



## Document with information on the fees

**Name of the account provider:** DSK Bank AD

**Account name:** Standard current account in DSK Premium Sailors 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 Sailors 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 Sailors Package, or when they are included in other service packages of DSK Bank AD.
- Other fees, which are not included in the DSK Premium Sailors 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	
<b>General account services</b>		
<b>Package usage fee</b>		
In national currency	monthly fee	BGN 17.99
	total amount of annual fees	BGN 215.88
In foreign currency	monthly fee	EUR 9.20/ USD 10.90
	total amount of annual fees	EUR 110.40/ USD 130.80
<b>Covering a package of services containing:</b>		
Opening a standard current BGN account with a basic debit card/ Maestro/ Debit MasterCard PayPass/ Visa Debit payWave/ - 1 account.	No fee	
Opening a standard current currency account (EUR or USD) 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 BGN account with a basic debit	No fee	

card/ Maestro/ Debit MasterCard PayPass/ Visa Debit payWave/ - 1 account.	
Maintaining and servicing a standard current currency account (EUR or USD) 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 Galaxy/Visa Galaxy/ Visa Infinite	Annual fee: MasterCard Galaxy/ Visa Galaxy – 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 Visa/Mastercard Galaxy, 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	No fee
Separate fees will be charged for services above this threshold	
Cash withdrawal at a branch of the Bank at no notice (daily)	
- Up to BGN 5 000 or currency equivalent	0,35%, min. BGN 3.50, max. BGN 7.00
Separate fees will be charged for services above this threshold	
Cash deposit at ATM of the same PSP with a debit card [Cash deposit via DSK Bank's ATM]	
- With a basic debit card, issued to a standard current BGN account	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, issued to a standard current BGN account	No fee
Cash withdrawal at ATM of another PSP in the country [Cash withdrawal in Bulgaria from ATM of other banks] – 1 transaction	
- With a basic debit card, issued to a standard current BGN account	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
Interbank incoming credit transfers in foreign currency from other banks outside the EEA and in currencies other than EUR from other banks in the EEA - 1 transaction	No fee
Text messages via mobile network or mobile application, incl. Viber - 10 messages	No fee
<b>Cards and cash</b>	
<b>Credit card service in national currency</b>	
Basic card	
- MasterCard Galaxy/VISA Galaxy	Annual fee BGN 48,90
- Visa Infinite	Annual fee BGN 537,85 .00
Additional card	
- MasterCard Galaxy/VISA Galaxy	Annual fee BGN 24.45
- Visa Infinite	Annual fee BGN 273,82 .00
Credit card service in foreign currency	
Basic card	
- MasterCard Galaxy/VISA Galaxy	Annual fee EUR 26.00/USD 33.00
- Visa Infinite	Annual fee EUR 275.00/USD 350.00
Additional card	

- MasterCard Galaxy/VISA Galaxy	Annual fee	EUR 12.50 /USD 15.00
- Visa Infinite	Annual fee	EUR 140.00/USD 175.00
<b>Withdrawal at ATM of another PSP in the country with a debit card</b>		
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
<b>Cash withdrawal on the territory of the country</b>		
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

<b>Information on additional services</b>	
Information on fees for services exceeding the number of services included in the package (excluding the above fees)	
<b>Service</b>	<b>Fee</b>
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
Interbank incoming credit transfers in foreign currency from other banks outside	

the EEA and in currencies other than EUR from other banks in the EEA	
- over EUR 100.00	0.1% min. EUR 10.00, max. EUR 200.00
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