

Information on expected costs of the product offered and service provided

I. Expected costs and fees related to a transaction with shares on the Bulgarian Stock Exchange (BSE)

Expected costs and fees related to a purchase of shares				
Type of costs	Value in BGN		Percentage value	
Product costs	0.00	0.00	0.00%	0.00%
Service costs	20.00	402.00	2.00%	0.402%
- one-off costs – fee for accepting an order	2.00		0.200%	0.002%
- one-off costs – commission on a transaction with shares*	18.00	400.00	1.80%	0,40%
Payments from third parties	0		0%	
Total costs	20.00	402.00	2.00%	0.402%

Expected costs and fees related to a sale of shares on the BSE				
Type of costs	Value in BGN		Percentage value	
Product costs	0.00	0.00	0.00%	0.00%
Service costs	20.20	422.00	2.02%	0.422%
- one-off costs - fee for accepting an order	2.00		0.200%	0.002%
- one-off costs - commission on a transaction with shares*	18.00	400.00	1.80%	0.40%
- fee for keeping a register for capital instruments**	0.00	0.00	0.00%	0.00%
- current expenses - fee for the Investor Compensation Fund***	0.20	20.00	0.02%	0.02%
Payments from third parties	0		0%	
Total costs	20.20	422.00	2.02%	0.422%

* The commission for transactions with shares is determined depending on the total value of the transaction according to the Tariff on Fees and Commissions applied by DSK Bank for investment products and services, which specifies the minimum order amount. The specified range represents the minimum and maximum cost in percentage. The values in BGN are based on the example below.

** The monthly fee due for the maintenance of a register in a foreign depository is calculated in EUR as follows:

- The respective fee (in %) on an annual basis under convention 360 shall be applied to the average daily nominal value of the financial instruments maintained in the register within the calendar month. Where the currency of the instrument is different from the euro, the values of the financial instruments in

the register shall be recalculated at the rate applied by the foreign depository. The due monthly fee is deducted until the 20th day of the month following the reporting month.

*** The methodology for calculating the fee is in accordance with Ordinance No. 23 on the Terms and Procedure for Evaluation of Client Assets. The interest rate convention applied is 30/360. The amount indicated is for the holding of financial instruments for one year.

The amount of the annual contribution for 2024, determined by the Investor Compensation Fund under Art. 77m of the Public Offering of Securities Act is 0.02% of the total amount of client assets (excluding cash) for 2024, determined on an average monthly basis.

Description of the parameters of the transactions with shares for which the calculations were made:

1. The example is relevant for the first column of "Value in BGN"

- Number of shares – 200
- Unit price – 5 BGN
- Total value of the transaction is 1000 BGN

2. The example is relevant for the second column of "Value in BGN"

- Number of shares – 20 000
- Unit price – 5 BGN
- Total value of the transaction is 100 000 BGN

The transaction value, the commission and the transfer fee are blocked on the client's account when a buy order is given and are deducted from the account at the transaction's value date. The annual fee for the Investor Compensation Fund is paid monthly. Upon sale, the commission for the transaction and the transfer fee are set off against the total value of the transaction, which is credited to a client's current account.

II. Expected costs and fees related to a transaction with foreign shares

Estimated costs and fees related to a purchase of foreign shares				
Type of costs	Value in foreign currency		Percentage value/cps	
Product costs	0.00 €	0.00 €	0.00%	0.00%
Service costs				
- one-off costs - commission on trading shares on international exchanges in the EU*	62.50 €	162.50 €	0.25%	0.65%
- one-off costs - commission on stock trading on US and Canadian stock exchanges*	15.00 USD	25.00 USD	3 cps	5 cps
- Financial Transaction Tax (FTT)/stamp duty in the EU**	125.00 €	125.00 €	0.50%	0.50%
Payments from third parties	0.00 €		0.00%	

Total costs for trading on International/EU stock exchanges	187.50 €	287.50 €	0.75%	1.15%
Total costs for trading on the stock exchanges in the US and Canada	15.00 USD	25.00 USD	3 cps	5 cps

Expected costs and fees related to a sale of foreign shares				
Type of costs	Value in foreign currency		Percentage value/cps	
Product costs	0.00 €	0.00 €	0.00%	0.00%
Service costs				
- one-off costs - commission on trading shares on international exchanges in the EU	62.50 €	162.50 €	0.25%	0.65%
- one-off costs - commission on stock trading on US and Canadian stock exchanges	15.00 USD	25.00 USD	3 cps	5 cps
- current costs - annual fee for maintaining a register of equity instruments and ETFs ***	25.00 €	112.50 €	0.10%	0.45%
- current costs – annual fee for the Investor Compensation Fund ****	5.00 €	5.00 €	0.02%	0.02%
Payments from third parties	0.00 €		0.00%	
Total costs for trading on international stock exchanges	92.50 €	280.00 €	0.37%	1.12%
Total costs for trading on the stock exchanges the US and Canada	15 USD + 30 €	25 USD + 117,5 €	3cps+0.12%	5cps+0.47%

* The commission for transactions with shares is determined depending on the total value of the transaction or the number of traded shares according to the Tariff on Fees and Commissions applied by DSK Bank for investment products and services, which specifies the minimum order amount. The specified range represents the minimum and maximum cost in percentage. The amounts in EUR and USD are based on the example below. The trading commission is deducted in the respective currency or is exchanged under BNB fixing to the respective currency in the day of the executed transaction.

** Financial Transactions Tax – applicable to transactions in some jurisdictions, for example 0.10% in Italy; 0.20% in Spain and 0.30% in France. Stamp duty - when buying shares in the UK 0.50% of the value of the financial instruments is collected.

*** The monthly maintenance fee for a foreign depository registry is calculated in euro as follows:

- the applicable fee in % on an annual basis under the 360 Interest Rate convention applies to the market value of the financial instruments held in the register within the calendar month. Where the currency of the instrument is different from EUR, the values of the financial instruments in the register shall be exchanged at the rate applied by the foreign depository. The due monthly fee should be paid by the 20th of the month, following the reporting month.

**** The methodology for calculating the monthly fee is in accordance with Ordinance No 23 on the Terms and Procedure for Valuation of Client Assets issued by FSC with effect from 04.04.2006, in application of Convention 30/360. The fee is relevant to retail (non-professional) clients. The indicated amount is for financial instruments safekeeping for a period of one year and is held until 20th of the month, following the reporting month.

The amount of the annual contribution for 2024 determined by the Investor Compensation Fund pursuant to Art. 77m of the POSA is 0.020% of the total amount of clients' assets for 2024 (without funds), determined on an average monthly basis.

Description of the parameters of a transaction with shares for which the calculations were made:

1. Purchase / sale of shares
2. Number of shares - 500
3. Unit price - 20 EUR/USD
4. Total transaction amount 10 000 EUR/USD

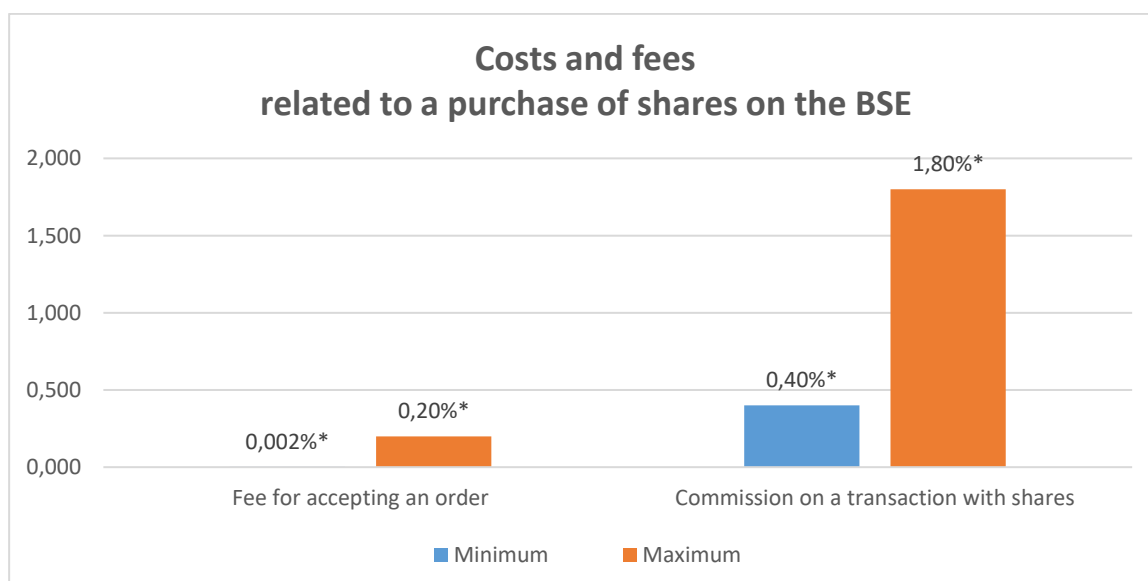
The total cost calculations are based on an indicative unit price traded on the Frankfurt Stock Exchange and US stock exchanges for one-year investment.

The transaction value, the commission and the transfer fee are blocked on the client's account when placing a buy order and are deducted from the account at the value transaction's date. The annual fees for safekeeping and Investor Compensation Fund are paid monthly. Upon sale, the commission for the transaction and the transfer fee are set off against the total value of the transaction, which is credited to a client's current account.

III. Cumulative effect of costs on return in the provision of investment services

No sudden changes or fluctuations of the specified costs in pt. I. and II. are expected. The illustrations below graphically present these costs.

The effect on the client's result from the transaction with shares is indicated as a percentage of the transaction's nominal value in I. and II. The expected costs are based on the example above.



*For transactions with a value of more than a thousand leva, a lower fee is applied

