



D Commerce BANK AD

TARIFF ON FEES AND COMMISSIONS 2009

XII. CARD PAYMENTS



12. 1.	Utility bill payments (UBP) and SMS/e-mail notification	
12. 1. 1.	Registration fee for a client to UBP and SMS services system	free of charge
12. 1. 2.	Registration fee / card parameters change	free of charge
12. 1. 3.	Registration fee / change of data or parameters for UBP	free of charge
12. 1. 4.	Minimum deposited amount for SMS / e-mail notification	BGN 5.00
12. 1. 5.	SMS / e-mail notification for utility bill payment	under the Tariff of the service provider
12. 1. 6.	SMS authorization (for all card facilities of the Bank)	under the Tariff of the service provider
12. 1. 7.	SMS balance check (for all card facilities of the Bank)	under the Tariff of the service provider
12. 1. 8.	Utility payment fee via debit card (valid for Maestro facility only)	under art. 12. 2. 11 of this Tariff
12. 2.	MAESTRO / Borica international debit card	
12. 2. 1.	Card issuance	free of charge
12. 2. 2.	Card reissuance due to expiration of validity term	free of charge
12. 2. 3.	Express issuance of a debit card	BGN 5.00
12. 2. 4.	Card reissuance due to forgotten PIN code, loss, theft or damage of the card during validity term	BGN 5.00
*12. 2. 5.	Card delivery in an office, different from the office-issuer	BGN 10.00
12. 2. 6.	Maintenance fee per month on a card current account	free of charge
12. 2. 7.	Change of PIN code at an ATM	free of charge
12. 2. 8.	Cash withdrawal from a Bank's ATM in this country	BGN 0.20
12. 2. 9.	Cash withdrawal from another bank's ATM in this country	BGN 0.68
12. 2. 10.	Cash withdrawal with the Bank's cards at POS terminals at a teller's desk in Bulgaria	0.1% of the cash drawn; min. BGN 1
12. 2. 11.	Cash withdrawal at Bank's POSes with other banks' cards, Borika type and MAESTRO with BIN 6770	BGN 2.00 + 0.1% of the transaction amount
12. 2. 12.	Payment at a POS at commercial outlets and payment via virtual POS (including utility bills and other payments)	BGN 0.15
12. 2. 13.	Fee for deblocking of a card	BGN 1.00
12. 2. 14.	Card account balance check at an ATM	free of charge
12. 2. 15.	Deblocking of a card, blocked for technical reasons at an ATM (incl. PIN wrongly entered three times)	free of charge
12. 2. 16.	Transfer of amounts between accounts at an ATM within Borica network	BGN 0.20
12. 2. 17.	Groundless claims of a transaction	BGN 20.00
12. 2. 18.	Unreturned card, unless lost or stolen	BGN 2.00
12. 2. 19.	Cash withdrawal at POS or ATM outside Bulgaria	BGN 4.00 + 1% of the transaction amount
12. 2. 20.	Payment via POS at commercial outlets outside Bulgaria	free of charge
12. 2. 21.	Monthly statement at the Bank	BGN 1.00
12. 2. 22.	Minimum balance required	BGN 5.00
12. 3.	MasterCard STANDARD international debit card	
12. 3. 1.	Card issuance	free of charge
12. 3. 2.	Card reissuance due to expiration of its validity term	free of charge
12. 3. 3.	Express Card issuance	BGN 38.00
12. 3. 4.	Generating a new PIN code	BGN 10.00
12. 3. 5.	Card reissuance due to forgotten PIN code, loss, theft or damage of the card during its validity term	BGN 10.00
*12. 3. 6.	Card delivery in a branch, different from the branch-issuer	BGN 10.00
12. 3. 7. 1.	Annual maintenance fee of the MAIN card	BGN 20.00
12. 3. 7. 2.	Annual maintenance fee of a SUPPLEMENTARY card	BGN 10.00
12. 3. 8.	Change of PIN code through an ATM	BGN 0.15
12. 3. 9.	Unsuccessful authorization fee	BGN 0.40
12. 3. 10.	Cash withdrawal from the Bank's ATMs in this country	BGN 1.00
12. 3. 11.	Cash withdrawal from other Bank's ATMs in this country	BGN 2.00
12. 3. 12.	Cash withdrawal with the Bank's cards from POS terminals at a teller's desk in Bulgaria	1% of the cash drawn, but not less than BGN 2.00
12. 3. 13.	Payment via POS at commercial outlets and payment via virtual POS terminal	free of charge
12. 3. 14.	Card blocking fee for cash withdrawal at a teller's desk (own funds only)	BGN 1.00
12. 3. 15.	Card account balance check at an ATM	BGN 0.20
12. 3. 16.	Deblocking of a card, blocked for technical reason at an ATM (incl. PIN wrongly entered three times)	free of charge
*12. 3. 17.	Unjustified claim of a transaction	BGN 20.00
12. 3. 18.	Unreturned card, unless lost or stolen	BGN 2.00
12. 3. 19.	Cash withdrawal (from an ATM or POS) abroad	BGN 4.00+ 1% of the cash drawn
12. 3. 20.	Payment via POS at commercial outlets outside Bulgaria	free of charge
12. 3. 21.	Minimum balance required	60 BGN / 30 EUR/ 45 USD
12. 3. 22.	Card deblocking fee at an ATM/POS abroad	100. 00 BGN
12. 3. 23.	Arbitration charge back case filing	the actual expenses
12. 3. 24.	Initiating of arbitrary procedure	the actual expenses
12. 3. 25.	Minimum amount per transaction for lodging of a claim	BGN 20.00
12. 4.	MasterCard STANDARD international credit card	
12. 4. 1.	Card issuance	free of charge
12. 4. 2.	Card renewal due to expiry of its validity term	free of charge
12. 4. 3.	Express card issuance	BGN 58.00
12. 4. 4.	Generating a new PIN code	BGN 10.00

12. 4. 5.	Card reissuance due to forgotten PIN code, loss, theft or damage of the card during its validity term	BGN 10.00
*12. 4. 6.	Card delivery in a office, different from the office-issuer	BGN 10.00
12. 4. 7. 1.	Annual maintenance fee of MAIN card	BGN 30.00
12. 4. 7. 2.	Annual maintenance fee of a SUPPLEMENTARY card	BGN 15.00
12. 4. 8.	Change of PIN code at an ATM	BGN 0.15
12. 4. 9.	Unsuccessful authorization fee	BGN 0.40
12. 4. 10.	Cash withdrawal from the Bank's ATMs in this country	BGN 2.00
12. 4. 11.	Cash withdrawal from other Bank's ATMs in this country	BGN 4.00
12. 4. 12.	Cash withdrawal with the Bank's cards from POS terminals at a teller's desk in Bulgaria	1% of the cash drawn, but not less than BGN 4.00
12. 4. 13.	Payment via POS at commercial outlets and payment via virtual POS terminal	free of charge
12. 4. 14.	Card blocking fee at expiration	BGN 2.00
12. 4. 15.	Card account balance check at ATM	BGN 0.40
12. 4. 16.	Deblocking of a card, blocked for technical reasons at an ATM (incl. PIN wrongly entered three times)	free of charge
*12. 4. 17.	Unjustified claim of a transaction	BGN 20.00
12. 4. 18.	Unreturned card, unless lost or stolen	BGN 2.00
12. 4. 19.	Cash withdrawal (от ATM или ПОС) в чужбина	BGN 4.00 + 1% of the cash drawn
12. 4. 20.	Payment via POS at commercial outlets outside Bulgaria	free of charge
12. 4. 21.	Card blocking fee at an ATM/POS abroad	BGN 100.00
12. 4. 22.	Arbitration charge back case filing	the actual expenses
12. 4. 23.	Initiating of arbitrary procedure	the actual expenses
12. 4. 24.	Minimum amount per transaction for lodging of a claim	BGN 20.00
12. 5.	MasterCard BUSINESS international debit card	
12. 5. 1.	Card issuance	free of charge
12. 5. 2.	Card reissuance due to expiry of its validity term	free of charge
12. 5. 3.	Express card issuance	58.00 BGN
12. 5. 4.	Generating a new PIN code	BGN 10.00
12. 5. 5.	Card reissuance due to forgotten PIN code, loss, theft or damage of the card during its validity term	BGN 10.00
*12. 5. 6.	Card delivery in an office, different from the office-issuer	BGN 10.00
12. 5. 7. 1.	Annual maintenance fee of MAIN card	BGN 30.00
12. 5. 7. 2.	Annual maintenance fee of SUPPLEMENTARY card	BGN 15.00
12. 5. 8.	Change of PIN code through an ATM	BGN 0.15
12. 5. 9.	Unsuccessful authorization fee	BGN 0.40
12. 5. 10.	Cash withdrawal from the Bank's ATMs in this country	BGN 1.00
12. 5. 11.	Cash withdrawal from other Bank's ATMs in this country	BGN 2.00
12. 5. 12.	Card blocking fee for cash withdrawal at POS at a teller's desk with a card of the Bank	1% of the cash drawn, but not less than BGN 2.00
12. 5. 13.	Payment via POS at commercial outlets and payment via virtual POS terminal	free of charge
12. 5. 14.	Card blocking fee for cash withdrawal at a teller's desk (own funds only)	BGN 2.00
12. 5. 15.	Card account balance check at ATM	BGN 0.20
12. 5. 16.	Deblocking of a card, blocked for technical reasons at an ATM (incl. PIN wrongly entered three times)	free of charge
*12. 5. 17.	Unjustified claim of a transaction	BGN 20.00
12. 5. 18.	Unreturned card, unless lost or stolen	BGN 2.00
12. 5. 19.	Cash withdrawal (at an ATM or POS) abroad	BGN 4.00 + 1% of the cash drawn
12. 5. 20.	Payment via POS at commercial outlets outside Bulgaria	free of charge
12. 5. 21.	Minimum balance required	BGN 100.00 / 50 EUR / 75 USD
12. 5. 22.	Card blocking fee at an ATM/POS abroad	BGN 100.00
12. 5. 23.	Arbitration charge back case filing	the actual expenses
12. 5. 24.	Initiating of arbitrary proceedings	the actual expenses
12. 5. 25.	Minimum amount per transaction for lodging of a claim	BGN 20.00
12. 6.	MasterCard BUSINESS international credit card	
12. 6. 1.	Card issuance	free of charge
12. 6. 2.	Card reissuance due to expiry of its validity term	free of charge
12. 6. 3.	Express card issuance	BGN 58.00
12. 6. 4.	Generating a new PIN code	BGN 10.00
12. 6. 5.	Card reissuance due to forgotten PIN code, loss, theft or damage of the card during its validity term	BGN 10.00
*12. 6. 6.	Card delivery in an office, different from the office-issuer	BGN 10.00
12. 6. 7. 1.	Annual maintenance fee of MAIN card	BGN 60.00
12. 6. 7. 2.	Annual maintenance fee of SUPPLEMENTARY card	BGN 30.00
12. 6. 8.	Change of PIN code through an ATM	BGN 0.15
12. 6. 9.	Unsuccessful authorization fee	BGN 0.40
12. 6. 10.	Cash withdrawal from the Bank's ATMs in this country	BGN 2.00
12. 6. 11.	Cash withdrawal from other Bank's ATMs in this country	4.00 BGN
12. 6. 12.	Cash withdrawal with the Bank's cards from POS terminals at a teller's desk in Bulgaria	1% of the cash drawn, but not less than BGN 4.00
12. 6. 13.	Payment via POS at commercial outlets and payment via virtual POS terminal	free of charge
12. 6. 14.	Card blocking fee at card expiration	BGN 2.00
12. 6. 15.	Card account balance check at an ATM	BGN 0.40
12. 6. 16.	Deblocking of a card, blocked for technical reason at an ATM (incl. PIN wrongly entered three times)	free of charge
*12. 6. 17.	Unjustified claim of a transaction	BGN 20.00
12. 6. 18.	Unreturned card, unless lost or stolen	BGN 2.00
12. 6. 19.	Cash withdrawal (at an ATM or ПОС) abroad	BGN 4.00 + 1% of the cash drawn
12. 6. 20.	Payment via POS at commercial outlets outside Bulgaria	free of charge
12. 6. 21.	Card blocking fee at an ATM/POS abroad	BGN 100.00
12. 6. 22.	Arbitration charge back case filing	the actual costs
12. 6. 23.	Initiating of arbitrary proceedings	the actual costs
12. 6. 24.	Minimum amount per transaction for lodging of a claim	BGN 20.00