



D Commerce BANK AD

TARIFF ON FEES AND COMMISSIONS 2010



II. BANK ACCOUNTS		
2.1.	Commissions for opening of bank accounts in national and foreign currency	
2.1.1.	Deposit, card and savings accounts	no commission
2.1.2.	Legal person's current, special and other accounts in BGN or another currency	BGN 10
2.1.3.	Individual's current accounts in BGN or another currency	BGN 5
2.1.4.	Escrow account	BGN 100
2.1.5.	Budgetary units' current accounts	no commission
2.1.6.	Commissions under guarantees from members of collective bodies	BGN 5
2.1.7.	Donation account	no commission
2.1.8.	Dividend payout from an organization account opened with the Bank	subject to agreement
2.1.9.	For opening of accounts connected with payment of amounts for delivered production or producers' bonuses under an opened with the Bank special account of the payer for every individual or legal person	subject to agreement
2.1.10.	Current accounts for servicing of salaries, pensions, unemployment benefits, child add-ons for individuals	no commission
2.1.11.	Qualified term deposits	subject to agreement
2.1.12.	Special account under article 39 from the Attorney Act, private bailiffs, insurance agents and brokers	BGN 10
2.1.13.	For fund-raising accounts prior to the registration of the entity	BGN 10
2.1.14.	For liquidation accounts	BGN 20
2.1.15.	For all other accounts not specified in 2.1.	subject to agreement
2.1.16.	Commissions under 2.1 are collected:	at opening the account
2.2.	For maintenance and servicing of a customer's current account including statements for any changes of account balance (monthly or for part of the month on a hard copy)	monthly commission
2.2.1.	Legal person's current, special and liquidation accounts in BGN or another currency	
2.2.1.1.	When the customer wants to receive monthly statements of the account	BGN 10
2.2.1.2.	When the customer wants to receive a weekly statement of account	BGN 12
2.2.1.3.	When the customer wants to receive a daily statement of account	BGN 15
2.2.1.4.	The customer's request shall be explicitly stated in the contract for account management. For any further amendment an Annex shall be signed.	
2.2.2.	Individual's current accounts in BGN or another currency	
2.2.2.1.	When the customer wants to receive a monthly statement of account;	BGN 5
2.2.2.2.	When the customer wants to receive a weekly statement of account;	BGN 8
2.2.2.3.	When the customer wants to receive a daily statement of account;	BGN 10
2.2.2.4.	The customer's request is explicitly specified in the contract for the account management. For any further amendment an Annex shall be signed.	
2.2.3.	Qualified accounts	subject to agreement
2.2.4.	Special account under article 39 from the Attorney Act, private bailiffs, insurance agents and brokers.	BGN 5
2.2.5.	For liquidation accounts	BGN 20
2.2.6.	For maintenance and servicing of corresponding current account including statements of account (monthly or for part of the month).	subject to agreement; min. BGN 100
2.2.7.	For current accounts for servicing of salaries, pensions, unemployment benefits, child add-ons for individuals as well as servicing of card accounts.	no commission
2.2.8.	For all individuals' or legal persons' accounts not stipulated in the above paragraphs and items of 2.2 or not mentioned in other sections of this Tariff.	subject to agreement
2.2.9.	For each data amendment regarding registration and management of the accounts, specified in the above items of art. 2, regardless the type of currency they are opened in, by the time of effecting the operation.	BGN 5
2.2.10.	For bookkeeping reconciling operation, within the working day upon account's holder order regardless the type of currency and of the account at the moment of effecting the operation.	BGN 5
2.2.11.	Commissions under 2.2 are collected as follows:	monthly
2.3.	Closing of accounts till 12 months after being opened, upon customer's demand regardless the type of currency they are opened in:	
2.3.1.	When closing the account, the commission is collected at the moment of closure.	
2.3.2.	For closing of deposit accounts on the deposit date.	no commission
2.3.3.	For closing of deposit accounts on a date different from the deposit date.	BGN 10
2.3.4.	For closing of legal person's current, special, liquidation, capital registration and other accounts.	BGN 20
2.3.5.	For closing of an individual's card and/or current account until 12 months after their opening, by client's request, including accounts for servicing of salaries, pensions, unemployment benefits, and child add-ons.	BGN 5
2.3.6.	For closing of an individual's card or current account, later than 12 months after being opened, by the client's request including accounts for servicing of salaries, pensions, unemployment benefits, and child add-ons.	no commission
2.3.7.	For closing bank accounts.	BGN 100
2.4.1.	In cases of ex officio closing of customer's accounts upon structural amendments in the Bank and transferring for this purpose of the available funds from these accounts to newly opened ones of the same customer while the funds shall not leave the Bank	no commission
2.4.2.	Upon transforming of capital registration into current account, of current into liquidation account as well as amending the term under deposit accounts	no commission
2.5.	For blocking accounts under customer's demand	
2.5.1.	For current accounts	BGN 20
2.5.2.	For savings and/or deposit accounts	BGN 20
2.6.	Maintenance of minimum non-interest bearing amount in BGN or its equivalent in another currency:	
2.6.1.	On legal person's current, capital registration, special, liquidation or other accounts	
2.6.1.1.	in BGN;	BGN 100

2.6.1.2.	in another currency, the equivalent of	EUR 50
2.6.2.	Under individual's current accounts	
2.6.2.1.	in BGN;	BGN 20
2.6.2.2.	in another currency, the equivalent of	EUR 10
2.6.3.	Under donation accounts	
2.6.3.1.	in BGN;	BGN 10
2.6.3.2.	in another currency, the equivalent of	EUR 5
2.6.4.	Under current accounts for servicing pensions, salaries, unemployment benefits, child add-on for individuals	BGN 5
2.7.	Minimum amounts under deposits accepted by the Bank	
2.7.1.	Under legal person's deposit accounts:	
2.7.1.1.	in BGN;	BGN 1 000
2.7.1.2.	in another currency, the equivalent of	EUR 1 000
2.7.2.	Under individual's deposit accounts	
2.7.2.1.	in BGN;	BGN 100
2.7.2.2.	in another currency, the equivalent of	EUR 100
2.8.	Upon reaching an account balance below the minimum determined in 2.6, the Bank has the right to close it in 30 days from the date of the notification of the account holder in writing in accordance with Ordinance # 3 of BNB	
2.9.	Minimum amount for additional pay-in under an opened account	
2.9.1.	Under deposit accounts	
2.9.1.1.	in BGN;	BGN 20
2.9.1.2.	in another currency, the equivalent of	EUR 10
2.9.2.	Under all other accounts	Without limitation