



## D Commerce BANK AD

### TARIFF ON FEES AND COMMISSIONS 2010



V. FOREIGN CURRENCY DEALS		
5. 1. 1.	<b>Under interest accounts in BGN or another currency for intrabank transfers operations value date is:</b>	operation's date
5. 1. 2.	For settlements in BGN a value date is considered:	
	For transfer	transfer order date
5. 2. 1.	<b>For debiting customer's FC interest account - upon giving payment order, value date of the customer's account is:</b>	order date
5. 2. 2.	Two working days are defined as normal value date for FC transfer effecting	
5. 3.	<b>For crediting customer's account</b>	
5. 3. 1.	For payments in BGN	date of settlement receipt
5. 3. 2.	For payments in foreign currency	one working day after the correspondent bank value date
5. 3. 3.	For proceeds in favor of financial institutions	fixed value date
5. 3. 4.	For Letters of Credit in FC, under which the Bank is paying (negotiating), confirming	The value date is fixed on the value date of actual funds receipt in the accounts of the Bank
5. 4.	<b>For cash transactions</b>	
5. 4. 1.	For cash deposits	Installment date
5. 4. 2.	For valuable shipment	The date of banknotes' final counting. (The valuable shipments processing term is maximum 3 working days as of the date of shipment's receipt).
5. 5.	<b>For received transfer, repaying obligations to the Bank on maturity date.</b>	The value date is specified in the correspondent bank transfer
5. 6. 1.	<b>For corrective operations</b>	The value date of the initial operation
5. 6. 2.	For closing interest accounts throughout the year the account's closing day is not considered as interest bearing day.	
5. 7.	<b>The value date is interest bearing day for the next period</b>	