



# Tariff for fees and commissions applied by DSK Bank for Business clients



**BRIEF TARIFF**



**CURRENT ACCOUNTS**



**CASH OPERATIONS**



**PAYMENTS AND TRANSFERS**



**E-BANKING**



**BANK CARDS**



**POS SERVICES**



**PACKAGES**



**LOANS**



**OTHER SERVICES**



**GENERAL PROVISIONS**



**APPENDIX N°1 - OPTION OUR**



**APPENDIX N°2 - LOAN COLLATERAL**



**DISCONTINUED PRODUCTS**

# BRIEF TARIFF\*



Current Accounts	Local currency	Foreign currency
Current and equivalent accounts (insolvency account, liquidation account, escrow account, special purpose account, special deposit), opened in bank office	BGN 50.85	EUR 26
Current account opened online	Free of charge	
Monthly fee for maintenance of accounts		
Current account, incl. insolvency and liquidation accounts	BGN 26.40	EUR 13.50/ USD 16/ GBP 12/ HF 12/ CAD 20/ HUF 4900/ RON 65/ SEK 150/ JPY 2100/ RUB 1300/ TRY 450/ RSD 1500/ PLN 60/ CNY 110/ AUD 25/ CZK 320/ DKK 100/NOK 150
Capital raising account	BGN 26.40	EUR 13.50
E-banking	Local currency	Foreign currency
DSK Direct Internet banking		
Monthly maintenance and service fee	BGN 22	EUR 11.25
PC banking via Multicash		
One-off fee for installation, subsequent visit for installation/ additional training and/or maintenance of the Multicash systems incl. and through specialized remote access software	EUR 60	
Monthly maintenance and service fee	BGN 107.57	EUR 55
Cash operations	Local currency	Foreign currency
Cash withdrawal in banknotes - upon request	0,95% on the total amount, min. BGN 10.95	1% on the total amount, min. EUR 5.60
Cash deposit of banknotes - listed and sorted banknotes	0,80%, min. 10.95	0,90%, min. EUR 5.60
Payments and transfers	Electronic channel	In bank office
Interbank outgoing transfers		
Credit transfer via BISERA, incl. with future value date/ initiation of direct debit order	BGN 1.96	7.80
Credit transfers via RINGS	BGN 15.65	50.85
Instant payments via BLINK	BGN 1.96	-
Intrabank transfers		
Credit transfer, incl. with future value date/ initiation of direct debit order	BGN 0.78 / EUR 0.95	7.80 / EUR 3.99
EUR transfers to other banks in the European Economic Area (EEA)		
Credit transfers, standard value date	EUR 1	EUR 3.99
Urgent credit transfers	EUR 8	EUR 26
Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks	0,12%, min. EUR 25	0,25%, min. EUR 50
Interbank incoming transfers		
EUR credit transfers from EEA banks	Free of charge	-
Foreign currency credit transfers from non-EEA banks and non-EUR credit transfers from EEA banks	0,10%, min. EUR 10, max. EUR 200	-

Notes:

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

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX N°2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX N°1 - OPTION OUR**

**DISCONTINUED PRODUCTS**

# OPENING, MAINTANANCE AND CLOSING OF CLIENT ACCOUNTS



Opening of client account	Local currency	Foreign currency
Term deposit account		Free of charge
Current and equivalent accounts (insolvency account, liquidation account, escrow account, special purpose account, special deposit), opened in bank office	BGN 50.85	EUR 26
Current account opened online		Free of charge
Capital raising account (according to the amount of raised capital):		-
- up to BGN 5 000/EUR 2 500 incl.	BGN 22	EUR 11.25
- above BGN 5 000/EUR 2 500	BGN 101.70	EUR 52
Current account for lawyers/law firms: standard and special client account		Free of charge
Special current account for payment institutions, according to the requirements of Art. 23 of the Law on Payment Services and Payment Systems	BGN 101.70	EUR 52
Account for trading with dematerialized gold against a currency	-	Free of charge
Maintenance of client accounts	Local currency	Foreign currency
Current account, incl. insolvency and liquidation accounts - monthly fee <sup>1</sup>	BGN 26.40	EUR 13.50/ USD 16/ GBP 12/ CHF 12/ CAD 20/ HUF 4900/ RON 65/ SEK 150/ JPY 2100/ RUB 1300/ TRY 450/ RSD 1500/ PLN 60/ CNY 110/ AUD 25/CZK 320/DKK 100/NOK 150
Capital raising account <sup>2</sup>	BGN 26.40	EUR 13.50
Current accounts for Private Enforcement Agents (PEA)		
- account for fees, expenses, and other activities under Art. 18 of the Private Enforcement Agents Act - monthly fee	BGN 26.40	EUR 13.50/ USD 20
- special account under Art. 24 of the Private Enforcement Agents Act for collection of funds from the liquidation of the debtors' property - monthly fee		Free of charge
- account for receiving/paying interest, accrued on a special current account of the PEA under Art. 24 of the PEA - monthly fee		Free of charge
Current account for Agricultural producers (Sole Proprietors and Legal entities) - monthly fee	BGN 26.40	-
Current account for farmers - individuals not registered under the Commerce Act - monthly fee	BGN 15.65	-
Current accounts for lawyers/law firms		
- standard account - monthly fee	BGN 26.40	EUR 13.50/ USD 16
- special client account		Free of charge
Escrow account - annual fee <sup>3</sup>	Negotiable, min. BGN 500	Negotiable, min. EUR 255.65
Current account of insurance brokers and investment intermediaries for keeping clients' funds - annual fee	Negotiable, min. BGN 500	Negotiable, min. EUR 255.65
Special current accounts for payment institutions, subject to the requirements of Art. 23 of the Law on Payment Services and Payment Systems - monthly fee	BGN 101.70	EUR 52
Account for trading with dematerialized gold against a currency <sup>4</sup>	BGN 15.65	EUR 8
Monthly fee for administration of garnished accounts with a temporary authorization order for urgent payments	BGN 50.85	EUR 26

Notes:

<sup>1</sup>The fee is not applicable for current accounts opened through the online registration process for new clients

<sup>2</sup>The fee is applicable in case the account is not closed within 6 months from its opening

<sup>3</sup>The fee is applied on a calendar year basis. The fee for the first year shall be collected with the contract signed, for each subsequent year the fee is collected not later than 31 January for the respective year.

<sup>4</sup>The fee is deducted from the EUR or USD current account, specified in the agreement

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX №2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX №1 - OPTION OUR**

**DISCONTINUED PRODUCTS**

# OPENING, MAINTANANCE AND CLOSING OF CLIENT ACCOUNTS



Statements on client accounts	Local currency	Foreign currency
Paper-based statements at client's request		
- up to 10 pages	BGN 61.02	EUR 31.20
- above 10 pages (per page)	BGN 7.04	EUR 3.60
Sending a paper-based statement to address - at client's request	BGN 26.40 per parcel	EUR 13.50 per parcel
Account statement in MT940/MT942 format via SWIFT		
- Subscription fee (one-off fee)		EUR 50
- Monthly fee (per account)		EUR 35
- Account adding/excluding account/other amendments		EUR 35
Closing of current account	Local currency	Foreign currency
Closing a current account at the client's request before the expiration of 6 months from account opening agreement date	BGN 50.85	EUR 26
Closing of special current accounts for payment institutions, in compliance with the requirements of Art. 23 of the Law on Payment Services and Payment Systems before the expiration of 6 months from account opening agreement date	BGN 59.65	EUR 30.50
Closing a special clients account of a lawyer/law firm		Free of charge
Closing an account for trading with dematerialized gold against a currency	-	Free of charge
Acceptance of money on term deposits (cashless or in cash)		Free of charge

# CASH OPERATIONS



Cash withdrawal <sup>1</sup>	Local currency	Foreign currency
Cash withdrawal in banknotes <sup>2</sup>		
- upon request	0,95% on the total amount, min. BGN 10.95	1% on the total amount, min. EUR 5.60
- without request <sup>3</sup>	1,10% on the total amount	1,20% on the total amount
Cash withdrawal in coins <sup>2</sup>	5% on the total amount, min. 10.95	-
Requested, but not withdrawn amounts by the client <sup>5</sup>	0,70% on the requested but not withdrawn amount, min. BGN 17.60	0,75% on the requested but not withdrawn amount, min. EUR 9
Withdrawal of banknotes in certain denomination (if possible by the Bank) <sup>6</sup>	0,50% on the total amount, in addition to the commission for cash withdrawal in banknotes	0,60% on the total amount, in addition to the commission for cash withdrawal in banknotes
Cash deposit	Local currency	Foreign currency
Cash deposit of banknotes		
- listed and sorted banknotes	0,80%, min. BGN 10.95	0,90%, min. EUR 5.60
- unsorted banknotes	1,10%, min. BGN 35.20	1,20%, min. EUR 18
Cash deposit of coins <sup>7</sup>	5% on the total amount, min. BGN 10.95	-
Cash deposit on account of a bank client (collected by the depositor, in case he/she is not a legal representative or proxy of the client):		
- in banknotes	1%, min. BGN 35.20	1%, min. EUR 18
- in coins <sup>8</sup>	5%, min. BGN 50.85	-
Processing of cash not deposited to a client`s account	Local currency	Foreign currency
- of banknotes (counting, changing in bigger/smaller denominations, bundling)	12% of the amount, min. BGN 61.02	12% of the amount, min. BGN 61.02
- of coins (counting, changing in bigger/smaller denominations)	12% of the amount, min. BGN 61.02	-
- exchange of damaged BGN banknotes and coins (immediate exchange)	Free of charge	-
Processing of cash under agreements with clients	Negotiable	

## Notes:

<sup>1</sup>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

- for POS withdrawals using debit and credit cards. (For these operations the respective fees from "Bank Cards" and "POS services" sections shall be applied.)

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

<sup>3</sup>The service is provided in case the respective bank office could cover the necessary amount in cash

<sup>4</sup>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

<sup>5</sup>The fee is applied only to amounts requested but not withdrawn from current accounts

<sup>6</sup>The fee is due, only in case the Bank could provide the denomination construction, requested by the client

<sup>7/8</sup>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

<b>BRIEF TARIFF</b>	<b>CASH OPERATIONS</b>	<b>E-BANKING</b>	<b>POS SERVICES</b>	<b>LOANS</b>	<b>GENERAL PROVISIONS</b>	<b>APPENDIX N°2 - LOAN COLLATERAL</b>
<b>CLIENT/CURRENT ACCOUNTS</b>	<b>PAYMENTS AND TRANSFERS</b>	<b>BANK CARDS</b>	<b>PACKAGES</b>	<b>OTHER SERVICES</b>	<b>APPENDIX N°1 - OPTION OUR</b>	<b>DISCONTINUED PRODUCTS</b>

# PAYMENTS AND TRANSFERS



Interbank incoming transfers	Local currency	Foreign currency
EUR credit transfers from EEA banks	-	Free of charge
Foreign currency credit transfers from non-EEA banks and non-EUR credit transfers from EEA banks		0,1%, min. EUR 10, max. EUR 200
Intrabank outgoing transfers	Local currency	Foreign currency
Tariff "Obem" (ordered electronically) <sup>1,2</sup>		
Credit transfer, incl. with future value date/ initiation of direct debit order	BGN 0.78	EUR 0.95
Standing order	BGN 1.96	EUR 1/ USD 1.07/ GBP 0.85/ CHF 0.97
Paper based payment orders		
Credit transfer, incl. between a client's own accounts <sup>3</sup>	BGN 7.80	EUR 3.99
Standing orders <sup>2</sup>		
Credit transfer with future value date, incl. on own client's accounts		
Direct debit		
- direct debit request	BGN 5.85	EUR 2.99
- payment		
- payment rejection due to insufficient funds on the account		
Cash pooling	Negotiable	
Interbank outgoing transfers	Local currency	Foreign currency
Tariff "Obem" (ordered electronically)		
Credit transfer via BISERA, incl. with future value date/ initiation of direct debit order	BGN 1.96	-
Standing order via BISERA	BGN 1.96	
Credit transfers via RINGS	BGN 15.65	
Instant payments via BLINK	BGN 1.96	
Paper based payment orders		
Credit transfer via BISERA	BGN 7.80	-
Standing order via BISERA		
Credit transfer with future value date via BISERA		
Credit transfer via RINGS	BGN 50.85	
Direct debit		
- direct debit request	BGN 7.80	-
- payment via BISERA		
- payment rejection due to insufficient funds on the account		
Cash transfers		
- via BISERA	3%, min. 35.20	-

Notes:

<sup>1</sup>Package transactions, incl. Payroll, shall be processed as individual payments and shall be charged according to the number and type of the payments in the package

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

<sup>3</sup>The fee shall not be applied to transfers between client's own accounts in the following cases:

- from/to term deposits;
- loan repayments.

BRIEF TARIFF	CASH OPERATIONS	E-BANKING	POS SERVICES	LOANS	GENERAL PROVISIONS	APPENDIX N°2 - LOAN COLLATERAL
CLIENT/CURRENT ACCOUNTS	PAYMENTS AND TRANSFERS	BANK CARDS	PACKAGES	OTHER SERVICES	APPENDIX N°1 - OPTION OUR	DISCONTINUED PRODUCTS

# PAYMENTS AND TRANSFERS



EUR transfers to other banks in the European Economic Area (EEA)	Local currency	Foreign currency
Tariff "Obem" (ordered electronically)		
- credit transfers, standard value date	-	EUR 1
- urgent credit transfers	-	EUR 8
Paper based payment orders <sup>1,2</sup>		
Credit transfers		
- credit transfers, standard value date	-	EUR 3.99
- urgent credit transfers	-	EUR 26
Cash transfers		
- cash transfers, standard value date	-	3%, min. EUR 17.90
- urgent cash transfer	-	3%, min. EUR 26
Foreign currency transfers to non-EEA banks and non-EUR transfers to EEA banks	Local currency	Foreign currency
Tariff "Obem" (ordered electronically)		
Foreign currency credit transfers to non-EEA banks and non-EUR credit transfers to EEA banks	-	0,12%, min. EUR 25
Additional fee for urgent transfer	-	EUR 30
Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)	-	According to Appendix N°1
Paper based payment orders <sup>1,2</sup>		
Credit transfers		
Cash transfers	-	0,25%, min. EUR 50
Urgent transfers (if feasible for the Bank) - additional fee	-	1%, min. EUR 100
Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)	-	EUR 30
Additional fees for foreign currency transfers ordered with option OUR (all transfer charges covered by the payer)	-	According to Appendix N°1
Other services	Local currency	Foreign currency
Payment of utility bills via E-banking <sup>3</sup>	BGN 0.78	EUR 0.40/ USD 0.43/ GBP 0.34/ CHF 0.38
Payment of local taxes and fees via E-banking		
SWIFT MT101 (incoming payment orders) <sup>4</sup>		
- Subscription fee (one-off fee; per client)		EUR 50
- Monthly fee (per account)		EUR 35
- Amendments/ Corrections/ Termination		
Enquiries relating to the ordered transfers		
- for ordered transfers up to 6 months from the date of the request/enquiry	BGN 68.45	EUR 35 + correspondent banks fees, if any
- for ordered transfers above 6 months from the date of the request/enquiry	BGN 117.35	EUR 60 + correspondent banks fees, if any
Cancellation of an ordered transfer before transmitting to a correspondent bank or payment system	BGN 48.90	EUR 25
Cancellation of an ordered transfer after transmitting to a correspondent bank or payment system	BGN 97.79	EUR 50 + correspondent banks fees, if any
Return of received transfer for the benefit of a Banks's client, regardless of who initiated it <sup>5</sup>	-	0,20%, min. EUR 30, max. EUR 300
Additional fee for processing of mass payments files, presented via e-mail	50.85 per file	-

Notes:

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

<sup>4</sup> For each ordered transfer the respective fees shall be applied according to its type.

<sup>5</sup> The fee shall not be applied to transfers in euro to other banks in the EEA.

<sup>6</sup> The files for mass payments sent via e-mails should be duly signed by qualified electronic signature, the certificate for which is issued by one of the authorized suppliers of such type of certification services, according to the Act for the electronic document and electronic signature (AEDES)





E-banking	Local currency	Foreign currency
Monthly maintenance and service fee – DSK Direct internet banking	BGN 22	EUR 11.25/ USD 12.04/ GBP 9.52/ CHF 10.84
Changes, requested in bank office, related to User rights for DSK Direct Internet banking.		
Change of the daily limits for sending payment orders, (on Bank client level)	BGN 50.85	-
Change of individual daily limits (per User) for sending payment orders,		
Change of user's e-mail address		
Change of user's mobile phone number		
Change of e-signature type	BGN 75.50	
Change of rights per account, incl. groups of Specific rights		
PC banking via Multicash		
One-off fee for installation, subsequent visit for installation/ additional training and/ or maintenance of the Multicash systems incl. and through specialized remote access software	EUR 60	
Monthly maintenance and service fee <sup>1</sup>	BGN 107.57	EUR 55
Fee for activating and using a token - mobile application (DSK mToken)	Free of charge	
Reissuing a password for Internet banking	Free of charge	

Notes:

<sup>1</sup> Clients using only Multicash shall not pay a monthly maintenance and service fee for DSK Direct internet banking.

Clients using Multicash and DSK Direct shall pay a monthly fee for each of the electronic channels.

<sup>2</sup> The fee shall not be collected when changes are made via DSK Direct.

The fee shall not be collected when the service cannot be provided through DSK Direct due to the fault of the Bank.

BT BRIEF TARIFF	CASH OPERATIONS	E-BANKING	POS SERVICES	LOANS	GENERAL PROVISIONS	APPENDIX N°2 - LOAN COLLATERAL
CLIENT/CURRENT ACCOUNTS	PAYMENTS AND TRANSFERS	BANK CARDS	PACKAGES	OTHER SERVICES	APPENDIX N°1 - OPTION OUR	DISCONTINUED PRODUCTS



# BUSINESS DEBIT AND PREPAID CARDS



Issuance, Maintenance and Reissuance of debit cards	Visa Business Debit			Virtual Visa Business		
	Local currency	EUR	USD	Local currency	EUR	USD
Issuance/ Reissuance of a card due to validity expiry	Free of charge			Free of charge		
Express issuance	BGN 44.98	EUR 23	USD 25	BGN 44.98	EUR 23	USD 25
Monthly fee for card issued <sup>1</sup>	BGN 3.32	EUR 1.70	USD 2	BGN 3.32	EUR 1.70	USD 2
Reissuance of a card in case of loss, theft, forgotten PIN and at the client's request, including for receiving the card in another office	BGN 9.78	EUR 5	USD 7	BGN 9.78	EUR 5	USD 7
Payment of goods and services via POS or Internet <sup>2</sup>	Free of charge			Free of charge		
Cash back (receipt of cash via POS) from merchants in Bulgaria or abroad	BGN 0.40	EUR 0.20	USD 0.30	-		
Balance inquiry via ATM in Bulgaria <sup>3</sup>	BGN 0.68	EUR 0.35	USD 0.40			
Balance inquiry via ATM abroad	BGN 1.96	EUR 1	USD 1			
Receiving money through the card	1%			0,5%		
Money transfer <sup>4</sup>	BGN 1.96 + 1%	EUR 1 + 1%	USD 0.57 + 1%	BGN 1.96 + 1%	EUR 1 + 1%	USD 0.57 + 1%
Other operations and services	Local currency	EUR	USD	Local currency	EUR	USD
Cash withdrawal from DSK Bank`s ATM in Bulgaria	0,30%, min. BGN 0.33	0,30%, min. EUR 0.17	0,30%, min. USD 0.20	-		
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	0,35%, min. BGN 1.50	0,35%, min. EUR 0.77	0,35%, min. USD 0.90			
Cash withdrawal from an ATM in non-EEA countries	BGN 5.85 + 1,50%	EUR 2.99 + 1,50%	USD 2.84 + 1,50%			
Cash withdrawal at POS in another bank's office in Bulgaria	BGN 7.80 + 1,50%	EUR 3.99 + 1,50%	USD 3.41 + 1,50%			
Cash withdrawal at POS in a bank`s or a nonbank financial institution office abroad	BGN 7.80 + 1,50%	EUR 3.99 + 1,50%	USD 3.41 + 1,50%			
Cash deposit via DSK Bank`s ATM	0,30%, min. BGN 1	0,30%, min. EUR 0.50	0,30%, min. USD 0.70			
Change of transaction limits in bank office	BGN 50.85			BGN 50.85		
Opening an arbitration procedure to dispute transaction carried out abroad <sup>5</sup>	The fees paid by the Bank			The fees paid by the Bank		
Arbitration committee fee for consideration a case for disputed transaction carried out abroad <sup>6</sup>	The fees paid by the Bank			The fees paid by the Bank		
Unjustified disputed transaction <sup>6</sup>	BGN 23.47	EUR 12	USD 15	BGN 23.47	EUR 12	USD 15
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	BGN 234.70	EUR 120	USD 150	BGN 234.70	EUR 120	USD 150

Notes:

<sup>1</sup> The fee shall be collected at the end of every calendar month, as follows:

- For the month of issuance - in proportion to the number of days from the date of issuing

- In case of reissuance - for the reissued card - to the date of reissuance, and for the new card - from the date of issuing;

- in case of termination of contract - in proportion to the date of termination

<sup>2</sup> The service refers to a POS terminal device, regardless of its payment provider

<sup>3</sup> The service refers to an ATM, served by DSK Bank, as well as by other institutions in Bulgaria

<sup>4</sup> 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.

<sup>5</sup> The fee shall be refunded to the client at the end of the respective procedure, after it is established that the dispute is justified.

<sup>6</sup> The fee shall be collected automatically upon closing the respective procedure when the dispute is unjustified

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX №2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX №1 - OPTION OUR**

**DISCONTINUED PRODUCTS**

# BUSINESS CREDIT CARDS



Issuance, Maintenance and Reissuance of credit cards	Visa Business Credit			Visa Business Gold Credit		Agroclass Credit card
	Local currency	EUR	USD	Local currency	EUR	Local currency
Issuance/ Reissuance of a card due to validity expiry	Free of charge			Free of charge		Free of charge
Express issuance	BGN 40	EUR 20	USD 30	BGN 40	EUR 20	BGN 40
Card annual fee	BGN 80	EUR 40	USD 60	BGN 150	EUR 75	BGN 45
Reissuance of a card in case of loss, theft, forgotten PIN and at the client's request, including for receiving the card in another office	BGN 20	EUR 10	USD 15	BGN 20	EUR 10	BGN 20
Payment of goods and services via POS or Internet <sup>1</sup>	Free of charge			Free of charge		Free of charge
Receiving money through the card	1%			1%		1%
Money transfer <sup>2</sup>	BGN 1 + 1%	EUR 0.51 + 1%	USD 0.57 + 1%	BGN 1 + 1%	EUR 0.51 + 1%	BGN 1 + 1%
Change of transaction limits in bank office	BGN 20			BGN 20		BGN 20
Opening an arbitration procedure to dispute transaction carried out abroad <sup>3</sup>	The fees paid by the Bank			The fees paid by the Bank		The fees paid by the Bank
Arbitration committee fee for consideration a case for disputed transaction carried out abroad <sup>3</sup>	The fees paid by the Bank			The fees paid by the Bank		The fees paid by the Bank
Express card replacement abroad in case of loss/theft/forgotten PIN, as well as at the client's request	BGN 220	EUR 110	USD 150	BGN 220	EUR 110	BGN 220
Other services	Local currency	EUR	USD	Local currency	EUR	Local currency
Cash withdrawal from DSK Bank`s ATM in Bulgaria	BGN 4 + 3%	EUR 2 + 3%	USD 3 + 3%	BGN 4 + 3%	EUR 2 + 3%	BGN 4 + 3%
Cash withdrawal from another bank`s ATM in Bulgaria and EEA countries	BGN 7 + 3%	EUR 3.58 + 3%	USD 4.19 + 3%	BGN 7 + 3%	EUR 3.58 + 3%	BGN 7 + 3%
Cash withdrawal from an ATM in non-EEA countries	BGN 7 + 3%	EUR 3.58 + 3%	USD 4.19 + 3%	BGN 7 + 3%	EUR 3.58 + 3%	BGN 7 + 3%
Cash withdrawal at POS in another banks office in Bulgaria	BGN 10 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10 + 4%	EUR 5.11 + 4%	BGN 10 + 4%
Cash withdrawal at POS in a bank`s or a non-bank financial institution office abroad	BGN 10 + 4%	EUR 5.11 + 4%	USD 5.68 + 4%	BGN 10 + 4%	EUR 5.11 + 4%	BGN 10 + 4%
Cash deposit via DSK Bank`s ATM	0,25%, min. BGN 1	0,25%, min. EUR 0.50	0,25%, min. USD 0.70	0,25%, min. BGN 1	0,25%, min. EUR 0.50	0,25%, min. BGN 1

Notes:

<sup>1</sup>The service refers to a POS terminal device, regardless of its payment provider

<sup>2</sup>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

<sup>3</sup>The fee shall be refunded to the client at the end of the respective procedure, after it is established that the dispute is justified

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX N°2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX N°1 - OPTION OUR**

**DISCONTINUED PRODUCTS**



<b>Fees and commissions for merchants, using DSK Bank`s POS, for accepting payments with bank cards</b>	<b>Local currency</b>	<b>Foreign currency</b>
POS terminal device (Physical and Software POS)		
Commission for accepting cards payments	Negotiable, but not less than BGN 0.01 per transaction	Negotiable, but not less than EUR 0.01 per transaction
Monthly fee for using POS terminal services	Negotiable	Negotiable
Fee for using POS (excluding Software POS), in case of realized turnover from accepted card payments below BGN 1956/ EUR 1000, for device on a monthly basis <sup>1</sup>	BGN 19.55	EUR 10
Fees for paying at a POS terminal device with branded electronic food vouchers:		
- BCard issued by banks or payment institutions in the country		0,80%
- Visa or Mastercard issued by banks or payment institutions in the EEA <sup>2</sup>		2,10%
- Visa or Mastercard issued by banks or payment institutions outside the EEA <sup>3</sup>		2,10%
Virtual POS terminals		
Commission for accepting cards payments	Negotiable, but not less than BGN 0.01 per transaction	Negotiable, but not less than EUR 0.01 per transaction
Monthly fee for using virtual POS	Negotiable	
Fees for paying at a virtual POS terminal device with branded electronic food vouchers:		
- BCard issued by banks or payment institutions in the country		0,80%
- Visa or Mastercard issued by banks or payment institutions in the EEA <sup>2</sup>		2,10%
- Visa or Mastercard issued by banks or payment institutions outside the EEA <sup>3</sup>		2,10%
Monthly subscription to receive POS reports		
- daily	Free of charge	
- weekly		
- monthly		
One-time POS report <sup>4</sup>	BGN 48.90	EUR 25
Fee for transferring POS terminals to a current merchant's account with a changed Unique identification code	BGN 500	EUR 250

Notes:

<sup>1</sup>For merchants with more than one POS device installed, the total accumulated turnover per month is divided to the number of active POS devices

<sup>2</sup>Fees for paying with electronic vouchers issued in European Economic Area

<sup>3</sup>Fees for paying with electronic vouchers issued outside European Economic Area

<sup>4</sup>The fee is applied for each prepared report for customer who has no monthly subscription for POS reports



# PACKAGES



<b>PACKAGES for Small Business clients</b>	<b>Local currency</b>	<b>Foreign currency</b>
DSK Notary – monthly fee	BGN 20	EUR 10
DSK Start– monthly fee	BGN 22	-
DSK Progress – monthly fee	BGN 38	
DSK Horizon – monthly fee	BGN 129	
<b>Servicing SMALL BUSINESS clients in Private banking zone/center</b>	<b>Local currency</b>	<b>Foreign currency</b>
Monthly fee for servicing SMALL BUSINESS clients in a Private Banking zone/centre	BGN 12	EUR 6/USD 8
Monthly fee for servicing in a Private Banking zone/centre, when using the following packages: DSK New Business, DSK Business Partner Plus, DSK Business Partner Silver, DSK Business Partner Gold, DSK Business Partner Platinum, DSK Business Partner Silver Start, DSK Business Partner Golden Volume, DSK Business Partner Platinum Volume and DSK Online Info.	Free of charge	

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX N°2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX N°1 - OPTION OUR**

**DISCONTINUED PRODUCTS**



Loans	Local currency	Foreign currency
Processing of loan products application	0,15%, min. BGN 100	0,15%, min. EUR 50
- for standard unsecured working capital loans amounting up to BGN 50 000 for Small Business segment	0,15%, min. BGN 50	0,15%, min. EUR 25
- business credit card limit	0,15%, min. BGN 25	0,15%, min. EUR 25
- loans for farmers under the Agrolab process	Free of charge	
Express processing of loan application for Small Business customers - up to 3 business days	0,30%, min. BGN 160	0,30%, min. EUR 80
Collateral valuation	According to Appendix №2	
Registration and release of collateral		
Registration of a mortgage	BGN 40	EUR 20
Preparation of application for registration, additional registration, release, renewal of a registered pledge or claim of a pledge under the Special Pledges Act /SPA/	BGN 20	EUR 10
Registration, additional registration, release, renewal of registered pledge or claim of a pledge under the Special Pledges Act /SPA/	The actual costs of state fees, notary fees and attorney's fees	
Release of mortgage	BGN 70	EUR 35
Commitment fee:		
Investment loans and working capital loans with a repayment plan	1,50% p.a.	
Credit lines and overdrafts	1,50% p.a.	
Standard credit product "Loyal Client" Overdraft	1% p.a.	
Loans for farmers under the Agrolab process		
- overdraft	1,50% p.a.	-
- credit line	1% p.a.	-
Management commission of loan products		
Loans with agreed term up to 1 year	min. 1% p.a.	
Loans with agreed term above 1 year	min. 1% p.a. on the balance of the loan	
Credit limit for issuance of bank guarantees	Negotiable	
Standard loan product "Multipurpose Business Loan"		
- secured by mortgage	0,75% p.a.	
- secured with other type of collateral	1% p.a.	
Standard credit product "Expert"	0,50% p.a.	
Loans for farmers under the Agrolab process	1% annually	-
Credit line for pre-financing on direct payment schemes and measures	0,75% p.a.	
Submission of application for drawdown on a revolving credit lines <sup>1</sup>	BGN 50	EUR 25
Renegotiation and/or restructuring of loans initiated by the client		
Extension of the term of credit lines and overdrafts to Small Business customers, in case the client delay to submit credit application:		
- in case of delay less than 30 calendar days before the maturity date - in the general case	0,50% on the agreed amount	
- in case of delay less than 10 calendar days before the maturity date - in the general case	2% on the agreed amount	
- in case of delay less than 90 calendar days before the maturity date - for product "Non-collateralized Loan for non-standard Small Business customers"	0,50% on the agreed amount	
- in case of delay less than 30 calendar days before the maturity date - for product "Non-collateralized Loan for non-standard Small Business customers"	2% on the agreed amount	
Renegotiation of the credit line amount for pre-financing on direct payment schemes and measures	BGN 20	-
In any other cases	0,25% on the total amount of the debt that is being renegotiated/restructured	

Notes:

<sup>1</sup>The fee shall not be collected when submitting the application via DSK Direct, as well as in cases when the service cannot be provided through DSK Direct due to the fault of the Bank

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX №2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX №1 - OPTION OUR**

**DISCONTINUED PRODUCTS**

# LOANS



Loans	Local currency	Foreign currency
Pre-term repayment fee (partial or full)	5% on the prepaid amount	
Pre-term termination of overdraft loan agreement	3% on the agreed amount	
Pre-term termination of business credit card limit agreement	3% on the agreed amount	
Pre-term repayment of Standard credit product "Expert" - with own funds of the borrower	5% on the prepaid amount	
- in case of repayment of at least BGN 2 000, but not more than 30% of the outstanding principal, once within 3 month period	1% on the prepaid amount	
- with deposited application for a new loan	3% on the prepaid amount	
Processing a request for repayment of amounts under revolving credit lines <sup>1</sup>	BGN 50	EUR 25

Notes:

<sup>1</sup>The fee shall not be collected when submitting the application via DSK Direct, as well as in cases when the service cannot be provided through DSK Direct due to the fault of the Bank



# GUARANTEES AND COUNTER-GUARANTEE

Guarantees and counter-guarantees issued by the Bank	Local currency	Foreign currency
Processing of bank guarantee issuance/amendment paper application (if it has not been received via e-banking channel) <sup>1</sup>	BGN 50	EUR 25
Examination of customer's application for limit for multiple bank guarantees	0,15%, min. BGN 150	0,15%, min. EUR 75
Urgent processing of guarantee issuance/amendment application (within 1 business day if feasible for the Bank) with standard guarantee text - additional fee	BGN 100	EUR 50
Issuance:		
- secured by a counter-guarantee	Negotiable + min. BGN 300 for processing	Negotiable + min. EUR 150 for processing
- secured by cash collateral and government securities	0,35% on the guarantee amount, min. BGN 100 every quarter or part thereof	0,35% on the guarantee amount, min. EUR 50 every quarter or part thereof
- secured with other type of collateral	Negotiable, but min. BGN 100 per quarter or part thereof	Negotiable, but min. EUR 50 per quarter or part thereof
Amendment of bank guarantee		
- amount increase and/or extension of validity	Same as issuance commission	Same as issuance commission
- other amendments	BGN 100	EUR 50
SWIFT fee for guarantee issuance	-	EUR 30
SWIFT fee for letter of credit amendment request	-	EUR 15
Cancellation of guarantee issuance application	BGN 100	EUR 50
Consultations (including preparation of a bank guarantee draft) <sup>2</sup>		
- in case of guarantee issuance	60	EUR 30
- in case the guarantee is not issued	240	EUR 120
Processing of demand under the guarantee	0,10% min. BGN 100, max. BGN 1 000	0,10% min. EUR 50, max. EUR 500
Preliminary investigation related to issuance of counter-guarantee <sup>3</sup>	BGN 300	EUR 150
Guarantees and counter-guarantees received in the Bank	Local currency	Foreign currency
Authenticity confirmation of bank guarantees issued in favour of customers of the Bank	BGN 100	EUR 50
Processing of demand under the guarantee		
- under guarantees advised by the Bank	BGN 100	EUR 50
- under guarantees issued directly to the beneficiary	0,10% min. BGN 100, max. BGN 1 000	0,10%, min. EUR 50, max. EUR 500
Advice without commitment and in case of amount increase amendment (on the amount of the increase)	0,10% min. BGN 100, max. BGN 1 000	0,10% min. EUR 50, max. EUR 500
Advice of amendment excluding amount increase	BGN 100	EUR 50
Confirmation/ reissuance	Negotiable	
Cancellation of payment demand	BGN 120	EUR 60
Consultation on guarantee conditions	BGN 120	EUR 60
Processing of customer confirmation for guarantee decrease/release	BGN 120	EUR 60

Notes:

<sup>1</sup> The fee shall not be collected when submitting the application via DSK Direct, as well as in cases when the service cannot be provided through DSK Direct due to the fault of the Bank

<sup>2</sup> The fee shall also be applicable when preparing a draft guarantee, in case it is not issued

<sup>3</sup> The fee shall not be collected if DSK Bank issues the counter-guarantee

<b>BRIEF TARIFF</b>	<b>CASH OPERATIONS</b>	<b>E-BANKING</b>	<b>POS SERVICES</b>	<b>LOANS</b>	<b>GENERAL PROVISIONS</b>	<b>APPENDIX №2 - LOAN COLLATERAL</b>
<b>CLIENT/CURRENT ACCOUNTS</b>	<b>PAYMENTS AND TRANSFERS</b>	<b>BANK CARDS</b>	<b>PACKAGES</b>	<b>OTHER SERVICES</b>	<b>APPENDIX №1 - OPTION OUR</b>	<b>DISCONTINUED PRODUCTS</b>



# LETTERS OF CREDIT AND DOCUMENTARY COLLECTION

Letters of credit issued by the Bank	Local currency	Foreign currency
Preparation of letter of credit draft <sup>1</sup>	BGN 120	EUR 60
Issuance of letter of credit		
- with cash collateral	0,40%, min. BGN 100 (per quarter or part thereof)	0,40%, min. EUR 50 (per quarter or part thereof)
- with other type of collateral	Negotiable	
Handling and payment of sight letters of credit	0,12%, min. BGN 100	0,12% min. EUR 50
Deferred payment or acceptance of letters of credit	0,15% for a month or part of it, min. BGN 100	0,15% for a month or part of it, min. EUR 50
Amendments		
- excluding amount increase or validity extension	BGN 100	EUR 50
- amount increase (calculated on the amount of the increase)	Same as issuance commission	
- extension of the validity within the quarter for which the issuance commission has been collected	BGN 100	EUR 50
- extension of the validity within a new quarter or part thereof (calculated on the outstanding balance amount)	Same as issuance commission	
- cancellation before the expiry date	BGN 100	EUR 50
Urgent processing upon client's request within the business day	BGN 100	EUR 50
Issuance – one-off fee for SWIFT	-	EUR 30
SWIFT fee for amendment request on letter of credit	-	EUR 15
Discrepancy fee (on the account of the beneficiary)	BGN 200	EUR 100
Preliminary inquiries for foreign bank's confirmation of issued letter of credit <sup>2</sup>	BGN 480	EUR 240
Inquiries at request of the client in relation with issued letter of credit	BGN 30	EUR 30

Notes:

<sup>1</sup>The fee is collected in case no letter of credit has been issued.

<sup>2</sup>No fee shall be collected if the letter of credit is issued by the Bank

 **BRIEF TARIFF**

 **CASH OPERATIONS**

 **E-BANKING**

 **POS SERVICES**

 **LOANS**

 **GENERAL PROVISIONS**

 **APPENDIX N°2 - LOAN COLLATERAL**

 **CLIENT/CURRENT ACCOUNTS**

 **PAYMENTS AND TRANSFERS**

 **BANK CARDS**

 **PACKAGES**

 **OTHER SERVICES**

 **APPENDIX N°1 - OPTION OUR**

 **DISCONTINUED PRODUCTS**





# LETTERS OF CREDIT AND DOCUMENTARY COLLECTION

Letters of Credit issued by other banks	Local currency	Foreign currency
- advising, without confirmation from DSK Bank and in case of amount increase (on the amount of the increase)	0,20%, min. BGN 100	0,20%, min. EUR 50
- advising of received notification for assignments of proceeds /cession/	BGN 100	EUR 50
- assignment of proceeds /cession/	0,30%, min. BGN 100	0,30%, min. EUR 50
- confirmation	Negotiable	
- authenticity verification	BGN 120	EUR 60
- second examination of returned incomplete and/or incorrect documents	BGN 120	EUR 60
- advising of amendments (excluding amount increase of letter of credit not confirmed by the Bank and amount increase and extension of the validity of letter of credit not confirmed by the Bank)	BGN 100	EUR 50
- handling and payment - on the amount of the payment documents	0,20%, min. BGN 100	0,20%, min. EUR 50
- deferred payment or acceptance - on the amount of the payment documents	BGN 100	EUR 50
- cancelation prior to validity expiry	BGN 100	EUR 50
- transfer of a letter of credit	0,30%, min. BGN 100	0,30%, min. EUR 50
Urgent processing at a client`s request within the business day (if possible by the Bank)	BGN 100	EUR 50
Preliminary check-up of documents and consultations on content of a letter of credit (for each review)	BGN 240	EUR 120
Inquiries at request of the client in relation with received letter of credit	BGN 60	EUR 30
Documentary collection	Local currency	Foreign currency
Documents received for collection		
Advising and handing over documents against payment or acceptance	-	0,20%, min. EUR 60, max. EUR 600
Documents free of payment		0,20%, min. EUR 60, max. EUR 360
Advising of amendment of collection instructions		EUR 30
Return of unpaid collection documents		EUR 60
Tracer		EUR 30
Urgent processing at the request of a client within the business day (if possible by the Bank)	BGN 120	EUR 60
Documents and securities sent for collection		
Documents sent for collection or acceptance	-	0,20%, min. EUR 60, max. EUR 600
Amendments of collection instructions		EUR 30
Tracer		EUR 30
Urgent processing at the request of a client within the business day (if possible by the Bank)	BGN 120	EUR 60

<b>BRIEF TARIFF</b>	<b>CASH OPERATIONS</b>	<b>E-BANKING</b>	<b>POS SERVICES</b>	<b>LOANS</b>	<b>GENERAL PROVISIONS</b>	<b>APPENDIX N°2 - LOAN COLLATERAL</b>
<b>CLIENT/CURRENT ACCOUNTS</b>	<b>PAYMENTS AND TRANSFERS</b>	<b>BANK CARDS</b>	<b>PACKAGES</b>	<b>OTHER SERVICES</b>	<b>APPENDIX N°1 - OPTION OUR</b>	<b>DISCONTINUED PRODUCTS</b>

# OTHER SERVICES



	Local currency	Foreign currency
Provision of information at client`s or third party`s request (issuance of duplicate or another document) <sup>1</sup>		
- for a period or exact date preceding the date of the request up to 1 year	BGN 122.04	-
- for a period or exact date preceding the date of the request by 1 to 5 years	BGN 241.74	
- for a period or exact date preceding the date of the request more than 5 years	BGN 363.78	
Provision of information for audit purposes		
- to business clients/counterparties that are not financial institutions	BGN 180.72	-
- to financial institutions	BGN 241.74	
- in English <sup>2</sup>	BGN 122.04	
Issuing an electronic certificate / bank reference through DSK Direct (in Bulgarian): <sup>3</sup>		
- with information about the client`s accounts, incl. duration of relationship with the Bank <sup>4</sup>	BGN 39.90	-
- with information about liabilities to the Bank related to granted loans and bank guarantees <sup>4</sup>	BGN 90	
Providing a signed paper based copy of a certificate / bank reference issued through DSK Direct internet banking	BGN 31.68	
Issuance of a certificate / bank reference on paper (in Bulgarian): <sup>5</sup>		
- for deposited capital	BGN 31.68	-
- in any other cases, incl. in format specified by the client	BGN 241.74	
Other references and reports at client`s request	Negotiable, min. 122.04	
Disbursement of dividends on shares of joint-stock companies or rents, according to a formal agreement	Negotiable	
Virtual IBAN – Cash Management service for differentiated obtaining of receivables		
- one-off implementation fee	Negotiable	
- monthly servicing fee	Negotiable	
Verification and administration of documents that are provided on paper in relation to updating a customer file - for each document <sup>6</sup>	BGN 61.02	-
Preliminary review of documents regarding the acceptance / refusal of establish a business relationship		
- for foreign legal entity	BGN 903.60	-
- for foreign legal entity, registered in an offshore zone	BGN 1 807.19	
- for Bulgarian legal entity owned by foreign legal entity/ natural person	BGN 727.56	
Sending documents by special courier/ registered mail	The actual costs	
SWIFT message not related to a transfer (per page)	-	EUR 15
Change of Bank`s service office at client`s request	BGN 10	-
Providing a copy of a payment order - for each document	BGN 61.02 for each document	
For fees and commissions not mentioned in the Tariff	Negotiable	

## Notes:

- <sup>1</sup>For express issuance up to 1 business day - double fee shall be collected.  
<sup>2</sup>The fee shall be collected in addition to the fee for provision of information for audit purposes to:  
- business clients/counterparties that are not financial institutions  
- financial institutions  
<sup>3</sup>The fee is formed by each marked choice by the client from the relevant type of information in DSK Direct. When issuing in English the fees are doubled

## <sup>4</sup>Includes different types of choices

- <sup>5</sup>When issuing in English the fees are doubled.  
<sup>6</sup>The fee shall apply for provisioning of the following documents:  
- Declaration for a client under Art. 42, para. 2, item 2 of the Measures Against Money Laundering Act;  
- Declaration under Art. 59, para. 1, item 3 of the Measures Against Money Laundering Act, Appendix No. 3A;  
- Declaration under Art. 142r, para. 1, item 2 of the Tax and Social Insurance Procedure Code

**BRIEF TARIFF**

**CASH OPERATIONS**

**E-BANKING**

**POS SERVICES**

**LOANS**

**GENERAL PROVISIONS**

**APPENDIX №2 - LOAN COLLATERAL**

**CLIENT/CURRENT ACCOUNTS**

**PAYMENTS AND TRANSFERS**

**BANK CARDS**

**PACKAGES**

**OTHER SERVICES**

**APPENDIX №1 - OPTION OUR**

**DISCONTINUED PRODUCTS**



# NOTIFICATIONS VIA TEXT MESSAGES

Text messages via mobile network or mobile application, incl. Viber	Local currency	Foreign currency
Account balance (every business day)	BGN 0.19	EUR 0.10/ USD 0.13/ GBP 0.08/ CHF 0.15/ CAD 0.14/ HUF 30.00/ SEK 1.08/ RON 0.43/ JPY 12.00/ RUB 7.20/ TRY 0.72/ RSD 11.70/ PLN 0.46/ CNY 1.00/ AUD 0.16/ CZK 2.40/ DKK 0.78/ NOK 0.90
Received transfer to account		
Ordered transfer/payment/withdrawal from account		
Card control on debit card		
Paid/unpaid utility bills		
Digital certificate installation code	Free of charge	
Activation of GSM number for digital certificate/Qualified Electronic Signature (QES)		
Digital certificate signature		
One-time 3-D password		
Minimum revolving amount on credit card		
Card control on credit card		
Received payment orders in the Bank through Multicash		
Additional identification, when using DSK Direct		



# GENERAL PROVISIONS

1. This tariff regulates the interest rates, fees and commissions that DSK Bank AD applies to its business clients, as follows:
  - Sole traders;
  - Legal entities - commercial companies and their divisions, cooperatives and their undertakings, banking and non-banking financial institutions, non-profit associations, etc.;
  - Private individuals carrying out economic activity but not registered as traders;
  - Unincorporated associations - non-profit civil partnerships, building co-operatives, mutual benefit societies;
  - Budgetary organizations
2. The interest rates of the Bank are announced in the Interest Rate Bulletin, which is an integral part of this Tariff.
3. Fees and commissions for transactions in financial instruments, investment funds and registration agent services are separated and announced in a separate document - "Tariff for investment products and services", as of 15.06.2022. All references to the "Tariff on interest rates, fees and commissions, applied by DSK Bank AD for providing services to its clients, when related to the provision of investment services, must be construed and understood as references to the "Tariff on fees and commissions, applied by DSK Bank AD for investment products and services".
4. The fees and commissions that are subject to Value Added Tax Act are with VAT included.
5. If charges option is not chosen in the transfer order of a client, such a transfer shall be considered to be ordered with Option "SHA" (shared costs between the payer and the beneficiary). Transfers in foreign currency of an European Economic Area (EEA) country to a payment service provider from an EEA country shall be executed by DSK Bank AD only with option "SHA".
6. When ordering a transfer in a foreign currency to a non-EEA payment service provider or in a currency other than the currency of an EEA country to an EEA payment service provider, when the sender chooses the option "OUR" (all transfer charges covered by the payer), he shall pay also the respective additional fees for this service, set out in this Tariff.
7. The Bank reserves the right to collect its receivables from the instructing party of bank guarantees, letters of credit and documentary-collection, when its orders indicate that they are at the expense of the beneficiary/payer and the Bank fails to collect them from the latter.
8. In cases where a transaction is executed or requires more than one service to be provided, the client shall pay the fees and commissions for each of them on a cumulative basis.
9. 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.
10. 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.
11. The fees and commissions regulated in this Tariff shall be collected upon provision a banking service, unless otherwise agreed with the Bank.
- 11.1. The monthly fees for maintenance and operational servicing of customer accounts, electronic banking and the packages for business clients are due in the respective full amount, including for the month of termination of the service / closure of the account.
12. 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.
13. Fees and commissions shall not be collected in the following cases:
  - 13.1. for servicing the accounts and payments of budgetary organizations, except for:
    - the direct costs incurred by the bank while executing the respective transaction, due by it to the respective payment service provider outside the territory of the country;
    - payments and servicing of accounts, subject to a contract between the Ministry of Finance and the Bank;
    - accounts and transactions of budgetary organizations, where the payment is explicitly provided by law;
  - 13.2. by non-profit legal entities cited in the State Budget Act for the respective calendar year regarding the following services:
    - opening client accounts in BGN;
    - maintenance and operational servicing of client accounts in BGN
  - 13.3. from social institutions (for orphans, elderly people, disabled people) on budget support, regarding the following services:
    - opening a client account in BGN;
    - maintenance and operational servicing of a client's account in BGN;
    - intrabank credit transfers in BGN;
    - interbank credit transfers in BGN in the country, except for transfers through RINGS;
  - 13.4. regarding transactions for raising and spending charity funds and for medical treatment, upon presentation of the relevant documents in a branch of DSK Bank;
  - 13.5. for payment transactions related to the raising and spending of funds for humanitarian activities of the Bulgarian Red Cross

BRIEF TARIFF	CASH OPERATIONS	E-BANKING	POS SERVICES	LOANS	GENERAL PROVISIONS	APPENDIX N°2 - LOAN COLLATERAL
CLIENT/CURRENT ACCOUNTS	PAYMENTS AND TRANSFERS	BANK CARDS	PACKAGES	OTHER SERVICES	APPENDIX N°1 - OPTION OUR	DISCONTINUED PRODUCTS