



## D Commerce BANK AD

### TARIFF ON FEES AND COMMISSIONS 2010



VIII. LENDING OPERATIONS		
<b>A.</b>	<b>Retail Banking</b>	
<b>8.1.</b>	<b>Consumer lending</b>	
8.1.1.	Processing of a consumer loan application	BGN 70
8.1.2.	Processing of an overdraft facility application or a loan granted on a card account	BGN 20
8.1.3.	For individual types of loan facilities	under the terms of the facility
8.1.4.	For any specific lending operations or loan facilities under preferential terms	subject to agreement
8.1.5.	Processing of a consumer loan with a mortgage collateral, as per Section VIII, 8.2.1. of this Tariff	
8.1.6.	A loan applicant shall pay a commission for an evaluation of assets, provided as a loan collateral	subject to agreement
8.1.6.1.	The Bank shall not process application documents, for which amounts are due as per art. 8.1., unless stipulated otherwise.	
8.1.6.2.	Art. 8.1.6.1 herewith shall be considered fulfilled by providing the relevant verifying document to be enclosed to the loan application.	
8.1.7.	A lump sum, management fee shall be charged on the amount of a standard consumer loan or an overdraft facility granted.	on the loan amount, at its initial draw-down
8.1.7.1.	A fee on a standard consumer loan or an overdraft facility collateralized with a cash deposit	subject to agreement; min. 0,5%
8.1.7.2.	A fee on an overdraft facility with a pledge on proceeds or guaranteed collateral	1,00%
8.1.7.3.	A fee on a standard consumer loan collateralized with a pledge on proceeds or a guarantee	1,25%
8.1.7.4.	A fee on a standard consumer loan or an overdraft facility collateralized with a highly liquid asset (a mortgage), accepted by the Bank	1,50%
8.1.7.5.	Fees on any other loan facilities, which are not enlisted in the above art. 8.1.7.	subject to agreement
8.1.7.6.	The facilities under art. 8.1.7.2., 8.1.7.3., 8.1.7.4. and 8.1.7.5 shall be charged with an annual maintenance fee on the loan remainder collected every 12 months.	0,25%
8.1.8.1.	Fees charged on specific loan operations and/or loan operations under preferential terms	subject to agreement
8.1.8.2.	For individual types of loan facilities	under the terms of the facility
8.1.9.	Renegotiation of the loan terms as requested by a client	
8.1.9.2.	Processing a renegotiation request regarding the terms of a loan granted	BGN 25
8.1.9.3.	A supplementary fee shall be charged on any increase to the initial loan granted, corresponding to the relevant amount requested.	subject to agreement; min. 1,5%
8.1.9.4.	In case of rescheduling a repayment plan, while the loan maturity and/or amount remain unchanged, a fee shall be charged on the loan remainder.	subject to agreement; min. 1,0%
8.1.9.5.	In case of rescheduling a repayment plan, while the loan maturity and/or amount are extended as well, a fee shall be charged on the loan remainder.	subject to agreement; min. 2,0%
8.1.9.6.	Renegotiating the extension of an overdraft maturity on a current account with a banking card	BGN 10.00
8.1.9.7.	Change of collateral or its partial release	subject to agreement; min. BGN 5*
8.1.9.8.	For any other cases of loan facilities not enlisted in the above art. 8.1.9.	subject to agreement
8.1.9.9.	When a change on a loan facility is requested (a standard consumer loan or an overdraft rendered by the Bank), art. 1.26.2, Section I of this Tariff shall be applied. In this case all fees and commissions stipulated in art. 8.1, Section VIII-Lending Operations shall be charged.	
8.1.10.	Other regulations	
8.1.10.1.	The prices quoted in Section VIII, Lending Operations, art. 8.1 - Consumer loans, are on a minimum level and could be increased.	
8.1.10.2.	The Bank shall not extend an unapproved overdraft on consumer loans granted, unless agreed otherwise.	
*8.1.10.3.	A fee for any single written notification shall be charged, while servicing a loan.	2 BGN
*8.1.10.4.	For any single reference, as required by the client, regarding the Central Credit Register or the National Social Security Institute	5 BGN
*8.1.10.5.	For any other references, as required by the client, a fee shall be charged for any single item in compliance with the actual costs, if any, plus a commission of	BGN 10.00
8.1.10.6.	For any replacement and/or assumption of a loan, after duly approved by the Bank, the client shall pay a lump sum of	BGN 100
<b>8.2.</b>	<b>Mortgage lending</b>	
8.2.1.1.	Processing a loan application for a mortgage loan with a proved income	150 BGN
8.2.1.2.	Processing a loan application for a mortgage loan with no preliminary assessment of the client's income	BGN 250
8.2.1.3.	For individual types of loan facilities	under the terms of the facility
8.2.1.4.	For specific and/or loan operations under preferential terms	subject to agreement
8.2.2.	Evaluation of assets offered as collateral	
8.2.2.1.	The loan applicant shall pay a commission for evaluation of assets offered as a collateral.	subject to agreement
*8.2.2.2.	Opinion on the evaluation made by an external licensed evaluator	BGN 100
*8.2.2.3.	For evaluation of a collateral (a residential property) made by an officer of the Bank, the amount applied for shall be charged min. with 0,35%	subject to agreement; min. 100, max. 500 BGN
*8.2.2.4.	For evaluation of a collateral (a non-residential property) drafted by the Bank's evaluator, the amount applied for shall be charged with min. 0,5%	subject to agreement; min. 150, max. 750 BGN
8.2.3.1.	The Bank shall not process loan applications, on which amounts are due as per art. 8.2.1 and 8.2.2, but which are not yet paid out, unless stipulated otherwise.	
8.2.3.2.	Art. 8.2.3.1 herewith shall be considered fulfilled, when the relevant verifying document shall be enclosed to the loan application.	
*8.2.4.1.	For preparation of a preliminary stand on a collateral' value, as requested by a client, the latter shall be charged min. 0,35% on the market value of the collateral.	subject to agreement; min. 100, max. BGN500
*8.2.4.2.	Revision of a stand on a collateral evaluation, accepted by the Bank on a loan granted, as requested by a client	subject to agreement; min. 50% of the fees under 8.2.2.

8. 2. 5. 1.	For management of mortgage loans for purchase of residential property a fee shall be charged on the loan amount granted, which is collected as lump sum at the facility draw-down.	
8. 2. 5. 2.	On a highly liquid collateral (mortgage) accepted by the Bank, with a proved income	1,50%
8. 2. 5. 3.	On a highly liquid collateral (mortgage) accepted by the Bank, with an unproved income	1,75%
8. 2. 5. 4.	For servicing of accounts of loan facilities with repayment term longer than twelve months, a commission shall be charged on an annual basis on every consecutive twelve-months' period.	0,25%
8. 2. 5. 5.	For other cases, which are not enlisted in the above art. 8.2.5	subject to agreement
8. 2. 5. 6.	For specific lending operations and/ or loan operations under preferential terms	subject to agreement
8. 2. 5. 7.	For individual types of loan facilities	under the terms of the facility
8. 2. 6.	Renegotiation of a loan terms as requested by a client	
8. 2. 6. 1.	The Bank shall charge a lump sum commission when a borrower requests a change of the terms under a valid mortgage loan agreement.	subject to agreement
8. 2. 6. 2.	Unless agreed otherwise, a lump sum commission shall be charged for partial, pre-term mortgage loan repayment, accrued on the part of the debt proposed for repayment.	subject to agreement; min. 1,0%
8. 2. 6. 3.	Unless agreed otherwise, for any pre-term repayment of a mortgage loan with own income, a lump sum commission shall be charged on the debt remainder.	subject to agreement; min. 2,0%
8. 2. 6. 4.	A lump sum commission shall be charged on the debt remainder in case of pre-term repayment of a mortgage loan, refinanced by another bank, unless agreed otherwise.	subject to agreement; min. 5,0%
8. 2. 6. 5.	When a change of terms is requested on a loan facility offered by the Bank (mortgage loan), art. 1.26.2. of this Tariff shall be applied. In this case all fees and commissions as stipulated in art. 8.2, Section VIII - Lending Operations, shall be charged.	
8. 2. 7. 1.	For particular mortgage loans the Bank could charge an engagement fee on the loan amount.	subject to agreement
8. 2. 7. 2.	For individual types of loan facilities	under the terms of the facility
8. 2. 8.	Other regulations	
8. 2. 8. 1.	For substitution and/or constitution as a debtor, after duly approved by the Bank, the client shall be charged a lump sum of	BGN 250
8. 2. 8. 2.	The prices quoted in Section VIII, Lending Operations, art. 8.2 - Mortgage loans, are on a minimum level and could be increased.	
*8. 2. 8. 3.	A fee for any single written notification shall be charged, while servicing a loan.	BGN 5.00
*8. 2. 8. 4.	For any single reference, as requested by the client, actual costs shall be charged, if any, plus a commission of	BGN 20
8. 2. 9.	Fees charged on legal services for individuals	
*8. 2. 9. 1.	Drafting a notarial deed for contractual mortgage, drafting an application for registration of a legal mortgage	subject to agreement; min. 75 EUR
*8. 2. 9. 2.	Registration of a mortgage	30 EUR
*8. 2. 9. 3.	Preparation of consent for mortgage deletion, partial deletion incl.	30 EUR
*8. 2. 9. 4.	Preparation of a document(s) for registration of a registered pledge	50 EUR
*8. 2. 9. 5.	Preparation of consent for deletion of a registered pledge, partial deletion incl.	30 EUR
*8. 2. 9. 6.	Change of collateral (regardless other fees)	50 EUR
*8. 2. 9. 7.	Renewal and registration of renewal	EUR 30
*8. 2. 9. 8.	Oral, preliminary legal statement	subject to agreement; min. 30 EUR
*8. 2. 9. 9.	Written, preliminary legal statement	subject to agreement; min. 50 EUR
*8. 2. 10.	Computer references of the Real Estate Register	
*8. 2. 10. 1.	for 1st page	BGN 10.00
*8. 2. 10. 2.	for any consecutive page	BGN 2.00
*8. 2. 11.	Other legal services	subject to agreement; min. 75 EUR
<b>8. 3.</b>	<b>Corporate lending</b>	
8. 3. 1. 1.	Preliminary investigation and preparation of an opinion on any loan application, a fee shall be charged on the loan amount of	0,1%, min. 100, max. EUR;
8. 3. 1. 2.	Processing documents for loans extended on credit cards	20 BGN
*8. 3. 1. 3.	For drafting of a stand on an evaluation made by an external licensed evaluator	50% of the services as stipulated in item 8.3.6.
8. 3. 2. 1.	The Bank shall not accept for examining and processing documents, on which amounts are due under art. 8.3.1 and still are not paid out, unless stipulated otherwise.	
8. 3. 2. 2.	Art. 8.3.2.1. herewith shall be considered fulfilled by enclosing the relevant verifying document to the loan application.	
8. 3. 3. 1.	For management of standard loans, a lump sum commission shall be charged during the loan draw-down.	subject to agreement; min. 1,0%
8. 3. 3. 2.	For servicing of standard loan accounts, with a repayment term longer than twelve months, a commission shall be charged on the loan remainder on an annual basis in the beginning of every consecutive twelve-months' period.	1% with an option for agreement
8. 3. 3. 3.	For servicing of credit lines and overdraft accounts with repayment term longer than twelve months, a commission shall be charged on an annual basis in the beginning of every consecutive twelve-months' period of the life of the loan granted.	1% with an option for agreement
8. 3. 4. 1.	A monthly, engagement commission shall be charged on investment loans as of the time of the initial draw-down of the loan granted, or it shall be charged on a daily basis till the end of its maturity on that portion of the loan, which is not yet drawn down.	subject to agreement; min. 1,0%
8. 3. 4. 2.	An annual interest shall be accrued on a daily basis and collected monthly on the portion of credit lines or overdraft facilities, which are not yet drawn down.	subject to agreement; min. 1,0%
8. 3. 5.	Renegotiation of the loan terms as requested by a client	
8. 3. 5. 1.	When a borrower requests for a change of terms to a valid loan agreement, the Bank shall charge a one-time commission.	subject to agreement, minimum EUR 100
8. 3. 5. 2.	A lump sum commission shall be charged on the debt remainder in case of a loan pre-term repayment, unless agreed otherwise.	subject to agreement; min. 1,0%
8. 3. 5. 3.	Unless agreed otherwise, for any pre-term repayment of a loan with own income, a lump sum commission shall be charged on the debt remainder.	subject to agreement; min. 2,0%
8. 3. 5. 4.	A lump sum commission shall be charged on the debt remainder in case of the pre-term repayment of a loan, refinanced by another bank, unless agreed otherwise.	subject to agreement; min. 3,0%
8. 3. 6.	Evaluation of assets offered as collateral, made by an officer of the Bank	as follows:
*8. 3. 6. 1.	An apartment (with an adjoining garage, ceiling and/or cellar)	75 EUR
*8. 3. 6. 2.	A house and/or a residential building (with an adjoining plot)	80 EUR for 1 <sup>st</sup> fl.; + 25 EUR for every next fl., but not more than EUR150



*8. 3. 6. 3.	An office	EUR 100 up to 200 sq.m. EUR 150 above 200 sq.m.
*8. 3. 6. 4.	A commercial building (a shop, restaurant, confectionery, cafe, etc.)	150 EUR up to 200 sq.m.; + EUR 0,25 per sq.m. above 200 sq. m., but not more than EUR 750
*8. 3. 6. 5.	A warehouse	125 EUR up to 300 sq.m., + EUR 0,15 EUR per sq.m. above 300 sq. m. , but not more than EUR 750
*8. 3. 6. 6.	An unbuilt plot of land	100 EUR
*8. 3. 6. 7.	Agricultural land	75 EUR
*8. 3. 6. 8.	A real estate (buildings and land, excl. the ones mentioned in the above item 8.3.6)	0,15% of the market value in EUR min. EUR 75, max. EUR 850
8. 3. 6. 9.	The fees quoted in item 8.3.6 shall not be applied, when an obligatory revaluation on the pledged assets shall be made by a competent expert of the Bank.	
*8. 3. 6. 10.	When higher costs than the customary ones incur, while evaluating a pledged asset, the Bank could charge additionally 25% above the fees as quoted in item 8.3.6.	
*8. 3. 6. 11.	Revision of a stand on a collateral evaluation, accepted by the Bank on a loan granted, as requested by a client	subject to agreement; min. 50% of the fees under art. 8.2.2
8. 3. 6. 12.	The fee of art. 8.3.6.11 above shall be charged for any next pledge of the asset offered as a collateral, for which a previous evaluation was already made by a Bank's officer.	
8. 3. 7.	Fees on legal services for business entities	
*8. 3. 7. 1.	Drafting a notarial deed for contractual mortgage, and an application for registration of a legal mortgage	subject to agreement; min. EUR 75
*8. 3. 7. 2.	Registration of a mortgage	30 EUR
*8. 3. 7. 3.	Preparation of consent for deletion of a mortgage, partial deletion incl.	30 EUR
*8. 3. 7. 4.	Preparation of a document(s) for registration of a special pledge	30 EUR
*8. 3. 7. 5.	Preparation of consent for deletion of a special pledge, partial deletion incl.	30 EUR
*8. 3. 7. 6.	Change of collateral (regardless other fees)	30 EUR
*8. 3. 7. 7.	Renewal and registration of a renewal	30 EUR
*8. 3. 7. 8.	Computer references of the Real Estate Register	
*8.3.7.8.1.	for 1st page	BGN 10.00
*8.3.7.8.2.	for any consecutive page	BGN 2.00
*8. 3. 7. 9.	Other legal services	subject to agreement; min. 75 EUR
8. 3. 8.	Additional terms	
8. 3. 8. 1.	The fees and commission of the above articles to Sect. VIII shall be charged in the currency, under which the loan is	
8. 3. 8. 2.	The prices quoted in Section VIII, Lending Operations, art. 8.3 - Corporate lending, are on a minimum level and could be increased by a decision of the Bank, when it is not explicitly stated that they are subject to agreement with the client.	
8. 3. 8. 3.	The Bank shall not extend an unapproved overdraft on loans granted, unless agreed otherwise.	
*8. 3. 8. 4.	A fee for any single written notification shall be charged, relating the servicing of a loan.	5 EUR
*8. 3. 8. 5.	For any other references, as required by the client, a fee shall be charged for any single item in compliance with the actual costs, if any, plus a commission of	25 EUR
8. 3. 8. 6.	For substitution and/or constitution as a debtor after duly approved by the Bank, the client shall be charged as for new loan facility by virtue of art. 8.3.1, Sect. VIII of this Tariff, unless stipulated otherwise.	