

Information on expected costs and fees related to the product offered and service provided

I. Expected costs and fees related to a deal with a Structured product with or without capital protection

Expected costs and fees related to a purchase of a structured product		
Type of costs	Absolute value in EUR	Percentage value
Product costs	0.00 €	0.00%
Service costs	2 000.00 €	2.00%
- incl. one-off costs – commission for a transaction with structured products *	2 000.00 €	2.00%
Total costs	2 000.00 €	2.00%
Payments From Third Parties To The bank	1 000 € – 3 000 €	1.00% – 3.00%

Expected costs and fees related to a sale of a structured product		
Type of costs	Absolute value in BGN	Percentage value
Product costs	0.00 €	0.00%
Service costs	2 120.00 €	2.12%
- incl. one-off costs – commission on a sale of a structured product*	2 000.00 €	2.00%
- fee for keeping a register for structured products**	100.00 €	0.10%
- Investor Compensation Fund fee***	20.00 €	0.02%
Total expenses	2 120 €	2.12%
Payments from third parties to the Bank	0.00 €	0.00%

Description of the parameters of a deal with a structured product for which the calculations were made:

- Total value of the deal - 100 000 €
- Holding period – 1 year

* The commission for transactions with structured products is under the Tariff on Fees and Commissions applied by DSK Bank for investment products and services.

** 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 calculation methodology for 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 cash), determined on an average monthly basis.

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 transaction's value date. The annual fees for safekeeping are deducted 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 the 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 in pt. I. costs are expected. The illustration below graphically presents these costs.

The effect on the client's result from the purchase – sale transaction with structured products is indicated as a percentage of the transaction's nominal value in pt. I. The expected costs are based on the example above.



