR 0.15	USD 0.20										BGN 0.30	BGN 0.30	BGN 0.30
8.	Reissuance of a main card due to validity expiry	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge				free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
9.	Reissuance of an additional card due to validity expiry	BGN 3.00	EUR 1.50	USD 2.00	BGN 3.00	EUR 1.50	USD 2.00	BGN 3.00	EUR 1.50	USD 2.00	free of charge	free of charge	free of charge									
10.	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 5.00	EUR 2.50	USD 3.50	BGN 5.00	EUR 2.50	USD 3.50	BGN 15.00	EUR 8.00	USD 10.00	BGN 5.00	EUR 2.50	USD 3.50	BGN 12.00	EUR 6.00	USD 8.00	BGN 18.00	EUR 9.00	USD 12.00	BGN 5.00	BGN 5.00	BGN 5.00
11.	Delivery of an issued card by courier to address in Bulgaria	BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	EUR 2.50	USD 3.00				BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	BGN 5.00	BGN 5.00
12.	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	0.15%, min.BGN 0.30	0.15%, min.EUR 0.15	0.15%, min.USD 0.20	0.15%, min.BGN 0.30	0.15%, min.EUR 0.15	0.15%, min.USD 0.20				0.15%, min.BGN 0.30	0.15%, min.EUR 0.15	0.15%, min.USD 0.20	0.15%, min.BGN 0.30	0.15%, min.EUR 0.15	0.15%, min.USD 0.20	free of charge	BGN 0.10	BGN 0.10
13.	Cash withdrawal from another bank's ATM in Bulgaria	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min.BGN 1.50	0.20%, min. EUR 0.77	0.20%, min.USD 0.90	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90				0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min. BGN 1.50	0.20%, min. BGN 1.50	0.20%, min. BGN 1.50

¹ The service is not available for Maestro debit cards.

IV. DEBIT AND PREPAID CARDS

		Debit and prepaid cards for mass customer segment												Debit cards for specific customer segments								
		Maestro/ Debit Mastercard PayPass/ Visa Debit payWave (debit cards)			World Debit Mastercard (debit cards)			Mastercard Space/VISA Space (debit cards)			Virtual Mastercard, Virtual Visa (prepaid cards)			DSK-ISIC			Youth Card			DSK Start	DSK Teen	DSK Max
		BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	BGN	BGN
14.	Cash withdrawal from ATM abroad	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90				0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77	0.20%, min.USD 0.90	0.20%, min. BGN 1.50	0.20%, min. BGN 1.50	0.20%, min. BGN 1.50
15.	Cash withdrawal at POS in DSK Bank's office	0.70%, min. BGN 6.00	0.70%, min. EUR 3.00	0.70%, min. USD 4.00	0.70%, min. BGN 6.00	0.70%, min. EUR 3.00	0.70%, min. USD 4.00	0.70%, min. BGN 6.00	0.70%, min. EUR 3.00	0.70%, min. USD 4.00				0.70%, min. BGN 6.00	0.70%, min. EUR 3.00	0.70%, min. USD 4.00	0.70%, min. BGN 6.00	0.70%, min. EUR 3.00	0.70%, min. USD 4.00		0.70%, min. BGN 6.00	0.70%, min. BGN 6.00
16.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%	BGN 6.00 +1.50%	EUR 3.07 + 1.50%	USD 3.41 + 1.50%				BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%		BGN 6.00 +1.50%	BGN 6.00 +1.50%
17.	Cash withdrawal at POS in a bank's or a non- bank financial institution office abroad	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41+ 1.50%				BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%	BGN 6.00 +1.50%	EUR 3.07 +1.50%	USD 3.41 + 1.50%		BGN 6.00 +1.50%	BGN 6.00 +1.50%
18.	Payment of goods and services via POS or Internet ¹	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
19.	Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	BGN 0.40	EUR 0.20	USD 0.30	BGN 0.40	EUR 0.20	USD 0.30	BGN 0.40	EUR 0.20	USD 0.30				BGN 0.40	EUR 0.20	USD 0.30	BGN 0.40	EUR 0.20	USD 0.30	BGN 0.40	BGN 0.40	BGN 0.40
20.	Balance inquiry at DSK Bank's ATM	BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	EUR 0.30	USD 0.40				BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	EUR 0.30	USD 0.40	free of charge	free of charge	BGN 0.60
21.	Balance inquiry at other institution's ATM	BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	EUR 0.30	USD 0.40				BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	EUR 0.30	USD 0.40	BGN 0.60	BGN 0.60	BGN 0.60
22.	Balance inquiry at ATM abroad	BGN 1.50	EUR 0.75	USD 1.00	BGN 1.50	EUR 0.75	USD 1.00	BGN 1.50	EUR 0.75	USD 1.00				BGN 1.50	EUR 0.75	USD 1.00	BGN 1.50	EUR 0.75	USD 1.00	BGN 1.50	BGN 1.50	BGN 1.50
23.	Receiving money through the card	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0%	0%	0%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

¹ The service refers to a POS terminal device, regardless of its payment provider.

IV. DEBIT AND PREPAID CARDS

		Debit and prepaid cards for mass customer segment												Debit cards for specific customer segments									
		Maestro/ Debit Mastercard PayPass/ Visa Debit payWave (debit cards)			World Debit Mastercard (debit cards)			Mastercard Space/VISA Space (debit cards)			Virtual Mastercard/ Virtual Visa (prepaid cards)			DSK-ISIC			Youth Card			DSK Start	DSK Teen	DSK Max	
		BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD	BGN	BGN	BGN	
24.	Money transfer ¹	BGN 1.00 + 1%	EUR 0.51+1 %	USD 0.57+1 %	BGN 1.00 + 1%	EUR 0.51+1 %	USD 0.57+1%	BGN 1.00 + 1%	EUR 0.51+1 %	USD 0.57+1 %	1%	1%	1%	BGN 1.00 + 1%	EUR 0.51+1%	USD 0.57+1%	BGN 1.00 + 1%	EUR 0.51+1 %	USD 0.57+1%	BGN 1.00 + 1%	BGN 1.00 + 1%	BGN 1.00 + 1%	
25.	Cash deposit via DSK Bank's ATM	BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	EUR 0.10	USD 0.14				BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	BGN 0.20	BGN 0.20	
26.	Opening an arbitration procedure to dispute transaction carried out abroad ²	the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank	the fees paid by the Bank	the fees paid by the Bank	
27.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad ¹	the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank	the fees paid by the Bank	the fees paid by the Bank	
28.	Unjustified disputed transaction ³	BGN 15.00	EUR 8.00	USD 10.00	BGN 15.00	EUR 8.00	USD 10.00	BGN 15.00	EUR 8.00	USD 10.00	BGN 15.00	EUR 8.00	USD 10.00	BGN 15.00	EUR 8.00	USD 10.00	BGN 15.00	EUR 8.00	USD 10.00	free of charge	free of charge	BGN 15.00	
29.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 220,00	EUR 110.00	USD 150.00	BGN 220,00	EUR 110.00	USD 150.00	BGN 220,00	EUR 110.00	USD 150.00	BGN 220,00	EUR 110.00	USD 150.00	BGN 220,00	EUR 110.00	USD 150.00	BGN 220,00	EUR 110.00	USD 150.00	BGN 220,00	BGN 220,00	BGN 220,00	

¹ 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.

² The fee shall be refunded to the customer at the end of the respective procedure, after it is established that the dispute is justified.

³ The fee shall be collected automatically upon closing the respective procedure when the dispute is unjustified.

V. CREDIT CARDS FOR MASS CUSTOMER SEGMENT

		Mastercard Galaxy, VISA Galaxy, Mastercard Galaxy PayPass, Visa Galaxy payWave			Maxi Go	Maxi Go Credit	Mastercard Gold, VISA Gold			Mastercard Platinum, VISA Platinum, Mastercard Platinum-Private Banking			Visa Infinite		
		BGN	EUR	USD	BGN	BGN	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD
1.	Issuance	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2.	Express issuance	BGN 20.00	EUR 10.00	USD 15.00	BGN 20.00	free of charge	BGN 40.00	EUR 20.00	USD 30.00	BGN 40.00	EUR 20.00	USD 30.00	BGN 40.00	EUR 20.00	USD 30.00
3.	Annual fee for a main card	BGN 49.80	EUR 26.00	USD 33.00	free of charge	free of charge	BGN 90.00	EUR 45.00	USD 60.00	BGN 250.00	EUR 125.00	USD 170.00	BGN 550.00	EUR 275.00	USD 350.00
4.	Annual fee for an additional card	BGN 25.00	EUR 13.00	USD 15.00	free of charge	free of charge	BGN 50.00	EUR 25.00	USD 30.00	BGN 150.00	EUR 75.00	USD 100.00	BGN 275.00	EUR 140.00	USD 175.00
5.	Card design - annual fee ¹	BGN 3.60	EUR 1.80	USD 2.40			BGN 6.00	EUR 3.00	USD 4.00						
6.	Reissuance of a card due to validity expiry	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
7.	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 20.00	EUR 10.00	USD 15.00	BGN 12.00	BGN 12.00	BGN 20.00	EUR 10.00	USD 15.00	BGN 20.00	EUR 10.00	USD 15.00	BGN 20.00	EUR 10.00	USD 15.00
8.	Delivery of an issued card by courier to address in Bulgaria	BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	BGN 5.00	BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	EUR 2.50	USD 3.00	BGN 5.00	EUR 2.50	USD 3.00
9.	Unpaid minimum revolving amount	BGN 15.00	EUR 7.50	USD 10.00	BGN 15.00	BGN 15.00	BGN 15.00	EUR 7.50	USD 10.00	BGN 15.00	EUR 7.50	USD 10.00	BGN 15.00	EUR 7.50	USD 10.00
10.	Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%	free of charge	BGN 6.00 + 3%	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%
11.	Cash withdrawal from another bank's ATM in Bulgaria	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%	BGN 8.00 + 3%	BGN 8.00 + 3%	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%
12.	Cash withdrawal from an ATM abroad	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%	BGN 8.00 + 3%	BGN 8.00 + 3%	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%	BGN 7.00 + 3%	EUR 3.58+3%	USD 4.19 + 3%
13.	Cash withdrawal at POS in DSK Bank's office	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%	BGN 6.00 + 3%	BGN 6.00 + 3%	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%	BGN 4.00 + 3%	EUR 2.00+3%	USD 3.00 + 3%
14.	Cash withdrawal at POS in another banks' office in Bulgaria	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	BGN 10.00 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%
15.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	BGN 10.00 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%
16.	Payment of goods and services via POS or Internet ²	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

¹ The service is not available for Mastercard Galaxy and Visa Galaxy cards without contactless functionality.

² The service refers to a POS terminal device, regardless of its payment provider.

V. CREDIT CARDS FOR MASS CUSTOMER SEGMENT

		Mastercard Galaxy, VISA Galaxy, Mastercard Galaxy PayPass, Visa Galaxy payWave			Maxi Go	Maxi Go Credit	Mastercard Gold, VISA Gold			Mastercard Platinum, VISA Platinum, Mastercard Platinum-Private Banking			Visa Infinite		
		BGN	EUR	USD	BGN	BGN	BGN	EUR	USD	BGN	EUR	USD	BGN	EUR	USD
17.	Receiving money through the card	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
18.	Money transfer ¹	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57+1%	BGN 1.00 + 1%	BGN 1.00 + 1%	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%
19.	Cash deposit via DSK Bank's ATM	BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	BGN 0.20	BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	EUR 0.10	USD 0.14	BGN 0.20	EUR 0.10	USD 0.14
20.	Opening an arbitration procedure to dispute transaction carried out abroad ³	the fees paid by the Bank			the fees paid by the Bank	the fees paid by the Bank	the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank		
21.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad ²	the fees paid by the Bank			the fees paid by the Bank	the fees paid by the Bank	the fees paid by the Bank			the fees paid by the Bank			the fees paid by the Bank		
22.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 220.00	EUR 110.00	USD 150.00	BGN 220.00	BGN 220.00	BGN 220.00	EUR 110.00	USD 150.00	BGN 220.00	EUR 110.00	USD 150.00	BGN 220.00	EUR 110.00	USD 150.00

¹ 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.

² The fee shall be refunded to the customer at the end of the respective procedure, after it is established that the dispute is justified.

VA. CREDIT CARDS FOR SPECIFIC CUSTOMER SEGMENTS

		DSK-Wizz Air	DSK-ITIC Credit		
		BGN	BGN	EUR	USD
1.	Issuance	free of charge	free of charge	free of charge	free of charge
2.	Express issuance	BGN 20.00	BGN 20.00	EUR 10.00	USD 15.00
3.	Annual fee for a main card	BGN 49.80	BGN 30.00	EUR 15.00	USD 20.00
4.	Annual fee for an additional card	BGN 25.00	-	-	-
5.	Reissuance of a card due to validity expiry	free of charge	free of charge	free of charge	free of charge
6.	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 20.00	BGN 20.00	EUR 10.00	USD 15.00
7.	Delivery of an issued card by courier at address in Bulgaria	BGN 5.00	BGN 5.00	EUR 2.50	USD 3.50
8.	Unpaid minimum revolving amount	BGN 15.00	BGN 15.00	EUR 7.50	USD 10.00
9.	Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.00 + 3%	BGN 4.00 + 3%	EUR 2.00 + 3%	USD 3.00 + 3%
10.	Cash withdrawal from another bank's ATM in Bulgaria	BGN 7.00 + 3%	BGN 7.00 + 3%	EUR 3.58 + 3%	USD 4.19 + 3%
11.	Cash withdrawal from ATM abroad	BGN 7.00 + 3%	BGN 7.00 + 3%	EUR 3.58 + 3%	USD 4.19 + 3%
12.	Cash withdrawal at POS in DSK Bank's office	BGN 4.00 + 3%	BGN 4.00 + 3%	EUR 2.00 + 3%	USD 3.00 + 3%
13.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.00 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%
14.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 10.00 + 4%	BGN 10.00 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%
15.	Payment of goods and services via POS or Internet ¹	free of charge	free of charge	free of charge	free of charge

¹ The service refers to a POS terminal device, regardless of its payment provider.

VA. CREDIT CARDS FOR SPECIFIC CUSTOMER SEGMENTS

		DSK-Wizz Air	DSK-ITIC Credit		
		BGN	BGN	EUR	USD
16.	Receiving money through the card	0.50%	0.50%	0.50%	0.50%
17.	Money transfer ¹	BGN 1.00 + 1%	BGN 1.00 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%
18.	Cash deposit via DSK Bank's ATM	BGN 0.20	BGN 0.20	EUR 0.10	USD 0.14
19.	Opening an arbitration procedure to dispute transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank		
20.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad ²	the fees paid by the Bank	the fees paid by the Bank		
21.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 220.00	BGN 220.00	EUR 110.00	USD 150.00

VI. POS SERVICES

	Type of service	Fee
1.	Withdrawals at POS in DSK Bank's office with a card issued by another banks and non-bank institutions	4%, min. BGN 20.00

¹ 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.

² The fee shall be refunded to the customer at the end of the respective procedure, after it is established that the dispute is justified.

VII. CASH OPERATIONS

		BGN	Foreign currency
1.	Cash withdrawal ^{1,2} :		
1.1.	Upon request	0.60% on the total amount, min. BGN 6.00	0.70% on the total amount, min. EUR 3.00
1.2.	Without request ³	0.70% on the total amount	0.80% on the total amount
1.3.	Requested, but not withdrawn amounts by the customer ⁴	0.60% on the requested but not withdrawn amount, min. BGN 12.00	0.70% on the requested but not withdrawn amount, min. EUR 7.00
2.	Cash deposit:		
2.1.	Cash deposit of banknotes:	0.20%, min. BGN 3.00, max. BGN 300.00	0.30%, min. EUR 3.00, max. EUR 200
2.2.	Cash deposit of coins ⁵	5.00% on the total amount, min. BGN 10.00	
3.	Processing of cash not deposited to a customer's account		
3.1.	- of banknotes (counting, changing in bigger/smaller denominations, bundling)	5.00% of the amount, min. BGN 20.00	5.00% of the amount, min. BGN 20.00
3.2.	- of coins (counting, changing in bigger/smaller denominations)	5.00% of the amount, min. BGN 20.00	
3.3.	- Authenticity inspection of banknotes (in BGN and foreign currency), using detector	BGN 1.20 per banknote	BGN 1.20 per banknote
3.4.	- Exchange of damaged BGN banknotes and coins (immediate exchange)	free of charge	

¹ 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;
- for POS withdrawals at a teller's desk using debit and credit cards. (For these operations the respective fees from "Debit and Prepaid Cards", "Credit Cards" and "POS services" sections shall be applied.);
- 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.

² In case of cash withdrawal up to BGN 2000/currency equivalent, the respective fee for cash withdrawal upon request is applied.

³ The service is provided in case the respective bank office could cover the necessary amount in cash.

⁴ The fee is not applicable to term deposits.

⁵ 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.

VIII. PAYMENTS AND TRANSFERS

		BGN	Foreign currency
1.	Intrabank transfers with same day value date or future value date, incl. on own customer's accounts:		
1.1.	Credit transfer, incl. between a customer's own accounts ¹	BGN 4.50	EUR 2.30
1.2.	Credit transfer to the State Budget account by multi-row payment order /deposit slip	BGN 9.00	
1.3.	Standing orders ²	BGN 4.50	EUR 2.30
1.4.	Direct debit:		
1.4.1.	- direct debit request	BGN 4.50	EUR 2.30
1.4.2.	- payment	BGN 4.50	EUR 2.30
1.4.3.	- payment rejection due to insufficient funds on the account	BGN 2.00	EUR 1.02
1.5.	Payment of utility bills, fees, taxes, etc. under a direct debit authorization:		
1.5.1.	- for each executed payment	BGN 0.35	
1.5.2.	- cancellation of executed payment (if possible to the Bank)	BGN 3.00	
1.6.	Cash transfer (cash deposit by third parties) ³ :		
1.6.1.	- in banknotes	0.55%, min. BGN 5.50	0.55%, min. EUR 2.81
1.6.1.1.	- to State Budget accounts by a multi-row payment order /deposit slip	0.55%, min. BGN 16.50	
1.6.2.	- in coins ⁴	5%, min. BGN 15.00	
2.	Interbank outgoing transfers		
2.1.	Transfers in BGN		
2.1.1.	Credit transfer via BISERA with same day value date or future value date, incl. on own customer's accounts	BGN 6.00	
2.1.2.	Credit transfer to the State Budget by a multi-row payment order/deposit slip via BISERA	BGN 18.00	
2.1.3.	Standing order via BISERA	BGN 6.00	
2.1.4.	Credit transfer via RINGS	BGN 24.00	
2.1.5.	Direct debit:		
2.1.5.1.	- direct debit request	BGN 6.00	
2.1.5.2.	- payment via BISERA	BGN 6.00	
2.1.5.3.	- payment via RINGS	BGN 24.00	
2.1.5.4.	- payment rejection due to insufficient funds on the account	BGN 2.00	
2.1.6.	Cash transfer:		
2.1.6.1.	- via BISERA	2%, min. BGN 12.00	
2.1.6.2.	- to the State Budget by a multi-row payment order/deposit slip	2%, min. BGN 36.00	
2.1.6.3.	- via RINGS	2%, min. BGN 35.00	
2.2.	EUR transfers to other banks in the European Economic Area (EEA)		
2.2.1.	Credit transfers		
2.2.1.1.	- for amounts up to BGN 100 000		EUR 3.07
2.2.1.2.	- for amounts equal to or above BGN 100 000		EUR 12.27
2.2.1.3.	- express credit transfers		EUR 12.27

¹ 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.

² The fee shall not be applied to transfers between customer's own accounts.

³ The fee is not applicable to cash deposit on saving accounts of minor customers.

⁴ 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.

VIII. PAYMENTS AND TRANSFERS

		BGN	Foreign currency
2.2.2.	Cash transfers		
2.2.2.1.	- for amounts up to BGN 100 000		2%, min. EUR 6.14
2.2.2.2.	- for amounts equal to or above BGN 100 000		2%, min. EUR 17.90
2.2.2.3.	- express cash transfers		2%, min. EUR 17.90
2.3.	Foreign currency transfers to non-EEA banks and non-EUR transfers to EEA banks		
2.3.1.	Credit transfers		0.25%, min. EUR 30.00, max. EUR 250.00
2.3.2.	Cash transfers		1%, min. EUR 30.00
2.3.3.	Express transfers (if feasible for the Bank) - additional fee		EUR 30.00
2.3.4.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)		According to Appendix No.2
3.	Interbank incoming transfers		
3.1.	EUR credit transfers from EEA banks		free of charge
3.2.	Foreign currency credit transfers from non-EEA banks and non-EUR credit transfers from EEA banks:		
3.2.1.	- up to EUR 100.00 incl.		free of charge
3.2.2.	- above EUR 100.00		0.10% min. EUR 10.00, max. EUR 200.00
4.	Enquiries relating to the ordered transfers		
4.1.	- for ordered transfers up to 6 months from the date of the request/enquiry	BGN 40.00	EUR 30.00 + correspondent banks fees, if any
4.2.	- for ordered transfers above 6 months from the date of the request/enquiry	BGN 40.00	EUR 60.00 + correspondent banks fees, if any
5.	Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system	BGN 40.00	EUR 25.00
6.	Cancellation of an ordered transfer after transmitting to a correspondent bank or payment system	BGN 40.00	EUR 40.00 + correspondent banks fees, if any
7.	Return of received transfer for the benefit of a Banks's customer, regardless of who initiated it ¹		0.25%, min. EUR 30.00, max. EUR 300.00
8.	Collection of personal cheques		
8.1.	- to DSK Bank's account		0.70%, min. EUR 35.00, max. EUR 250.00
8.2.	- return of an unpaid cheque		EUR 15.00 + correspondent banks fees, if any
9.	Issuance of personal cheques from a DSK Bank's account		0.70%, min. EUR 35.00, max. EUR 200.00
10.	Cancellation of cheques at customer's request - per cheque		EUR 20.00
11.	Enquiry to another bank regarding the payment of cheque (at customer's request)		EUR 25.00

¹ The fee shall not be applied to transfers in euro to other banks in the EEA.

IX. E-BANKING

		BGN	Foreign currency
1.	Parameterization of DSK Direct in order to access bank accounts (online registration or reissuing of username and password)	BGN 0.05	
2.	Intrabank transfers ¹		
2.1.	Credit transfer, incl. credit transfer with future value date	BGN 0.50	EUR 0.26
2.2.	Standing order	BGN 0.75	EUR 0.38
3.3.	Transfer to mobile number via DSK Smart	BGN 0.20	
4.	Interbank transfers in BGN		
4.1.	Credit transfer via BISERA, incl. credit transfer with future value date	BGN 1.00	
4.2.	Standing order via BISERA	BGN 1.20	
4.3.	Credit transfers via RINGS	BGN 13.00	
4.4.	Instant payments via BLINK ²	BGN 2.00	
5.	Interbank credit transfers in foreign currency, incl. credit transfers with future value date ²		
5.1.	Credit transfers in EUR to EEA banks:		
5.1.1.	- for amounts up to BGN 100 000		EUR 0.51
5.1.2.	- for amounts equal to or above BGN 100 000		EUR 6.65
5.1.3.	- express credit transfers		EUR 6.65
5.2.	Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks		0.20%, min. EUR 20, max. EUR 200
5.2.1.	Additional fee for express transfer		EUR 30.00
5.2.2.	Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)		According to Appendix No.2
6.	Payment of utility bills ³	BGN 0.20	EUR 0.10/ USD 0.12/GBP 0.10/ CHF 0.12/ CAD 0.16/ SEK 1.08/ HUF 33.00/ RON 0.50/ JPY 14.00/ RUB 7.80/ TRY 0.70 / NOK 1.00/ DKK 0.80/ CZK 2.60/ PLN 0.45/ AUD 0.17
7.	Payment of local taxes and fees	BGN 0.50	EUR 0.26/ USD 0.26

¹The fee shall not be applied for transfers between customer's own accounts.

² The service is available in DSK Smart – Mobile banking.

³ In case of utility bill payment from a foreign currency account, the respective fee for a transaction in foreign currency shall be applied.

X. APPENDIX 2. ADDITIONAL FEES FOR TRANSFERS IN FOREIGN CURRENCY WITH OPTION OUR (ALL TRANSFER CHARGES COVERED BY THE PAYER)

	Transfer currency	Fee
1.	EUR	
1.1.	- 0.00 to EUR 2 500.00	EUR 6
1.2.	- EUR 2 500.01 to EUR 12 500.00	EUR 20
1.3.	- EUR 12 500.01 to EUR 50 000.00	EUR 30
1.4.	- above EUR 50 000	EUR 50
2.	USD	
2.1.	- 0.00 to USD 2 000.00	USD 15
2.2.	- USD 2 000.01 to USD 30 000.00	USD 30
2.3.	- above USD 30 000	USD 40
3.	GBP	GBP 11
4.	CHF	CHF 15
5.	CAD	CAD 15
6.	SEK	SEK 35
7.	RUB	RUB 30
8.	RSD	RSD 1500
9.	JPY	0,05%, min. JPY 5000
10.	TRY	TRY 50
11.	PLN	PLN 50
12.	RON	RON 0
13.	CZK	
13.1.	- 0.00 to CZK 65 000.00	CZK 300
13.2.	- CZK 65 000.01 to CZK 300 000.00	CZK 525
13.3.	- above CZK 300 000.00	CZK 1 500
14.	NOK	
14.1.	- 0.00 to NOK 5 000.00	NOK 50
14.2.	- above NOK 5 000.00	NOK 100
15.	DKK	DKK 70
16.	AUD	AUD 10

XI. LOANS

		BGN	Foreign currency
1.	Fee for reviewing application and approval of loan ¹ :		
1.1.	Cash loans, incl. loans on Premium Packages (according to the amount of the loan in BGN/currency equivalent):		
1.1.1.	- from 500 to 1 000 incl.	BGN 25.00	EUR 12.50
1.1.2.	- from 1 000.01 to 5 000 incl.	BGN 100.00	EUR 50.00
1.1.3.	- from 5 000.01 to 10 000 incl.	BGN 175.00	EUR 87.50
1.1.4.	- from 10 000.01 to 20 000 incl.	BGN 250.00	EUR 125.00
1.1.5.	- from 20 000.01 to 40 000 incl.	BGN 350.00	EUR 175.00
1.1.6.	- from 40 000.01 to 60 000 incl.	BGN 450.00	EUR 225.00
1.1.7.	- above 60 000	BGN 550.00	EUR 275.00
1.2.	"Quick Online Cash Loan" (according to the amount of the loan in BGN):		
1.2.1.	- from BGN 500 to BGN 1 000 incl.	BGN 15.00	
1.2.2.	- from BGN 1 000.01 to BGN 3 000 incl.	BGN 30.00	
1.2.3.	- from BGN 3 000.01 to BGN 5 000 incl.	BGN 90.00	
1.2.4.	- above BGN 5 000	BGN 150.00	
1.3.	Credit - overdraft:		
1.3.1.	- for credit amount up to BGN 250.00/currency equivalent incl.	free of charge	free of charge
1.3.2.	- for credit amount above BGN 250.00/currency equivalent	1% on the agreed amount of the loan, min. BGN 15.00	1% on the agreed amount of the loan, min. EUR 8.00
1.4.	Housing and mortgage loans	0.25% on the agreed amount of the loan	0.25% on the agreed amount of the loan
2.	Express processing of loan application – up to 2 h.:		
2.1.	- for cash loans ²	BGN 50.00	EUR 25.00
2.2.	- for credit-overdraft	BGN 20.00	EUR 10.00
3.	Collateral valuation	According to Appendix No.3	
4.	Preliminary review of a property ownership	BGN 100.00	
5.	Registration and release of collateral		
5.1.	- Registration of a mortgage	BGN 40.00	EUR 20.00
5.2.	- Release of mortgage	BGN 70.00	EUR 35.00
6.	Management commission of granted loans (for contracts concluded until 18.07.2014)	the applied fees remain	
7.	Renegotiation of loan terms, initiated by the customer:		
7.1.	Interest rate ³ :		
7.1.1.	- on cash loans	0.5% on the outstanding amount of the renegotiation loan, min. BGN 50.00	0.5% on the outstanding amount of the renegotiation loan, min. EUR 25.00
7.1.2.	- on housing and mortgage loans	1% on the outstanding amount of the renegotiation loan, max. BGN 500.00	1% on the outstanding amount of the renegotiation loan, max. EUR 250.00
7.2.	Maturity date	free of charge	free of charge

¹ 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.

² The fee is not applicable for processing of "Fast Loan" application.

³ The fee is applicable also in case of renegotiation of the interest rate when converting the currency of the loan.

XI. LOANS

		BGN	Foreign currency
7.3.	Other conditions, different from the listed in 7.1. and 7.2		
7.3.1.	- renegotiation of one condition	BGN 50.00	EUR 25.00
7.3.2.	- renegotiation of more than one condition		
7.3.2.1.	- for the first condition	BGN 50.00	EUR 25.00
7.3.2.2.	- for any subsequent condition	BGN 10.00	EUR 5.00
8.	Compensation for prepayment of housing and mortgage loans (partially or fully)		
8.1.	- before 12 monthly repayments are paid	1.00% on the prepaid amount	1.00% on the prepaid amount
8.2.	- after 12 monthly repayments are paid	no compensation	no compensation
9.	Compensation for prepayment (partially or fully) of Consumer loans (incl. Point of Sale Loans) with fixed interest rate ¹		
9.1.	- for loans with remaining contract period more than 1 year	1.00% on the prepaid amount	1.00% on the prepaid amount
9.2.	- for loans with remaining contract period 1 year or less	0.50% on the prepaid amount	0.50% on the prepaid amount
10.	Loan acceleration costs	BGN 120.00	EUR 60.00; USD 80.00

¹ 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.

XII. APPENDIX 3. VALUATION OF ASSETS OFFERED AS A LOAN COLLATERAL¹

	Type of collateral	Fee
1.	Apartment (garage/parking space, attic and/or basement included)	BGN 195.00
1.1.	For each subsequent apartment located in the same building, subject to valuation under the same deal	50% of the applicable price
2.	Garage/Parking space	BGN 55.00
3.	House/Residential building with up to 6 individual properties (land plot included)	BGN 250.00 up to 300 sq.m total built-up area; BGN 350.00 above 300 sq.m. total built-up area
4.	Office – individual property in a building (garage/parking space/attic and/or basement included)	BGN 280.00 up to 300 sq.m total built-up area; BGN 390.00 above 300 sq.m. total built-up area
4.1.	For each subsequent office unit located in the same building, subject to valuation under the same deal	50% of the applicable price
5.	Business premises (shop, restaurant, pastry shop, cafe, warehouse etc.), with pertaining garage, parking space, attic and/or basement included	BGN 280.00 up to 300 sq.m total built-up area.; BGN 390.00 above 300 sq.m. total built-up area
5.1.	For each subsequent business premises (shop, restaurant, pastry shop, cafe, warehouse etc.), located in the same building, subject to valuation under the same deal	50% of the applicable price
6.	Land plot for non-agricultural purposes	BGN 280.00
6.1.	For each subsequent adjacent land plot for non-agricultural purposes, subject to valuation under the same deal	50% of the applicable price
7.	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

¹ 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.

XIII. OTHER SERVICES

		BGN	Foreign currency
1.	Provision of information at customer's or third party's request (statements on customer accounts, issuance of duplicate or another document) ¹ :		
1.1.	- for a period or exact date preceding the date of the request up to 1 year	BGN 10.00	
1.2.	- for a period or exact date preceding the date of the request by 1 to 5 years	BGN 30.00	
1.3.	- for a period or exact date preceding the date of the request more than 5 years	BGN 100.00	
2.	Issuance of certificate ¹ :		
2.1.	- of heirs for the amount of the deposit of the deceased account holder	BGN 3.00	
2.2.	- for fully repaid loan (at borrower's request)	BGN 10.00	
2.3.	- for existing loan or lack of debt to DSK Bank	BGN 90.00	
2.4.	- 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 18.00	
2.5.	- in any other case	BGN 25.00	
3.	Issuance of duplicate certificate ¹	BGN 10.00	
4.	Issuance of Bank Letter of reference ¹		
4.1.	- regarding balance on the account:		
4.1.1.	- in Bulgarian	BGN 30.00	
4.1.2.	- in English	BGN 60.00	
4.2.	- in any other case:		
4.2.1.	- in Bulgarian	BGN 40.00	
4.2.2.	- in English	BGN 70.00	
5.	Sending documents by special courier/ registered mail	the actual costs	
6.	Change of Bank's service office at customer's request	BGN 5.00	
7.	For fees and commissions not mentioned in the Tariff	negotiable	negotiable

¹ For express issuance up to 1 business day - double fee shall be collected.

XIV. NOTIFICATIONS VIA TEXT MESSAGES

		BGN	Foreign currency
1.	Text messages via mobile network or mobile application, incl. Viber		
1.1.	- 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 24.00/ RON 0.36/ JPY 12.00/ RUB 6.00/ TRY 0.60 / NOK 0.78/ DKK 0.60/ CZK 1.92/ PLN 0.36/ AUD 0.12
1.2.	- received transfer to account		
1.3.	- ordered transfer/payment/withdrawal from account		
1.4.	- card control on debit card	BGN 0.15	EUR 0.08/ USD 0.10
1.5.	- paid/unpaid utility bills	BGN 0.15	
1.6.	- received utility bill	BGN 0.15	
1.7.	- expiring term of automatic payment	BGN 0.15	
1.8.	- paid safe box	BGN 0.15	
1.9.	- expiry of a safe box agreement	BGN 0.15	
1.10.	- digital certificate installation code	free of charge	free of charge
1.11.	- activation of GSM number for digital certificate/Qualified Electronic Signature (QES)	free of charge	free of charge
1.12.	- digital certificate signature	free of charge	free of charge
1.13.	- minimum revolving amount on credit card	free of charge	free of charge
1.14.	- card control on credit card	free of charge	free of charge
1.15.	- one-time 3-D password	free of charge	free of charge
1.16.	- additional identification, when using DSK Direct	free of charge	free of charge

XV. APPENDIX 4. SPECIAL CONDITIONS ON SERVICES, PROVIDED TO CUSTOMERS WITH PERMANENT INCAPACITY OR DEGREE OF DISABILITY ^{1,2,3}

	Type of fee	BGN
1.	Opening of standard current account	free of charge
2.	Maintenance and operational servicing of standard current account – monthly fee	BGN 1.90
3.	Cash withdrawal through debit card from DSK Bank's ATM in Bulgaria	free of charge
4.	Cash withdrawal through debit card from another bank's ATM in Bulgaria	BGN 0.90
5.	Payment of utility bills, fees, taxes, etc. under a direct debit authorization	free of charge
6.	Payment of utility bills via E-Banking	free of charge
7.	Intrabank credit transfer in BGN via E-banking	free of charge
8.	Interbank credit transfer in BGN via BISERA through E-banking	free of charge
9.	Text message notifications	free of charge

¹ The special conditions are applied after the date of provision the document for permanent incapacity or degree of disability in DSK Bank's office and until its validity date. The special conditions are provided only for one standard current account in BGN with issued debit card, and the provided discounts on cash withdrawal from DSK Bank's ATM in Bulgaria are applicable only for the main bank card on this account.

² These special conditions are not applied together with other special conditions on the same account, provided with other DSK Bank contracts.

³ All services, not mentioned in this Appendix, shall be charged according to the other sections of this Tariff.

XVI. APPENDIX 5. DISCONTINUED PRODUCTS

	Type of fee	Fee		Product discontinuation date
		BGN	Foreign currency	
1.	MAINTENANCE OF CUSTOMER ACCOUNTS			
1.1	Current accounts			
1.1.1.	Standard current account with no debit card issued - in Australian dollars, Norwegian kroner, Danish kroner, Czech korunas, Polish zlotys (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee		AUD 3.65/ NOK 23.10/ DKK 17.20/CZK 57.00/ PLN 10.50	01.03.2020
1.1.2.	Joint current account "Family" (contracts concluded with Expressbank before the date of merge with DSK Bank)			22.04.2019
1.1.2.1.	- with no debit card issued – monthly fee	BGN 4.50	EUR 2.30/ USD 2.65/ GBP 1.95/ CHF 2.45/ CAD 3.30/ SEK 24.00/ HUF 825/ RON 11.40/ JPY 310/ RUB 200/ TRY 40.00/NOK 23.10/ DKK 17.20/CZK 57.00/ PLN 10.50/ AUD 3.65	
1.1.2.2.	- with debit card issued – monthly fee	BGN 2.60	EUR 1.35/ USD 1.55	
1.2.	Accounts for specific customer segments			
1.2.1.	Account for "Premium Plus" customers without "Classic"/"Golden" Package contract:			
1.2.1.1	- with contract for Private Banking Zone servicing – monthly fee;	BGN 12.00	EUR 6.00/ USD 8.00	
1.2.1.2.	- with "Contract for special conditions on Package of products and services, provided from DSK Bank AD" – monthly fee	BGN 10.00		
1.2.2.	Account in "DSK Premium" Package programme	free of charge		26.05.2014
1.2.3.	Special purpose account for payment of insurance "Security" premium		free of charge	30.06.2014
1.2.4.	Accounts for farmers provided under the General terms and conditions for providing payment services to individuals:			23.02.2017
1.2.4.1.	- with no debit card issued – monthly fee	BGN 4.50		
1.2.4.2.	- with debit card issued – monthly fee	BGN 2.60		
1.2.5.	Child account (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee	free of charge	free of charge	01.03.2020
1.3.	Other special purpose accounts and/or special conditions accounts			
1.3.1	Donation account (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee	free of charge	free of charge	22.04.2019
1.4.	Termless saving accounts			
1.4.1.	Saving account "DSK Motive" – monthly fee	BGN 3.50	EUR 1.80/ USD 2.05	24.06.2019
1.4.1.1.	Additional debit transactions above the set limit on saving account "DSK Motive" – per transaction	BGN 1.00	EUR 0.50 / USD 0.65	
1.4.2.	Termless account "DSK Stimulus" for adults– annual fee	BGN 18.00	EUR 9.00/ USD 11.00	16.07.2012
1.4.3.	Termless account "DSK Stimulus" for customers under the age of 18 years	free of charge	free of charge	16.07.2012
1.4.4.	Termless account "DSK Stimulus Plus" – per calendar half	BGN 9.00	EUR 4.50/ USD 5.50	24.06.2019
1.4.5.	Termless account "DSK New Stimulus" – per calendar quarter	BGN 4.50	EUR 2.30/ USD 2.75	24.06.2019
1.4.6.	Termless account "DSK Stimulus Extra" – per calendar quadrimester	BGN 6.00	EUR 3.00/ USD 3.65	24.06.2019
1.4.7.	Child saving account "DSK Future"	free of charge	free of charge	24.06.2019
1.4.7.1.	Cash or non-cash withdrawal (partial or full) from child saving account "DSK Future" before the account holder reaches the age of majority	free of charge	free of charge	
1.4.8.	Deposits of foreign citizens in BGN – monthly fee	BGN 3.50		

XVI. APPENDIX 5. DISCONTINUED PRODUCTS

	Types of fee	Fee		Product discontinuation date
		BGN	Foreign currency	
1.4.9.	Saving accounts in Canadian Dollars, Australian Dollars, Danish Kroner, Japanese Yens, Norwegian Kroner, Turkish Liras - (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee		AUD 2.85/CAD 2.60/ DKK 13.50/ JPY 235.00/NOK 18.00/ TRY 30.00	01.03.2020
1.4.10.	Saving accounts “Family”, “Horizons”, “New Horizons”, “Self-saving account” for adults – monthly fee (contracts concluded with Expressbank before the date of merge with DSK Bank)	BGN 3.50	EUR 1.80/ USD 2.05/ GBP 1.50/ CHF 1.90	Horizons - 01.05.2010; New Horizons - 12.02.2018; Family - 22.04.2019; Self-saving account - 03.06.2019
2.	BANK PACKAGES			
2.1.	"DSK Premium" Package programme – monthly fee	BGN 2.00		26.05.2014
2.2.	"DSK Pay" – monthly fee	BGN 2.95		15.11.2021
2.3.	"DSK Pay +" – monthly fee	BGN 4.95		15.11.2021
2.4.	"Private Banking Classic" – monthly fee	BGN 12.00	EUR 6.00/ USD 8.00	03.01.2017
2.5.	"Private Banking Golden" – monthly fee	BGN 20.00	EUR 10.00/ USD 13.00	03.01.2017
2.6.	"Private Banking Classic Plus" – monthly fee	BGN 17.90	EUR 9.25/ USD 10.90	01.05.2020
2.7.	"Private Banking Golden Plus" – monthly fee	BGN 27.90	EUR 14.50/ USD 16.90	
2.8.	"Private Banking Family" – monthly fee	BGN 10.00	EUR 5.00/ USD 7.00	
2.9.	"Club Prestige" Packages (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee			
2.9.1.	“Prestige”	BGN 19.90	EUR 9.95/ USD 9.95	31.03.2020
2.9.2.	“Golden”			01.07.2017
2.9.2.1.	- with debit card included	BGN 16.00	EUR 8.00/ USD 8.00	
2.9.2.2.	- with credit card included	BGN 19.00	EUR 9.50/ USD 9.50	
2.9.3.	“Diamond”			
2.9.3.1.	- with debit card included	BGN 22.00	EUR 11.00/ USD 11.00	
2.9.3.2.	- with credit card included	BGN 24.00	EUR 12.00/ USD 12.00	
2.10.	“Start” Package (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee	BGN 2.50		31.03.2020
2.11.	“Smart” Package (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee			31.03.2020
2.11.1.	- with Visa Debit payWave/Debit Mastercard PayPass issued	BGN 5.50	EUR 2.90/ USD 3.40	
2.11.2.	- with VISA Space/Mastercard Space issued	BGN 6.50	EUR 3.40/ USD 4.00	
2.11.3.	- with World Debit Mastercard issued	BGN 8.50	EUR 4.40/ USD 5.20	07.03.2017
3.	DEBIT CARDS Visa Electron			
3.1.	Monthly fee	free of charge	free of charge	01.05.2020
3.2.	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	
3.3.	Cash withdrawal from another bank's ATM in Bulgaria	0.20%, min. BGN 1.50	0.20%, min. EUR 0.77/ 0.20%, min. USD 0.90	
3.4.	Cash withdrawal from ATM abroad	0.20%, min. BGN 1.50	0.20%, min. EUR 0.77/ 0.20%, min. USD 0.90	
3.5.	Cash withdrawal at POS in DSK Bank's office	0.70%, min. BGN 6.00	0.70%, min. EUR 3.00/ 0.70%, min. USD 4.00	
3.6.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6.00 +1.50%	EUR 3.07 +1.50%/ USD 3.41 + 1.50%	
3.7.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 6.00 +1.50%	EUR 3.07 +1.50%/ USD 3.41 + 1.50%	
3.8.	Payment of goods and services via POS or Internet	free of charge	free of charge	
3.9.	Cash back (receipt of cash via POS) from merchant in Bulgaria or abroad	BGN 0.40	EUR 0.20/USD 0.30	
3.10.	Balance inquiry at DSK Bank's ATM	BGN 0.60	EUR 0.30/ USD 0.40	

XVI. APPENDIX 5. DISCONTINUED PRODUCTS

	Types of fee	Fee		Product discontinuation date
		BGN	Foreign currency	
3.11.	Balance inquiry at other institution's ATM	BGN 0.60	EUR 0.30/USD 0.40	01.05.2020
3.12.	Balance inquiry at ATM abroad	BGN 1.50	EUR 0.75/USD 1.00	
3.13.	Receiving money through the card	0.50%	0.50%	
3.14.	Money transfer	BGN 1.00 +1.00%	EUR 0.51+1.00%/USD 0.57+1.00%	
3.15.	Cash deposit via DSK Bank's ATM	BGN 0.20	EUR 0.10/USD 0.14	
3.16.	Opening an arbitration procedure to dispute transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank	
3.17.	Arbitration committee fee for considering a case for disputed transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank	
3.18.	Unjustified disputed transaction	BGN 15.00	EUR 8.00/USD 10.00	
4.	DEBIT CARDS Visa Infinite Debit (contracts concluded with Expressbank before the date of merge with DSK Bank)			31.03.2020
4.1.	Issuance	free of charge	free of charge	
4.2.	Express issuance	BGN 10.00	EUR 5.00/USD 7.00	
4.3.	Monthly fee for a main card	BGN 41.50	EUR 22.00/USD 24.00	
4.4.	Monthly fee an additional card	BGN 20.75	EUR 11.00/USD 12.00	
4.5.	Reissuance of a card due to validity expiry	free of charge	free of charge	
4.6.	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 5.00	EUR 2.50/USD 3.50	
4.7.	Delivery of an issued card by courier to address in Bulgaria	BGN 5.00	EUR 2.50/USD 3.00	
4.8.	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	
4.9.	Cash withdrawal from another bank's ATM in Bulgaria	0.20%, min. BGN 1.50	0.20%, min. EUR 0.77/ 0.20%, min. USD 0.90	
4.10.	Cash withdrawal from ATM abroad	0.20%, min. BGN 1.50	0.20%, min. EUR 0.77/ 0.20%, min. USD 0.90	
4.11.	Cash withdrawal at POS in DSK Bank office	0.70%, min. BGN 6.00	0.70%, min. EUR 3.00/ 0.70%, min. USD 4.00	
4.12.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6.00 + 1.50%	EUR 3.07+1.50%/USD 3.41+1.50%	
4.13.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 6.00 + 1.50%	EUR 3.07+1.50%/USD 3.41+1.50%	
4.14.	Payment of goods and services via POS or Internet	free of charge	free of charge	
4.15.	Cash back (receipt of cash via POS) from merchant in Bulgaria or abroad	BGN 0.40	EUR 0.20/USD 0.30	
4.16.	Balance inquiry at DSK Bank's ATM	BGN 0.60	EUR 0.30/USD 0.40	
4.17.	Balance inquiry at other institution's ATM	BGN 0.60	EUR 0.30/USD 0.40	
4.18.	Balance inquiry at ATM abroad	BGN 1.50	EUR 0.75/USD 1.00	
4.19.	Receiving money through the card	0.50%	0.50%	
4.20.	Money transfer	BGN 1.00 +1.00%	EUR 0.51+1.00%/USD 0.57+1.00%	
4.21.	Cash deposit via DSK Bank's ATM	BGN 0.20	EUR 0.10/USD 0.14	
4.22.	Opening an arbitration procedure to dispute transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank	
4.23.	Arbitration committee fee for considering a case for disputed transaction carried out abroad	the fees paid by the Bank	the fees paid by the Bank	
4.24.	Unjustified disputed transaction	BGN 15.00	EUR 8.00/USD 10.00	
4.25.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 220.00	EUR 110.00/USD 150.00	

XVI. APPENDIX 5. DISCONTINUED PRODUCTS

	Types of fee	Fee		Product discontinuation date
		BGN	Foreign currency	
5.	CREDIT CARDS DSK MaxiCard			18.09.2017
5.1.	Issuance	BGN 12.00		
5.2.	Express issuance	BGN 20.00		
5.3.	Annual fee for a main card	free of charge		
5.4.	Annual fee for an additional card	free of charge		
5.5.	Reissuance of a card due to validity expiry	BGN 12.00		
5.6.	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 12.00		
5.7.	Delivery of an issued card by courier to address in Bulgaria	BGN 5.00		
5.8.	Unpaid minimum revolving amount	BGN 15.00		
5.9.	Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 6.00 + 3.00%		
5.10.	Cash withdrawal from another bank's ATM in Bulgaria	BGN 8.00 + 3.00%		
5.11.	Cash withdrawal from ATM abroad	BGN 8.00 + 3.00%		
5.12.	Cash withdrawal at POS in DSK Bank office	BGN 6.00 + 3.00%		
5.13.	Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.00 + 4.00%		
5.14.	Cash withdrawal at POS in a bank's or a non-bank financial institution office abroad	BGN 10.00 + 4.00%		
5.15.	Payment of goods and services via POS or Internet	free of charge		
5.16.	Receiving money through the card	0,50%		
5.17.	Money transfer	BGN 1.00 + 1.00%		
5.18.	Cash deposit via DSK Bank's ATM	BGN 0.20		
5.19.	Opening an arbitration procedure to dispute transaction carried out abroad	the fees paid by the Bank		
5.20.	Arbitration committee fee for consideration a case for disputed transaction carried out abroad	the fees paid by the Bank		
5.21.	Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 220.00		