

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	Absolute value in BGN	Percentage value
Product costs	0.00	0.00%
Service costs	402.00 – 1 802.00	0.402% - 1.802%
- one-off costs – fee for accepting an order	2.00	0.002%
- one-off costs – commission on a transaction with shares*	400.00 – 1 800.00	0.40% – 1.80%
Payments from third parties	0	0
Total costs	7.00 – 402.00	0.402% – 1.802%

Expected costs and fees associated with a sale of shares		
Type of costs	Absolute value in BGN	Percentage value
Product costs	0.00	0.00%
Service costs	427.00 – 1 827.00	0.427% - 1.827%
- one-off costs - fee for accepting an order	2.00	0.002%
- one-off costs - commission on a transaction with shares*	400.00 – 1 800.00	0.40% - 1.80%
- current expenses - fee for the Investor Compensation Fund**	0.00 – 25.00	0.025%
Payments from third parties	0	0
Total costs	427.00 – 1 827.00	0.427% – 1.827%

* 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 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 2023 determined by the Investor Compensation Fund pursuant to Art. 77m of the POSA is 0.025% of the total amount of clients' assets for 2022 (without funds), determined on an average monthly basis.

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

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

No sudden changes or fluctuations of the specified costs in item I. are expected. The illustration below graphically presents these.

The effect on the client's outcome from the transaction with shares is indicated as a percentage of the transaction's value in I. Expected costs are based on the example above.

III. 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	Absolute value in foreign currency	Percentage value/cps
Product costs	0.00	0.00%
Service costs		
- one-off costs - commission on trading shares on international exchanges in the EU*	min. 40.00 – 0.65 EUR*	0.40% - 0.65%
- one-off costs - commission on stock trading on US and Canadian stock exchanges*	min. 45.00 USD*	5 cps (cents per share)
- Financial Transaction Tax (FTT)/stamp duty in the EU**	0 – 30 EUR	0.00% – 0.50%
Payments from third parties	0	0
Total costs for trading on International/EU stock exchanges	min. 40.00 – 65.00 EUR	0.40% - 0.65%
Total costs for trading on the stock exchanges in the US and Canada	min. 45.00 USD	5 cps / min. 45.00 USD

Expected costs and fees associated to a sale of foreign shares		
Type of costs	Absolute value in foreign currency	Percentage value/cps
Product costs	0.00	0.00
Service costs		
- one-off costs - commission on trading shares on international exchanges in the EU	min. 40.00 EUR*	0.40% – 0.65%
- one-off costs - commission on stock trading on US and Canadian stock exchanges	min. 45.00 USD*	5 cps
- current costs - annual fee for maintaining a register of equity instruments and ETFs ***	15.00 EUR	0.10% – 0.45%
- current costs – annual fee for the Investor Compensation Fund ****	0 – 2.5.00 EUR	0 – 0.025%
Payments from third parties	0	0
Total costs for trading on international stock exchanges	min. 52.5 EUR – 138.00 EUR	0.525% – 1.125%
Total costs for trading on the stock exchanges the US and Canada	min. 45.00 USD plus 18.00 USD	5 cps/min. 45.00 USD plus 0.18%

* 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 are based on the example below. The trading commission is deducted in the respective currency according to the Tariff of DSK Bank AD.

** 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 0.5% of the value of the financial instruments is collected.

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

- For equity instruments (shares, fund units, etc.) - 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 amount of the annual contribution for 2023 determined by the Investor Compensation Fund pursuant to Art. 77m of the POSA is 0.025% of the total amount of clients' assets for 2022 (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 is given and are deducted from the account at the value transaction`s date. The annual fee 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.



