



Document with information on the fees

Name of the account provider: DSK Bank AD

Account name: Standard current account in DSK Premium Plus Package

Date: 01.06.2024

- The purpose of this document is to inform you about the fees for the basic services related to a standard current account, when it is included in the DSK Premium Plus Package of DSK Bank AD. It is intended to help you compare these fees with the fees for the relevant services, when they are not included in the DSK Premium Plus Package, or when they are included in other service packages of DSK Bank AD.
- Other fees, which are not included in the DSK Premium Plus Package and in this document, may be applicable for services related to the account. The complete information is given in the Tariff of interests, fees and commissions, applied by DSK Bank AD for services provided to individual clients, as well as in a Document with information about the fees for a standard current account.
- A glossary of terms used in this document is provided free of charge.

| Service | Fee | |
|---|-----------------------------|------------------------|
| General account services | | |
| Package usage fee | | |
| In national currency | monthly fee | BGN 25.33 |
| | total amount of annual fees | BGN 303.96 |
| In foreign currency | monthly fee | EUR 12.95/ USD 14.00 |
| | total amount of annual fees | EUR 155.40/ USD 168.00 |
| Fee for package usage if an additional condition is met | | |
| In national currency | monthly fee | BGN 19.95 |
| | total amount of annual fees | BGN 239.40 |
| In foreign currency | monthly fee | EUR 10.20/ USD 11.90 |
| | total amount of annual fees | EUR 122.40/ USD 142.80 |
| Covering a package of services containing: | | |
| Opening a standard current account with a basic debit card/ Maestro/ Debit MasterCard PayPass/ Visa Debit payWave/ - 1 account. | No fee | |
| Separate fees will be charged for services above this number | | |
| At a branch of the Bank | | |
| In national currency | BGN 6.00 | |
| In foreign currency | EUR 3.07 | |

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| Online [DSK Direct Internet banking] | No fee |
| Maintaining and servicing a standard current account with a basic debit card/ Maestro/ Debit MasterCard PayPass/ Visa Debit payWave/ - 1 account | No fee |
| Maintaining and servicing an additional standard current account in EUR with a basic debit card/ Maestro/ Debit MasterCard PayPass/ Visa Debit payWave/ - 1 account | No fee |
| Separate fees will be charged for services above this number | |
| In national currency | monthly fee BGN 2.74 |
| | total amount of annual fees BGN 32.88 |
| In foreign currency | monthly fee EUR 1.40/ USD 1.55 |
| | total amount of annual fees EUR 16.80/USD 18.60 |
| Issuing an additional debit card | |
| In national currency | BGN 2,93 |
| In foreign currency | EUR 1.50 /USD 2.00 |
| Monthly service fee for servicing an additional card | No fee |
| Credit card servicing | |
| 1 MasterCard GOLD/Visa GOLD/ Visa Infinite | Annual fee: MasterCard Gold/ Visa Gold – No fee; Visa Infinite – fee with preferential price (The preferential price for one main credit card Visa Infinite is the price of Visa Infinite reduced by the price of MasterCard Gold/ Visa Gold, according to the DSK bank tariff); |
| Separate fees will be charged for services above this number | |
| Cash deposit and withdrawal | |
| Cash deposit at a branch of the Bank (daily) | |
| - Up to BGN 10 000 or currency equivalent Separate fees will be charged for services above this threshold | No fee |
| Cash withdrawal at a branch of the Bank at no notice (daily) | |
| - Up to BGN 5 000 or currency equivalent Separate fees will be charged for services above this threshold | 0,35%, min. BGN 3.50, max. BGN 7.00 |
| Cash deposit at ATM of the same PSP with a debit card [Cash deposit via DSK Bank's ATM] | |
| - With a basic debit card | No fee |
| Separate fees [Cash deposit via DSK Bank's ATM] will be charged for the service with an additional debit card issued to a standard current BGN account | BGN 0.20 |
| Cash withdrawal at ATM of the same PSP with a debit card [Cash withdrawal in Bulgaria from ATM of DSK Bank] | |

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| - With a basic debit card | No fee |
| Cash withdrawal at ATM of another PSP in the country [Cash withdrawal in Bulgaria from ATM of other banks] – 2 transactions | |
| - With a basic debit card | No fee |
| Cash withdrawal at ATM of another PSP abroad [Cash withdrawal at ATM abroad] – 1 transaction | |
| - With a basic debit card | No fee |
| Payments (excluding cards) | |
| Payment of utility bills | |
| - Automatic payment of requested utility bills through a standard current account | No fee |
| - On-line payment of utility bills [Payment of utility bills via e-channels] | No fee |
| Credit transfer in national currency to a payment account with another PSP, incl. to a budget payment account | |
| - Through BISERA on-line, incl. credit transfer with future value date [Credit transfer through BISERA via e-channels] | No fee |
| - Instant payments via BLINK, BLINK P2P | No fee |
| Credit transfer in national currency to a payment account with the same PSP, incl. to a budget payment account | |
| - On-line, incl. credit transfer with future value date [via e-channels] | No fee |
| - Transfer to mobile number via DSK Smart /BLINK P2P/ | No fee |
| Credit transfers in EUR to other EEA banks | |
| - On-line, incl. credit transfer with future value date [via e-channels] | No fee |
| Text messages via mobile network or mobile application, incl. Viber - 20 messages | No fee |
| Others | |
| - Individual service by a dedicated private banker | No fee |
| Cards and cash | |
| Credit card service in national currency | |
| Basic card | |
| - MasterCard Gold/VISA Gold | Annual fee BGN 88,01 |
| - Visa Infinite | Annual fee BGN 537,85 |
| Additional card | |
| - MasterCard Gold/VISA Gold | Annual fee BGN 48,90 |
| - Visa Infinite | Annual fee BGN 273,82 |
| Credit card service in foreign currency | |
| Basic card | |
| - MasterCard Gold/VISA Gold | Annual fee EUR 45.00/ USD 60.00 |
| - Visa Infinite | Annual fee EUR 275.00/USD 350.00 |

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| Additional card | |
| - MasterCard Gold/VISA Gold | Annual fee EUR 25.00/ USD 30.00 |
| - Visa Infinite | Annual fee EUR 140.00/USD 175.00 |
| Withdrawal at ATM of another PSP in the country with a debit card | |
| Cash withdrawal at ATM of another PSP in the country with a debit card [Cash withdrawal in Bulgaria from ATM of other banks] | |
| In national currency | 0.20%, min. BGN 1.50 |
| In foreign currency | 0.20%, min. EUR 0.77/ USD 0.90 |
| Cash withdrawal at ATM of another PSP abroad with a debit card [Cash withdrawal at ATM abroad] in an European Economic area /EEA | |
| In national currency | 0.20%, min. BGN 1.50 |
| In foreign currency | 0.20%, min. EUR 0.77/ USD 0.90 |
| Cash withdrawal at ATM of another PSP abroad with a debit card [Cash withdrawal at ATM abroad] outside an European Economic area /EEA | |
| In national currency | 5 BGN+1.5% |
| In foreign currency | 2.56 EUR+1.5% 2.84 USD+1.5% |
| Cash withdrawal on the territory of the country | |
| Cash withdrawal at a branch of the Bank (For withdrawals of amounts up to BGN 2000 or their equivalent, a withdrawal fee is applied with notice): | |
| Of amounts in national currency | |
| - with notice | 0.70%, min. BGN 7.00 |
| - without notice | 0.80% of the total amount |
| Of amounts in foreign currency euro | |
| - with notice | 0.70% min. EUR 3.58 |
| - without notice | 0.80% of the total amount |
| Of amounts In another foreign currency | |
| - with notice | 0.80% min. EUR 5.00 |
| - without notice | 0.90% of the total amount |

| Information on additional services | |
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| Information on fees for services exceeding the number of services included in the package (excluding the above fees) | |
| Service | Fee |
| Cash deposit at a branch of the Bank | |
| In national currency | In banknotes: For amounts over BGN 10 000: 0.25%, min. BGN 3.00, max. BGN 300.00 |

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| | In coins: 5% of the total amount, min. BGN 10.00 |
| In foreign currency euro | In banknotes: for amounts above EUR 5 112: 0.25%, min. EUR 1.53, max. EUR 153.39. |
| In another foreign currency | In banknotes: for amounts over EUR 5 112: 0.35% min. EUR 5.00 Max. EUR 300.00 |
| Text messages via mobile network or mobile application, incl. Viber | |
| In national currency | BGN 0.15 |
| In foreign currency | EUR 0.08/ USD 0.10 |
| Termination fee of a package by the client, before the expiration of 6 (six) months from the date of the contract *The fee does not apply when terminating a contract at the same time as concluding a new contract for a package with a higher monthly fee | BGN 10.00/ EUR 5.11 |