

## 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

<b>Expected costs and fees related to a purchase of a structured product</b>		
<b>Type of costs</b>	<b>Absolute value in EUR</b>	<b>Percentage value</b>
Product costs	0.00 €	0,00%
- one-off costs	0.00 €	0.00%
Service costs	2 000.00 €	2.00%
- one-off costs	0.00 €	0.00%
Total costs	2 000.00 €	2.00%
Payments from third parties	1 000 € – 3 000 €	1.00% – 3.00%

<b>Expected costs and fees related to a sale of a structured product</b>		
<b>Type of costs</b>	<b>Absolute value in BGN</b>	<b>Percentage value</b>
Product costs	0.00 €	0.00%
- one-off costs	0.00 €	0.00%
Service costs	2 010 € – 2 035 €	2.11% – 2.035%
- one-off costs – commission on a sale of a structured product	2 000 €	2%
- current expenses – storage fee, including for Investor Compensation Fund*	10 € – 35 €	0.01% - 0.035%
Total expenses	2 010 € – 2 035 €	2.11% - 2.035%
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 is 100 000 €
- Holding period – 1 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.

The transaction value is blocked on the client's account when a buy order is given and is deducted from the account at the transaction's value date. The annual storage fee is paid monthly. Upon sale, the commission for the transaction is 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 concluding a deal with purchase and sale of structured products is indicated as a percentage of the transaction's value in I. Expected costs are based on the example above.

