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: 01.01.2024

- 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	

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 3.00
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 Separate fees will be charged for services above this number	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);	
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]		

- 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 90.00
- Visa Infinite	Annual fee BGN 550.00
Additional card	
- MasterCard Gold/VISA Gold	Annual fee BGN 50.00
- Visa Infinite	Annual fee BGN 275.00
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

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 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

	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