



# Tariff for fees and commissions applied by DSK Bank for individuals



**BRIEF TARIFF**



**BANK PACKAGES**



**CURRENT AND SPECIAL ACCOUNTS, TERM DEPOSITS**



**CASH OPERATIONS**



**PAYMENTS AND TRANSFERS**



**BANK CARDS**



**PAYMENT ACCOUNT WITH BASIC FEATURES**

**PREMIUM BANKING**

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# BRIEF TARIFF \*



Current accounts	BGN	EUR
Opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Monthly maintenance and operational servicing fee		
Standard current account with debit card issued	BGN 2.99	EUR 1.53
Standard current account with no debit card issued	BGN 4.89	EUR 2.50
Closing of a current or saving account up to 6 months of its opening	BGN 10	EUR 5.11
Cash operations	BGN	EUR
Cash withdrawal upon request	0.7% on the total amount, min. BGN 7	0.7% on the total amount, min. EUR 3.58
Cash withdrawal without request	0.8% on the total amount	0.8% on the total amount
Cash deposit of banknotes	0.25%, min. BGN 3, max. BGN 300	EUR 0.25%, min EUR 1.53, max. EUR 153.39
ATM and POS transactions	BGN	EUR
Cash withdrawal with debit card from DSK Bank`s ATM in Bulgaria	0.15%, min.BGN 0.30	0.15%, min.EUR 0.15
Cash withdrawal with debit card from another bank`s ATM in Bulgaria and EEA countries	0.20%, min.BGN 1.50	0.20%, min.EUR 0.77
Payment of goods and services via POS	Free of charge	
Balance inquiry at DSK Bank`s ATM	BGN 0.60	EUR 0.31
Payments and transfers	In bank office	Electronic channel
Payments in local currency		
Credit transfer with same day value date or future value date**	BGN 7	BGN 0.70
Credit transfer via RINGS	BGN 24	BGN 13
Transfer to mobile number via DSK Smart (BLINK P2P)	-	BGN 0.50
Instant payments via BLINK	-	BGN 0.70
EUR transfers to other banks in the European Economic Area (EEA)		
credit transfer standart value date	EUR 3.58	EUR 0.51
express credit transfers	EUR 12.27	EUR 6.65
Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks	0.25%, min. EUR 30, max. EUR 250	0.20%, min. EUR 20, max. EUR 200
Payment of utility bills via electronic channel	BGN 0.20	EUR 0.10

Note:

\*This section is an extract from the full tariff setting out the charges for certain commonly used services

\*\* Credit transfer with same day value date or future value date, incl. intrabank (incl. between own accounts), standing orders<sup>2</sup>, and interbank transfers via Biseria

<sup>1</sup> The fee does not apply to transfers between a customer's own accounts in the following cases:

- in the case of repayment of loans;
- from/to term deposits;
- from/to savings accounts of minor customers.

- In case of electronically ordered transfers to a customer's own accounts

<sup>2</sup> The fee does not apply to transfers to the accounts of one customer

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# DAILY PLANS



Service	Basic Plan	Plan For Salary	Unlimited plan	Plan For Pension
Without fee for opening of current account with debit card (Visa Debit) in BGN	✓	✓	✓	✓
Without fee for monthly maintenance of current account	✓	✓	✓	✓
Access to electronic channels	✓	✓	✓	✓
Without fee for notification via text messages through a mobile network or mobile application, incl. Viber	✓	✓	✓	✓
Without fee for transfers to mobile number via DSK Smart (BLINK P2P)	✓	✓	✓	✓
Without fee for opening an account with a special debit card "DSK Start"	✗	✓	✓	✗
Without fee for intrabank credit transfer in BGN /interbank credit transfer in BGN via BISERA/BLINK ordered through electronic channels	✗	5 per month	✓	✓
Without fee for utility payments through electronic channels	✗	5 per month	✓	✓
Without fee for cash deposit via DSK Bank`s ATM for the main card to the account	5 per month	5 per month	✓	✗
Without fee for cash withdrawal from DSK Bank`s ATM in Bulgaria and ATM of OTP GROUP abroad for the main card to the account				3 per month
Without fee for cash withdrawals in Bulgaria from ATMs of other banks for the main card to the account	✗	✗	✗	
One main credit card - without annual fee	✗	✗	Visa Galaxy	✗
Without fee for opening and maintenance for an additional current account with a debit card in EUR/USD	✗	✗	✓	✗
Monthly fee	BGN 2.99	BGN 6.99/ BGN 4.99*	BGN 11.99/ BGN 9.99**	BGN 3.99/ BGN 1.99***
Additional monthly fee to the Plan with an issued debit card DSK-ISIC/DSK-ISIC UNI or Youth debit card	BGN 1.00	BGN 1.00	BGN 1.00	✗

- ✓ - An unlimited number of services/products are included in the Plan
- ✗ - The service/product is not included in the Plan

## Notes :

1. For products and services for which no special price conditions are provided, the standard terms and conditions for the respective product/service according to the Tariff apply.

\* Plan for Salary -Monthly fee for Plan for Salary when minimum 5 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.

\*\*Unlimited plan - Monthly fee for Unlimited plan when minimum 10 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.

\*\*\* Plan for Pension -Monthly fee for Plan for Pension when minimum 5 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.

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Service	Youth Plan
Without fee for opening a Current account with a debit card (Visa Debit) in BGN	✓
Without fee for monthly maintenance for current account	✓
Access to electronic channels	✓
Without fee for notification via text messages through a mobile network or mobile application, incl. Viber	✓
Without fee for transfers to mobile number via DSK Smart (BLINK P2P)	✓
Without fee for intrabank credit transfer in BGN /interbank credit transfer in BGN via BISERA/BLINK ordered through electronic channels	✓
Without fee for cash deposit via DSK Bank's ATM for the main card to the account	2 per month
Without fee for cash withdrawals in Bulgaria from ATMs of other banks for the main card to the account	
Monthly fee	BGN 1.99/BGN 0.00*
Additional monthly fee to the Youth Plan with an issued debit card DSK-ISIC/DSK-ISIC UNI or Youth debit card	BGN 1.00

✓ - An unlimited number of the service/product are included in the Plan

Notes:

1. For products and services for which no special price conditions are provided, the standard terms and conditions for the respective product/service according to the Tariff apply.

\*Youth Plan - Monthly fee for Youth Plan when minimum 5 transactions are made - payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month.

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# OPENING, MAINTENANCE AND CLOSING OF CUSTOMER ACCOUNTS

Current accounts	BGN	Foreign currency
Opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Maintenance and operational servicing of current accounts with debit card	BGN 2.99	EUR 1.53/USD 1.70
Maintenance and operational servicing of current accounts without debit card	BGN 4.89	EUR 2,50/ USD 2,65/ GBP 2,20/ CHF 2,50/ CAD 3,50/ SEK 28,00/ HUF 1000/ RON 12,50/ JPY 370/ RUB 300/ TRY 50,00
Accounts for specific customer segments	BGN	Foreign currency
Account whit special debit card- DSK Start*		
Opening of an account in DSK Bank`s office	6 BGN	-
Maintenance and operational servicing	Free of charge	-
Account with special debit card – DSK Teen		
Opening of an account in DSK Bank`s office	Free of charge	-
Maintenance and operational servicing	Free of charge	-
Other accounts with special purpose and/or special condition	BGN	Foreign currency
Donation account „DSK Pulse“		
Opening of an account in DSK Bank`s office	Free of charge	
Maintenance and operational servicing		
Account with VISA Space debit card		
Opening of an account in DSK Bank`s office	BGN 6	EUR 3.07
Maintenance and operational servicing	Free of charge	
Escrow account for real estates deals of individuals, financed by DSK Bank		
Opening of an account in DSK Bank`s office	BGN 70	EUR 35.79
Maintenance and operational servicing	Free of charge	
Account for trading with dematerialized gold against a currency		
Opening of an account in DSK Bank`s office	-	Free of charge
Maintenance and operational servicing**	-	EUR 1.50
Special deposit		
Opening of an account in DSK Bank`s office	BGN 30	EUR 15.34
Maintenance and operational servicing	Free of charge	

Notes:

\*The fee does not apply to customers who have signed a contract for : Plan For Salary; Unlimited plan or Premium Plan

\*\*The fee is deducted from the EUR or USD current account, specified in the agreement

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# OPENING, MAINTENANCE AND CLOSING OF CUSTOMER ACCOUNTS

Termless saving accounts	BGN	EUR
Termless deposit - opening of an account in DSK Bank's office	BGN 6	EUR 3.07
Termless deposit - maintenance and operational servicing	BGN 3.91	EUR 2/ USD 2.05/ GBP 1.80/ CHF 2
Child saving account		
Opening of an account in DSK Bank's office	Free of charge	
Maintenance and operational servicing		
Passive accounts – on termless deposits, Joint deposits and Deposits for foreign citizens in BGN		
Opening of an account in DSK Bank's office	Free of charge	
Maintenance and operational servicing	BGN 3.91	EUR 2.00/ USD 2.05/ GBP 1.80/ CHF 2.00/ AUD 3.20/CAD 2.80/ DKK 15.00/ JPY 290.00 NOK 21.00/ TRY 40.00
<b>Reactivation of Current accounts, Accounts for specific customer segments, Accounts with VISA Space debit card and Payment accounts with basic features</b>	<b>BGN 6</b>	<b>EUR 3,07 / 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</b>
<b>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*</b>	<b>Free of charge</b>	<b>Free of charge</b>
Closing of a current or saving account up to 6 months of its opening**	BGN 10	EUR 5.11

## Notes:

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

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 dematerialized gold against a currency

\*\* The fee shall not apply to payment accounts 'DSK Start' and 'DSK Teen'; Donation account 'DSK Pulse'; Children's deposit and Special deposits and when closing accounts of a deceased accountholder

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# CASH OPERATIONS



Cash withdrawal */**	BGN	EUR	Other foreign currency
Upon request	0,70% on the total amount, min. BGN 7	0,7% on the total amount, min. EUR 3.58	0,80% on the total amount, min. EUR 5
Without request***	0,80% on the total amount	0,80% on the total amount	0,90% on the total amount
Requested, but not withdrawn amounts by the customer****	0,80% on the requested but not withdrawn amount	0,80% on the requested but not withdrawn amount	0,90% on the requested but not withdrawn amount
Withdrawal of released funds under distraint	0.80% on the total amount, min. BGN 9.78	0.80% on the total amount, min. EUR 5.00	0.80% on the total amount, min. EUR 5.00
Cash deposit	BGN	EUR	Other foreign currency
Cash deposit of banknotes	0.25%, min. BGN 3, max. BGN 300	0.25%, min. EUR 1.53, max. EUR 200	0.35%, min. EUR 5, max. EUR 300
Cash deposit of coins*****	5% on the total amount, min. BGN 10	Not applicable	
Processing of cash not deposited to a customer's account	BGN	EUR	Other foreign currency
Of banknotes (counting, changing in bigger/smaller denominations, bundling)	6% of the amount, min. BGN 24		
Of coins (counting, changing in bigger/smaller denominations)	6% of the amount, min. BGN 24	Not applicable	
Authenticity inspection of banknotes (in BGN and foreign currency), using detector	BGN 1.20 per banknote		
Exchange of damaged BGN banknotes and coins (immediate exchange)	Free of charge	Not applicable	
Foreign currency exchange	BGN	EUR	Other foreign currency
On a bank account, incl. when withdrawing/depositing*****	Free of charge		
In cash (when both currencies are provided in cash)	-		
for amounts up to 2000 BGN incl./ currency equivalent	BGN 6		
for amounts over 2000 BGN/ currency equivalent	Free of charge		

## Notes:

\*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;
- when closing an account, when the balance on it is up to BGN 10 / foreign currency equivalence.

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

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

\*\*\*\* The fee is not applicable to term deposits.

\*\*\*\*\* 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.

\*\*\*\*\* When withdrawing/depositing in a currency other than the currency of the account, the relevant withdraw/deposit commissions apply.

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# PAYMENT IN LOCAL CURRENCY



Payment	In bank office	Electronic channel
Credit transfer with same day value date or future value date*	BGN 7	BGN 0,70
Credit transfer via RINGS	BGN 24	BGN 13
Transfer to mobile number via DSK Smart (BLINK P2P)	-	BGN 0,50
Instant payments via BLINK	-	BGN 0,70
Direct debit		
direct debit request	BGN 7	-
payment	BGN 7	-
payment rejection due to insufficient funds on the account	BGN 2	-
Payment of utility bills,fees,taxes,etc.under a direct debit authorization		
for each executed payment	BGN 0.35	-
cancellation of an executed payment (if possible to the Bank)	BGN 3	-
Payment of utility bills via electronic channel	-	BGN 0.20
Payment of local taxes and fees via electronic channels	-	BGN 0.70
Cash transfer(cash deposit by third parties)**		
in banknotes	0,55%,min. BGN 5.50	-
in coins ***	5%, min. BGN 15	-
Cash Transfer		
Cash transfer via BISERA	2%, min. BGN 12	-
Inquiries relating to the transfers in BGN****		
Inquiries relating to the transfers		BGN 40

## Notes:

\* Credit transfer with current or future execution date, incl. intrabank (incl. between own accounts<sup>1</sup>), periodic<sup>2</sup>, and interbank transfers through Bisera

<sup>1</sup>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 minor customers;
- in case of electronically ordered transfers to the own accounts of one client

<sup>2</sup>The fee shall not be applied to transfers between customer's own accounts

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

\*\*\* 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.

\*\*\*\* The fee is payable for :

- Additional correspondence on customer payments
- Cancellation of an ordered transfer before broadcasting to a correspondent bank or payment system
- Request for return for an ordered transfer to a correspondent Bank, Payment System or intrabank transfer

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# PAYMENT IN FOREIGN CURRENCY

Payments in foreign currency	In bank office	Electronic channel
<b>Intrabank transfers</b>		
Credit transfer, incl. between a customer's own accounts*	EUR 3.58	EUR 0.36
Standing orders**	EUR 3.58	EUR 0.36
<b>Direct debit</b>		
direct debit request	EUR 3.58	-
payment	EUR 3.58	-
payment rejection due to insufficient funds on the account	EUR 1.02	-
<b>Cash transfer (cash deposit by third parties)*****</b>		
in banknotes	0.55%, min EUR 2.81	-
<b>Interbank outgoing transfers</b>		
<b>EUR transfers to other banks in the European Economic Area (EEA)</b>		
<b>Credit transfers</b>		
credit transfer standart value date	EUR 3.58	EUR 0.36
express credit transfers	EUR 12.27	EUR 6.65
<b>Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks</b>		
Credit transfers	0,25%, min EUR 30, max EUR 250	0,20%, min EUR 20, max EUR 200
Express transfers (if feasible for the Bank) - additional fee	EUR 30	EUR 30
<b>Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)*****</b>		
<b>Interbank incoming transfers</b>		
EUR credit transfers from EEA banks	Free of charge	-
<b>Foreign currency credit transfers from non-EEA banks and non-EUR credit transfers from EEA banks</b>		
up to EUR 100.00 incl	Free of charge	-
above EUR 100.00	0,10% min. EUR 10, max. EUR 200	-
Payment of utility bills***	-	EUR 0.10 / USD 0.12/GBP 0.10/ CHF 0.12/ CAD 0.16/ SEK 1.08/ HUF 33/ RON 0.50/ JPY 14/ RUB 7.80/ TRY 0.70 / NOK 1,00/ DKK 0.80/ CZK 2.60/ PLN 0.45/ AUD 0.17
Payment of local taxes and fees	-	EUR 0.36 / USD 0,36
<b>Enquiries relating to the ordered transfers *****</b>		
for ordered transfers up to 6 months from the date of the request/enquiry	EUR 30 + correspondent banks fees, if any	
Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system	EUR 20	
Cancellation of an ordered transfer after transmitting to a correspondent bank or payment system	EUR 50 + correspondent banks fees, if any	
Return of received transfer for the benefit of a Bank's customer, regardless of who initiated it ****	0.25%, min. EUR 30, max. EUR 300	

## Notes:

\* 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  
- in case of electronically ordered transfers to the own accounts of one client

\*\* The fee shall not be applied to transfers between customer's own accounts

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

\*\*\*\* The fee shall not be applied to transfers in euro to other banks in the EEA

\*\*\*\*\* Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)

- for EUR transfers

EUR 0,00 to EUR 2,500,00 - EUR 6

EUR 2,500,01 to EUR 12,500,00 - EUR 20

EUR 12,500,01 to EUR 50,000,00 - EUR 30

above EUR 50,000,00 - EUR 50

- for USD transfers:

0,00 to USD 2,000,00 - USD 15

USD 2,000,01 to USD 30,000,00 - USD 30

above USD 30,000,00 - USD 40

- for GBP transfers - GBP 11 / for CHF transfers - CHF 15 / for CAD transfers - CAD 18 / for SEK transfers - SEK 35 / for RUB transfer - RUB 30 / for RSD transfers - RSD 1500 / for JPY transfers - 0,05%, min JPY 5,000,00 / for TRY transfers - TRY 50 / for PLN transfers - PLN 50 / for RON transfers - RON 0,00 / for DKK transfers - DKK 70 / for AUD transfers - AUD 10

- for CZK transfers:

0,00 to CZK 65,000,00 - CZK 300

CZK 65,000,01 to CZK 300,000,00 - CZK 525

above CZK 300,000,00 - CZK 1,500,00

- for NOK transfers:

0,00 to NOK 5,000,00 - NOK 50

above NOK 5,000,00 - NOK 100

\*\*\*\*\* Fees for transfer inquiries apply to:

- outgoing transfers in BGN and foreign currency, ordered on paper or electronically;

- incoming transfers in BGN and foreign currency to accounts held with DSK Bank

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

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# DEBIT CARDS FOR MASS CUSTOMER SEGMENT

Issuance, maintenance and renewal of debit card	Visa Debit	World Debit Mastercard	VISA Space
			
Issuance of a main card	Free of charge		
Issuance of an additional card	BGN 2.93/ EUR 1.50/ USD 2		
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	BGN 2,93/ EUR 1.50/ USD 2		
Monthly fee for a main card	Free of charge	BGN 5.87/ EUR 3.00/ USD 3.50	BGN 4.21/ EUR 2.15/ USD 2.75
Monthly fee for an additional card	Free of charge	BGN 5.87/ EUR 3.00/ USD 3.50	Free of charge
Card design - monthly fee *	BGN 0.30/ EUR 0.15/ USD 0.20	Not applicable	BGN 0.30/ EUR 0.15/ USD 0.20
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		BGN 15.65/ EUR 8/ USD 10
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		
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 15.66/ EUR 8/ USD 10		

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 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.

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# PREPAID CARDS



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	BGN 9.78/ EUR 5/ USD 7
Monthly fee for a main card	Free of charge
Monthly fee for an additional card	
Annual fee for a main card	Not applicable
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	BGN 5.87/ EUR 3/ USD 3.50
Issuance, maintenance, reissuance and renewal of debit card	
Cash withdrawal from DSK Bank's ATM in Bulgaria	
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	
Cash withdrawal from an ATM in non-EEA countries	Not applicable
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	
Balance inquiry at DSK Bank's ATM	
Balance inquiry at other institution's ATM	Not applicable
Balance inquiry at ATM abroad	
Receiving money through the card	in BGN- 0% / in EUR - 0% / in USD - 0%
Money transfer**	in BGN - 1%/ 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	BGN 5
Opening an arbitration procedure to dispute transaction carried out abroad ***	
Arbitration committee fee for consideration a case for disputed transaction carried out abroad ***	The fees paid by the Bank
Unjustified disputed transaction ****	BGN 15.66/ EUR 8/ USD 10
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 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.



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# DEBIT CARDS FOR SPECIFIC CUSTOMER SEGMENT



Issuance, maintenance, reissuance and renewal of debit card	DSK Start	DSK Teen
		
Issuance of a main card	Free of charge	
Issuance of an additional card	Not applicable	
Express Issuance	BGN 9.78	
Monthly fee for a main card	Free of charge	
Monthly fee for an additional card	Not applicable	
Annual fee for a main card	Not applicable	
Card design - monthly fee *	BGN 0.30	
Reissuance of a main card due to validity expiry	Not applicable	
Reissuance of an additional 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 bank office	BGN 5.87	
<b>Operations</b>		
Cash withdrawal from DSK Bank's ATM in Bulgaria	Free of charge	
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	0,20%, min. BGN 1.50	
Cash withdrawal from an ATM in non-EEA countries	BGN 5 + 1,50%	
Cash withdrawal at POS in another bank's office in Bulgaria	Not applicable	BGN 6 + 1,50%
Cash withdrawal at POS in a bank's or a non bank financial institution office abroad	Not applicable	BGN 6 + 1,50%
Payment of goods and services via POS or Internet**	0.39 BGN	
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	Free of charge	
Balance inquiry at DSK Bank's ATM	BGN 0.60	
Balance inquiry at other institution's ATM	BGN 1.56	
Balance inquiry at ATM abroad	in BGN - 0.50%	
Receiving money through the card	BGN 1 + 1%	
Money transfer***	Free of charge	
Cash deposit via DSK Bank's ATM	Free of charge	
<b>Other operations and services</b>		
Delivery of an issued card by courier to address in Bulgaria	Free of charge	
Change of transaction limits in a bank office	BGN 5	
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	
Unjustified disputed transaction *****	Free of charge	
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14	

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 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.


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# CREDIT CARDS WITH REVOLVING LOAN

Issuance, maintenance, reissuance and renewal of credit card	VISA Galaxy	VISA Platinum	DSK Shopping
			
Issuance of a main card	Free of charge		
Express Issuance	BGN 19.56 / 10 EUR / USD 15	BGN 39.12 / 20 EUR / USD 30	Free of charge
Annual fee for a main card	BGN 48.90 / EUR 25 / USD 33 ****	BGN 244.48 / EUR 125 / USD 170	Free of charge
Annual fee for an additional card	BGN 24.45 / EUR 12.50 / USD 15	BGN 146.69 / EUR 75 / USD 100	-
Card design - annual fee *	BGN 3.52 / EUR 1.80 / USD 2.40	Not applicable	
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		BGN 19.56
<b>Operations</b>			
Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.10 + 3% / EUR 2.10 + 3% / USD 3 + 3%		BGN 4.10 + 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%		BGN 7.05 + 3%
Cash withdrawal from an ATM in non-EEA countries	BGN 7.05 + 3% / EUR 3.60 + 3% / USD 4.19 + 3%		BGN 7.05 + 3%
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.17 + 4% / EUR 5.20 + 4% / USD 5.68 + 4%		BGN 10.17 + 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%		BGN 10.17 + 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%		BGN 0.98 + 1%
Cash deposit via DSK Bank's ATM	BGN 0.20 / EUR 0.10 / USD 0.14		BGN 0.20
<b>Other operations and services</b>			
Unpaid minimum revolving amount	BGN 15.65 / EUR 8.00 / USD 10		BGN 15.65
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5		BGN 9.78
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		BGN 215.14

## 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



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# CREDIT CARDS WITH REVOLVING LOAN FOR SPECIFIC CUSTOMER SEGMENTS


Issuance, maintenance, reissuance and renewal of credit card	DSK-Wizz Air
	
Issuance	Free of charge
Express issuance	BGN 19.56
Annual fee for a main card	BGN 48.90
Annual fee for an additional card	BGN 24.45
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
Operations	
Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.10 + 3%
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	BGN 7.05 + 3%
Cash withdrawal from an ATM in non-EEA countries	
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.17 + 4%
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
Receiving money through the card	0,50%
Money transfer**	BGN 1 + 1%
Cash deposit via DSK Bank's ATM	BGN 0.20
Other operations and services	
Unpaid minimum revolving amount	BGN 15.65
Delivery of an issued card by courier to address in Bulgaria	Free of charge
Change of transaction limits in a bank office	BGN 5
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


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.


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# PAYMENT ACCOUNT WITH BASIC FEATURES \*/\*\*\*\*



Opening, maintenance and closing of payment account	BGN
Opening of payment account in DSK bank`s office	BGN 3.09
Maintenance and servicing of payment account – monthly fee	
with no debit card issued	BGN 3.99
with a debit card issued	BGN 2.72
Closing of payment account in DSK bank`s office	BGN 4.11
Cash operations	BGN
Cash deposit on payment account at DSK bank`s office**	0,23% min. BGN 2.48
Cash withdrawal up to BGN 1 000 in DSK bank`s office (per transaction)	0,65% min. BGN 6.85
Payment operations through payment card, incl. via E-banking	BGN
Cash withdrawal with debit card from DSK Bank`s ATM	0,13%, min. BGN 0.29
Cash withdrawal with debit card from other banks` ATM in Bulgaria	0,18%, min. BGN 1.39
Payment through debit card via POS, serviced by DSK Bank	Free of charge
Payment through debit card via POS, serviced by another bank	Free of charge
Direct debit	BGN
Direct debit payment	
to accounts opened with DSK Bank, incl. payment of utility bills, fees, taxes, etc. under a direct debit authorization - per transaction	BGN 0.33
to accounts opened with other banks	BGN 5.38
Credit transfer, incl. to State budget account	BGN
Credit transfer to a payment account within the same bank, incl. between customer`s own accounts, ordered on paper	BGN 3.89
Credit transfer with future value date to a payment account within the same bank, incl. between customer`s own accounts, ordered on paper	BGN 1.99
credit transfer to a payment account within the same bank, incl. with future value date ordered through online banking (DSK Direct)***	BGN 0.45
credit transfer via BISERA to a payment account with another bank ordered on paper	BGN 5.16
credit transfer with future value date via BISERA to a payment account with another bank ordered on paper	BGN 3.31
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 0,68
Standing order	
standing order to a payment account within the same bank ordered on paper***	BGN 1.99
standing order to a payment account within the same bank ordered through online banking (DSK Direct)***	BGN 0.59
standing order via BISERA to a payment account with another bank ordered on paper	BGN 3.31
standing order via BISERA to a payment account with another bank ordered through online banking (DSK Direct)	BGN 0.68

## Notes:

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

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

\*\*\* The fee shall not be applied to transfers between customer`s own accounts.

\*\*\*\* In case on the payment account with basic features receives funds originating from salary, pensions, benefits and benefits under social insurance and social assistance, scholarships for schoolchildren, students and doctor students, some of the services described in the appendix are provided free of charge, and their type and number is provided for in art.120a of the Law on Payment Services and Payment Systems.





Service	Premium Plan
<b>Monthly fee</b>	<b>BGN 25.00/19.99*</b>
Without fee for monthly maintenance for current account	✓
Without fee for monthly maintenance for current account	✓
No monthly fee for World debit Mastercard	✓
Access to electronic channels	✓
Without fee for notification via text messages through a mobile network or mobile application, incl. Viber	✓
Without fee for transfers to mobile number via DSK Smart (BLINK P2P)	✓
Without fee for intrabank credit transfer in BGN ordered through electronic channels	✓
Without fee for an interbank credit transfer in BGN via BISERA/BLINK ordered through electronic channels	✓
Without fee for utility payments in BGN through electronic channels	✓
Without fee for interbank outgoing transfers in euro to other EEA Banks ordered through electronic channels**	✓
Without fee for cash deposit via DSK Bank`s ATM for the main card to the account	✓
Without fee for cash withdrawal from DSK Bank`s ATM in Bulgaria and ATM of OTP abroad for the main card to the account	✓
Without fee for opening an account with a special debit card "DSK Start"	✓
Without fee for opening and maintenance for an additional current account with a debit card in EUR/USD	✓
Cash operations	<ul style="list-style-type: none"> <li>· Cash withdrawals at the Bank's office - No fee up to BGN 25,000.00 (equivalent in another currency) per month;</li> <li>· Cash deposit at a Bank office - No fee up to BGN 25,000.00 (equivalent in another currency) per month</li> </ul>
One main credit card with no annual fee	Visa Platinum
Additional card issued to Visa Platinum main credit card	Annual fee: 48.90 BGN/ 25 EUR

✓ - An unlimited number of the service/product are included in the Plan

Notes:

1. For products and services for which no special price conditions are provided, the standard terms and conditions for the respective product/service according to the Tariff apply.

\* Monthly fee for using Premium Plan when minimum 20 transactions are made- payment of goods and services via POS or on the Internet with a card to the account, made and accounted for within the calendar month

\*\* In case the client opens an additional current account in EUR or USD, the preference will be valid for it as well

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Service	DSK Private Banking	
Monthly fee	BGN 30	
Opening and servicing of all current accounts in BGN/EUR/USD or any other currency, offered by DSK Bank	✓	
Issuing contactless debit card World Debit Mastercard to the main current account	✓	
ATM withdrawal at DSK Bank ATM in the country with contactless debit card World Debit Mastercard to the main current account	✓	
Monthly fee for contactless debit card World Debit Mastercard, issued to an account to the package		
main card	✓	
additional and/or any other card	50% discount	
Cash withdrawals – up to BGN 25 000 monthly (equivalent in another currency), cumulative from all client accounts	✓	
Cash deposits – up to BGN 50 000 monthly (equivalent in another currency), cumulative in all client accounts (by the account holder and an authorized person, from third-party is charged according to the Tariff)	✓	
Intrabank ordinary transfers		
ordered in office	✓	
ordered online (via DSK Direct, DSK Smart)	✓	
Interbank BGN transfers from an account in the package via BISERA or via phone number (RINGS excluded), ordered in a bank office and/or online (DSK Direct, DSK Smart), unlimited	✓	
Unlimited credit or incoming EUR transfers to other banks, ordered in a bank office and/or through electronic channels, using SEPA	✓	
Incoming international SWIFT transfers	✓	
Utility bills payments online (Utility bills payments via electronic channels)	✓	
Automatic payments of utility bills over standard current account	✓	
SMS notifications for transactions	✓	
Issuing and maintaining of 1 credit card Visa Platinum	✓	
Fee for a single purchase of units of investment funds and sub-funds*		
High-risk funds and sub - funds (Funds investing mainly in stocks, commodities or derivatives)	50% discount from the fee in the Tariff on fees and commissions, applied by DSK Bank for investment products and services	
Moderate risk Funds and sub - funds (Funds investing mainly in bonds)	30% discount from the fee in the Tariff on fees and commissions applied by DSK Bank for investment products and services	
Brokerage and safekeeping fees	35% discount from the fee in the Tariff on fees and commissions applied by DSK Bank for investment products and services	
Annual fee for management of individual portfolios of financial instruments	30% discount from the fee in the Tariff on fees and commissions applied by DSK Bank for investment products and services	
Receiving model portfolios (public recommendations)	✓	
Purchase/sale fee for structured products	✓	

<b>Monthly fee for Mastercard Affluent Concierge for Mastercard** cardholders, issued on Premium plan or DSK Private Banking package</b>	<b>BGN 6</b>	<b>EUR 3.07/ USD 4</b>
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Notes:

\* The preferences are applicable only for orders made in an office of the Bank

\*\* 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

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LOANS NOT SECURED BY MORTGAGES	Fee
<b>Administrative activities for reviewing application for loan in BGN</b>	
Credit - overdraft*	
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
Renegotiation of loan terms in BGN, initiated by the customer	
interest rate**	0.5% on the outstanding amount of the renegotiation loan, min. BGN 50.00
maturity date	Free of charge
other conditions, different from interest rate and maturity date	BGN 60
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
<b>Administrative activities for reviewing application for loan in EUR</b>	
Credit - overdraft*	
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	Fee
<b>Verification and analysis of the loan collateral in BGN</b>	
Verification and analysis of the loan collateral in BGN*	
for loans with amount up to BGN 100 000.00 incl	BGN 200
for loans with amount from BGN 100 000.01 to BGN 200 000 incl	BGN 400
for loans with amount from BGN 200 000.01 to BGN 250 000 incl	BGN 600
for loans with amount from BGN 250 000.01 to BGN 400 000 incl	BGN 750
for loans with amount above BGN 400 000.01	BGN 900
Collateral valuation	According to Appendix No.3
Preliminary review of a property ownership for loans in BGN	BGN 100
<b>Registration and release of collateral for loans in BGN</b>	
Registration of a mortgage	BGN 40
Release of mortgage	BGN 90
Management commission of granted loans*** (for contracts concluded until 18.07.2014)	The applied fees remain
<b>Renegotiation of loan terms, initiated by the customer:</b>	
interest rate**	1% on the outstanding amount of the renegotiation loan, max. BGN 500.00
maturity date	Free of charge
other conditions, different from interest rate and maturity date	BGN 60
<b>Compensation for prepayment of housing and mortgage loans (partially or fully)</b>	
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
<b>LOANS SECURED BY MORTGAGE in EUR</b>	
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
<b>Registration and release of collateral for loans in EUR</b>	
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
<b>Renegotiation of loan terms, initiated by the customer</b>	
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
<b>Compensation for prepayment of housing and mortgage loans (partially or fully) for loans in EUR</b>	
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

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# VALUATION OF ASSETS OFFERED AS A LOAN COLLATERAL\*

Type of collateral	Fee
Apartment (garage/parking space, attic and/or basement included)	BGN 195
For each subsequent apartment located in the same building, subject to valuation under the same deal	50% of the applicable price
Garage/Parking space	BGN 55
House/Residential building with up to 6 individual properties (land plot included)	BGN 250 up to 300 sq.m total built-up area; BGN 350 above 300 sq.m. total built-up area
Office - individual property in a building (garage/parking space/attic and/or basement included)	BGN 280 up to 300 sq.m total built-up area; BGN 390 above 300 sq.m. total built-up area
For each subsequent office unit located in the same building, subject to valuation under the same deal	50% of the applicable price
Business premises (shop, restaurant, pastry shop, cafe, warehouse etc.), with pertaining garage, parking space, attic and/or basement included	BGN 280 up to 300 sq.m total built-up area.; BGN 390 above 300 sq.m. total built-up area
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
Land plot for non-agricultural purposes	BGN 280
For each subsequent adjacent land plot for non-agricultural purposes, subject to valuation under the same deal	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

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## OTHER SERVICES

Inquiries, transcripts or copies of bank documents at the request of a client or a third party		BGN
regarding transactions on accounts that are active at the time of submission of the request		BGN 10
regarding transactions on accounts that are closed at the time of submission of the request		BGN 30
copy of bank document (credit agreement, payment document, etc.)		BGN 6
Sending a paper-based monthly account statement to customer's address - monthly fee ****		BGN 2
Issuance of paper-based certificate/ letter of reference	In bank office*	Electronic channel***
Certificate for (non) presence of credit obligations on consumer loans, incl. purchase loans, overdrafts and credit cards	BGN 36	BGN 18
Certificate for (non) presence of credit obligations on mortgage loans	BGN 96	BGN 48
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 24	BGN 12
Certificate for accounts balances of deceased account holder	BGN 6	BGN 3
Letter of reference with information about customer accounts and/or balances on accounts **	BGN 36	BGN 18
Certificate/ Letter of reference with information non mentioned above **	BGN 48	BGN 24

Notes:

\* Documents are issued within 3 business days. For express Issuance up to 8 business hours, a double fee applies. When sending the document by courier to an address, the customer does not pay a fee for the courier service.

\*\* A double fee applies for issuing a reference in English. No express service is available issuing a reference in English.

\*\*\* A digitally signed document is issued, which is received within 3 business days through DSK Direct or to the applicant's e-mail.

\*\*\*\*The fee applied in other foreign currency :EUR 1.02/ 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

Notifications via text messages	BGN	Other foreign currency
Text messages via mobile network or mobile application, incl. Viber		
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/ RON 0.36/ JPY 12/ RUB 6/ TRY 0.60 / NOK 0.78/ DKK 0.60/ CZK 1.92/ PLN 0.36/ AUD 0.12
received transfer to account		
ordered transfer/payment/withdrawal from account		EUR 0.08/ USD 0.10
card control on debit card		
paid/unpaid utility bills		Not applicable
received utility bill		
expiring term of automatic payment		
paid safe box		
expiry of a safe box agreement		Free of charge
digital certificate installation code		
activation of GSM number for digital certificate/Qualified Electronic Signature (QES)		
digital certificate signature		
minimum revolving amount on credit card		
card control on credit card		
one-time 3-D password		
additional identification, when using DSK Direct		
Electronic channels	BGN	
Parameterization of DSK Direct in order to access bank accounts (online registration or reissuing of username and password)	BGN 0.05	
For fees and commissions not mentioned in the Tariff	Negotiable	

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# GENERAL PROVISIONS

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.

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".

The fees and commissions that are subject to Value Added Tax Act are with VAT included.

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".

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.

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.

Applicable currency exchange rates (for services, where a currency conversion is needed): - 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.

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.

The fees and commissions regulated in this Tariff shall be collected upon provision a banking service, unless otherwise agreed with the Bank

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.

Fees and commissions shall not be collected in the following cases:  
- regarding transactions for raising and spending charity funds and for medical treatment, upon presentation of the relevant documents in a branch of DSK Bank;  
- for payment transactions related to the raising and spending of funds for humanitarian activities of the Bulgarian Red Cross

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Maintenance of customer accounts	BGN	Foreign currency	Product discontinued date
Current accounts			
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 3.90/ NOK 26.00 / DKK 19.00/ CZK 61.00/ PLN 12.00	01.03.2020
Joint current account „Family“ (contracts concluded with Expressbank before the date of merge with DSK Bank)			22.04.2019
with no debit card issued - monthly fee	BGN 4.89	EUR 2.50/ USD 2.65/ GBP 2.20/ CHF 2.50/ CAD 3.50/ SEK 28.00/ HUF 1000/ RON 12.50/ JPY 370/ RUB 300/ TRY 50.00/AUD 3.90/ NOK 26.00/ DKK 19.00/ CZK 61.00/ PLN 12.00	
with debit card issued - monthly fee	BGN 2.74	EUR 1.40/ USD 1.55	
Accounts for specific customer segments			
Account for „Premium Plus“ customers without „Classic“/“Golden“ Package contract:			
with contract for Private Banking Zone servicing - monthly fee;	BGN 11.73	EUR 6/ USD 8	
with “Contract for special conditions on Package of products and services, provided from DSK Bank AD” - monthly fee	BGN 10	-	01.11.2024
Special purpose account for payment of insurance “Security” premium		Free of charge	30.06.2014
Child account (contracts concluded with Expressbank before the date of merge with DSK Bank) - monthly fee		Free of charge	01.03.2020
Account with special debit card – DSK Max			
Maintenance and operational servicing	BGN 1.99	-	01.07.2024
Account with debit card – Mastercard Space			
Maintenance and operational servicing		Free of charge	01.11.2024
Account with DSK-ISIC student card			
Maintenance and operational servicing	BGN 2.99	EUR 1.53 /USD 1.70	01.01.2025
Account with DSK Youth Debit Card			
Maintenance and operational servicing	BGN 2.99	EUR 1.53 /USD 1.70	01.01.2025
Other special purpose accounts and/or special conditions accounts			
Donation account (contracts concluded with Expressbank before the date of merge with DSK Bank) - monthly fee		Free of charge	22.04.2019
Account for repayments on “Fast Loan”/ “Quick Online Cash Loan”	Free of charge	-	17.10.2022

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Maintenance of customer accounts	BGN	Foreign currency	Product discontinued date
Termless saving accounts			
Saving account „DSK Motive“ – monthly fee	BGN 3.91	EUR 2/ USD 2.05	24.06.2019 z
Additional debit transactions above the set limit on saving account „DSK Motive“ – per transaction	Free of charge		
Termless account „DSK Stimulus“ for adults– annual fee	BGN 18	EUR 9.20/ USD 11	16.07.2012
Termless account „DSK Stimulus“ for customers under the age of 18 years	Free of charge	Free of charge	16.07.2012
Termless account „DSK Stimulus Plus“ – per calendar half	BGN 9	EUR 4.60/USD 5.50	24.06.2019
Termless account „DSK New Stimulus“ – per calendar quarter	BGN 4.50	EUR 2.30/ USD 2.75	24.06.2019
Termless account „DSK Stimulus Extra“ – per calendar quadrimester	BGN 6	EUR 3.07/ USD 3.65	24.06.2019
Child saving account „DSK Future“	Free of charge	Free of charge	24.06.2019
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		
Deposits of foreign citizens in BGN – monthly fee	BGN 3.91	-	
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 3,20/CAD 2,80/ DKK 15/ JPY 290 NOK 21,00/ TRY 40	01.03.2020
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 3.91	EUR 2.00/ USD 2.05/ GBP 1.80/ CHF 2.00	Horizons - 01.05.2010; New Horizons - 12.02.2018; Family - 22.04.2019; Self-saving account - 03.06.2019
Maintenance and operational servicing of current account with differentiated interest rate	BGN 4.89	EUR 2.50	01.07.2024
Special conditions on services, provided to customers with permanent incapacity or degree of disability*	BGN	Product discontinued date	
Opening of standard current account	Free of charge	01.07.2024	
Maintenance and operational servicing of standard current account – monthly fee	BGN 1.90		
Cash withdrawal through debit card from DSK Bank’s ATM in Bulgaria	Free of charge		
Cash withdrawal through debit card from another bank’s ATM in Bulgaria	BGN 0.90		
Payment of utility bills, fees, taxes, etc. under a direct debit authorization	Free of charge		
Payment of utility bills via E-Banking			
Intrabank credit transfer in BGN via E-banking			
Interbank credit transfer in BGN via BISERA through E-banking			
Text message notifications			

Notes:

\*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, 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. These special conditions are not applied together with other special conditions on the same account, provided with other DSK Bank contracts. All services, not mentioned here, shall be charged according to the other sections of this Tariff.

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Bank packages	BGN	Foreign currency	Product discontinued date
„DSK Pay“ – monthly fee	BGN 4.99	-	15.11.2021
„DSK Pay +“ – monthly fee	BGN 6.99	-	15.11.2021
„Private Banking Classic“ – monthly fee	BGN 15.99	EUR 8.20/ USD 9	03.01.2017
„Private Banking Golden“ – monthly fee	BGN 25.43	EUR 13/ USD 14.50	03.01.2017
„Private Banking Classic Plus“ – monthly fee	BGN 19.99	EUR 10.22/ USD 12	01.05.2020
„Private Banking Golden Plus“ – monthly fee	BGN 33.25	EUR 17/ USD 17.50	
„Private Banking Family“ – monthly fee	BGN 9.78	EUR 5/ USD 7	
„Club Presitge“ Packages (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee			
“Prestige”	BGN 19.99	EUR 10.22/ USD 12	31.03.2020
“Golden”			01.07.2017
with debit card included	BGN 19.99	EUR 10.22/ USD 12	
with credit card included	BGN 19.99	EUR 10.22/ USD 12	
“Diamond”			
with debit card included	BGN 25	EUR 12.78/ USD 14.10	
with credit card included	BGN 25	EUR 12.78/ USD 14.10	
“Start” Package (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee	BGN 2.99	-	31.03.2020
“Smart” Package (contracts concluded with Expressbank before the date of merge with DSK Bank) – monthly fee			31.03.2020
with Visa Debit payWave/Debit Mastercard PayPass issued	BGN 6.99	EUR 3.57/ USD 3.94	
with VISA Space/Mastercard Space issued	BGN 6.99	EUR 3.57/ USD 4.07	
with World Debit Mastercard issued	BGN 9.99	EUR 5.11/ USD 5.63	07.03.2017
„FLexy“ Packages – monthly fee			
FLexy 1	BGN 2.99	-	01.07.2024
FLexy 2	BGN 6.99		
FLexy 3	BGN 6.99		
FLexy 4	BGN 6.99		
FLexy 5	BGN 6.99		
Flexy Pensioners	BGN 3.99		
Youth Packages and DSK Academy – monthly fee			
Youth Package	BGN 2.99	-	01.07.2024
DSK Academy	BGN 1.99		

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Bank packages	BGN	Foreign currency	Product discontinued date
Monthly fee (Premium Banking)			
"DSK Premium"	BGN 19.99	EUR 10.22/ USD 12	01.07.2024
"DSK Premium Plus"	BGN 25.33	EUR 12.95/ USD 14	
„DSK Premium Sailors“	BGN 19.99	EUR 10.22/ USD 12	
„DSK Premium Plus Sailors“	BGN 30.32	EUR 15.50/ USD 17.90	
„DSK Platinum“	BGN 50	-	01.02.2025
Monthly fee with additional requirement met - according to the conditions of use of the package			
"DSK Premium"	BGN 15.99	EUR 8.20/ USD 9	01.07.2024
"DSK Premium Plus"	BGN 19.99	EUR 10.22/ USD 12	

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DEBIT CARDS Visa Infinite Debit (contracts concluded with Expressbank before the date of merge with DSK Bank)	BGN	Foreign currency	Product discontinued date
Issuance	Free of charge		31.03.2020
Express issuance	BGN 9.78	EUR 5 / USD 7	
Monthly fee for a main card	BGN 43.03	EUR 22 / USD 24	
Monthly fee an additional card	BGN 21.51	EUR 11 / USD 12	
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 5.87	EUR 3.00/ USD 3.00	
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
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 an ATM in non-EEA countries	0,20%, min. BGN 1.50	0,20%, min. EUR 0.77 / 0,20%, min. USD 0.90	
Cash withdrawal from another bank`s ATM in Bulgaria and 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			
Payment of goods and services via POS or Internet	Free of charge		
Cash back (receipt of cash via POS) from merchant 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			
Balance inquiry at ATM abroad	BGN 1.56	EUR 0.80 / USD 1.00	
Receiving money through the card	0,50%		
Money transfer	BGN 1 + 1%	EUR 0.51 + 1.00% / USD 0.57 + 1.00%	
Cash deposit via DSK Bank`s ATM	BGN 0.20	EUR 0.10/ USD 0.14	
Opening an arbitration procedure to dispute transaction carried out abroad	The fees paid by the Bank		
Arbitration committee fee for considering a case for disputed transaction carried out abroad			
Unjustified disputed transaction	BGN 15.66	EUR 8.00/USD 10.00	
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14	EUR 110.00 / USD 150.00	



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DEBIT CARDS FOR SPECIFIC CUSTOMER SEGMENT- DSK Max	BGN	Foreign currency	Product discontinued date
Issuance of a main card	Free of charge		
Issuance of an additional card	Not applicable		
Express Issuance	BGN 9.78		
Monthly fee for a main card	Free of charge		
Monthly fee for an additional card	Not applicable		
Annual fee for a main card	Not applicable		
Card design - monthly fee *	BGN 0.30		
Reissuance of a main card due to validity expiry	Not applicable		
Reissuance of an additional 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 bank office	BGN 5.87		
Cash withdrawal from DSK Bank's ATM in Bulgaria	Free of charge		
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	0,20%, min. BGN 1.50		
Cash withdrawal from an ATM in non-EEA countries	BGN 5 + 1,50%		
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 6 + 1,50%		
Cash withdrawal at POS in a bank's or a non bank financial institution office abroad	BGN 6 + 1,50%	-	01.07.2024 г.
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		
Balance inquiry at DSK Bank's ATM	BGN 0,60		
Balance inquiry at other institution's ATM	BGN 0,60		
Balance inquiry at ATM abroad	BGN 1,56		
Receiving money through the card	in BGN - 0,50%		
Money transfer**	BGN 1 + 1%		
Cash deposit via DSK Bank's ATM	Free of charge		
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5		
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		
Unjustified disputed transaction ****	BGN 15.66		
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14		

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DEBIT CARDS FOR MASS CUSTOMER SEGMENT - Maestro	BGN	Foreign currency	Product discontinued date
Issuance of a main card	Free of charge		02.05.2023
Issuance of an additional card	BGN 2.93	EUR 1.50/ USD 2	
Express Issuance	BGN 9.78	EUR 5/ USD 7	
Monthly fee for a main card	Free of charge		
Monthly fee for an additional card	Free of charge		
Annual fee for a main card	Not applicable		
Card design - monthly fee	BGN 0.30	EUR 0.15/ USD 0.20	
Reissuance of an additional card due to validity expiry	BGN 2.93	EUR 1.50 / USD 2	
Reissuance of a main 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 bank office	BGN 5.87	EUR 3.00/ USD 3.50	
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	
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	
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5	-	
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	BGN 15.66	EUR 8 / USD 10	
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	

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DEBIT CARDS FOR MASS CUSTOMER SEGMENT - Debit Mastercard	BGN	Foreign currency	Product discontinued date
Issuance of a main card	Free of charge		01.11.2024
Issuance of an additional card	BGN 2.93	EUR 1.50/ USD 2	
Express Issuance	BGN 9.78	EUR 5/ USD 7	
Monthly fee for a main card	Free of charge		
Monthly fee for an additional card	Free of charge		
Annual fee for a main card	Not applicable		
Card design - monthly fee	BGN 0.30	EUR 0.15/ USD 0.20	
Reissuance of an additional card due to validity expiry	BGN 2.93	EUR 1.50 / USD 2	
Reissuance of a main 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 bank office	BGN 5.87	EUR 3.00/ USD 3.50	
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	
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	
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5	-	
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	BGN 15.66	EUR 8 / USD 10	
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	

**BRIEF TARIFF**

**CURRENT AND SPECIAL ACCOUNTS, TERM DEPOSITS**

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# DISCONTINUED PRODUCTS



DEBIT CARDS FOR MASS CUSTOMER SEGMENT - Mastercard Space	BGN	Foreign currency	Product discontinued date
Issuance of a main card	Free of charge		01.11.2024
Issuance of an additional card	BGN 2.93	EUR 1.50/ USD 2	
Express Issuance	BGN 9.78	EUR 5/ USD 7	
Monthly fee for a main card	BGN 4.21	EUR 2.15/ USD 2.75	
Monthly fee for an additional card	Free of charge		
Annual fee for a main card	Not applicable		
Card design - monthly fee	BGN 0.30	EUR 0.15/ USD 0.20	
Reissuance of an additional card due to validity expiry	BGN 2.93	EUR 1.50 / USD 2	
Reissuance of a main 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 bank office	BGN 15.65	EUR 8/ USD 10	
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	
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	
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5	-	
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	BGN 15.66	EUR 8 / USD 10	
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	

**BRIEF TARIFF**

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**DISCONTINUED PRODUCTS**

# DISCONTINUED PRODUCTS



Prepaid cards Virtual Mastercard	BGN	Foreign currency	Product discontinued date
Issuance of a main card	Free of charge		01.11.2024
Issuance of an additional card	Free of charge		
Express Issuance	BGN 9.78	EUR 5/ USD 7	
Monthly fee for a main card	Free of charge		
Monthly fee for an additional card	Free of charge		
Annual fee for a main card	Not applicable		
Card design - monthly fee	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		
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/ USD 3.50	
Cash withdrawal from DSK Bank's ATM in Bulgaria	Not applicable		
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	Not applicable		
Cash withdrawal from an ATM in non-EEA countries	Not applicable		
Cash withdrawal at POS in another bank's office in Bulgaria	Not applicable		
Cash withdrawal at POS in a bank's or a non bank financial institution office abroad	Not applicable		
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	Free of charge		
Balance inquiry at DSK Bank's ATM	Not applicable		
Balance inquiry at other institution's ATM	Not applicable		
Balance inquiry at ATM abroad	Not applicable		
Receiving money through the card	in BGN - 0%	in EUR - 0% / in USD - 0%	
Money transfer	in BGN - 1%	in EUR - 1%/ in USD - 1%	
Cash deposit via DSK Bank's ATM	Not applicable		
Delivery of an issued card by courier to address in Bulgaria	Not applicable		
Change of transaction limits in a bank office	BGN 5	-	
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		
Unjustified disputed transaction	BGN 15.66	EUR 8/ USD 10	
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	

**BRIEF TARIFF**

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# DISCONTINUED PRODUCTS



Credit cards DSK MaxiCard	BGN	Product discontinued date
Issuance	BGN 12.71	18.09.2017
Express issuance	BGN 21.51	
Annual fee for a main card	Free of charge	
Annual fee for an additional card		
Reissuance of a card due to validity expiry	BGN 12.71	
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 12.71	
Delivery of an issued card by courier to address in Bulgaria	Free of charge	
Unpaid minimum revolving amount	BGN 15.65	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 6.25 + 3%	
Cash withdrawal from another bank`s ATM in Bulgaria	BGN 8.50 + 3%	
Cash withdrawal from ATM abroad		
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 10.65 + 4%	
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	
Receiving money through the card	0,50%	
Money transfer	BGN 1 + 1%	
Cash deposit via DSK Bank`s ATM	BGN 0.20	
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		
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the customer's request	BGN 215.14	

# DISCONTINUED PRODUCTS



Credit cards with revolving loan	Mastercard / VISA Gold	Mastercard Platinum-Private Banking	Visa Infinite	Product discontinued date
Issuance of a main card	Free of charge			01.07.2024
Express Issuance	BGN 39.12 / 20 EUR / USD 30			
Annual fee for a main card	BGN 88.01 / EUR 45 / USD 60	BGN 244.48 / EUR 125 / USD 170	BGN 537.85 / EUR 275 / USD 350	
Annual fee for an additional card	BGN 48.90 / EUR 25 / USD 30	BGN 146.69 / EUR 75 / USD 100	BGN 273.82 / EUR 140 / USD 175	
Card design - annual fee	BGN 5.87 / EUR 3 / USD 4	Not applicable		
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		BGN 11,73	
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			
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			
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			

# DISCONTINUED PRODUCTS



Credit cards with revolving loan for specific customer segments DSK-ITIC Credit	BGN	Foreign currency	Product discontinued date
Issuance	Free of charge		01.07.2024
Express issuance	BGN 19.56	EUR 10/ USD 15	
Annual fee for a main card	BGN 29.34	EUR 15/ USD 20	
Annual fee for an additional card	Not applicable		
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	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4.10 + 3%	2.10 EUR + 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			
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			
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	
Unpaid minimum revolving amount	BGN 15.65	EUR 8 / 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	-	
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			
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	

# DISCONTINUED PRODUCTS



Credit cards with revolving loan Mastercard Galaxy	BGN	Foreign currency	Product discontinued date
Issuance	Free of charge		01.11.2024
Express issuance	BGN 19.56	EUR 10/ 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	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4.10 + 3%	2.10 EUR + 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			
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			
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	
Unpaid minimum revolving amount	BGN 15.65	EUR 8 / 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	-	
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			
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	

# DISCONTINUED PRODUCTS



Credit cards with revolving loan Mastercard Platinum	BGN	Foreign currency	Product discontinued date
Issuance	Free of charge		01.11.2024
Express issuance	BGN 39.12	EUR 20/ USD 30	
Annual fee for a main card	BGN 244.48	EUR 125/ USD 170	
Annual fee for an additional card	BGN 146.69	EUR 75/ USD 100	
Card design - annual fee	Not applicable		
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	
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4.10 + 3%	2.10 EUR + 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			
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			
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	
Unpaid minimum revolving amount	BGN 15.65	EUR 8 / 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	-	
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			
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	



# DISCONTINUED PRODUCTS

Credit cards with revolving loan for specific customer segments	Maxi Go	Maxi Go Credit	Product discontinued date
Issuance	Free of charge		02.09.2024
Express issuance	BGN 19.56	Free of charge	
Annual fee for a main card	BGN 2.35	Free of charge	
Annual fee for an additional card	Free of charge		
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 11.73		
Cash withdrawal from DSK Bank's ATM in Bulgaria	BGN 4.10 + 3%	BGN 6.25 + 3%	
Cash withdrawal from another bank's ATM in Bulgaria and EEA countries	BGN 8.21 + 3%		
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	BGN 10.17 + 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%		
Cash deposit via DSK Bank's ATM	BGN 0.20		
Unpaid minimum revolving amount	BGN 15.65		
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5		
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		

# DISCONTINUED PRODUCTS



Debit cards for specific customer segment	DSK-ISIC	Youth Card	Product discontinued date
Issuance of a main card	BGN 11.74 / 6 EUR / USD 8	BGN 17.60 / 9 EUR / USD 12	01.01.2025
Issuance of an additional card	Not applicable		
Express Issuance	BGN 19.56 / EUR 10 / 15 USD	BGN 25.43 / EUR 13 / USD 20	
Monthly fee for a main card	Free of charge	Not applicable	
Monthly fee for an additional card	Not applicable		
Annual fee for a main card	Not applicable		
Card design - monthly fee	Not applicable		
Reissuance of a main card due to validity expiry	Not applicable		
Reissuance of an additional card due to validity expiry	Not applicable	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 bank office	BGN 11.74 / 6 EUR / USD 8	BGN 17.60 / 9 EUR / USD 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		
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		
Delivery of an issued card by courier to address in Bulgaria	Free of charge		
Change of transaction limits in a bank office	BGN 5		
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		
Unjustified disputed transaction	BGN 15.66 / EUR 8/ USD 10		
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		

BT BRIEF TARIFF

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