

TARIFF

**of D Commerce Bank AD
of Fees and Commissions for Business Clients**

July, 08-th, 2025

TABLE OF CONTENTS:

I. BANK ACCOUNTS	3
II. CASH TRANSACTIONS	6
III. PAYMENTS	8
IV. DOCUMENTARY TRANSACTIONS	13
V. BANK CARDS	17
VI. LOANS	22
VII. TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS	25
VIII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES	25
IX. FOREIGN EXCHANGE	27
X. TREASURY	27
XI. OTHER SERVICES	28
XII. PACKAGES PROGRAMS	29
XIII. GENERAL PROVISIONS	33

Section I. BANK ACCOUNTS

1.	Current Account	BGN	Equivalence in EUR
1.1.	Opening	9,78 BGN	5 EUR
1.2.	Minimum account balance 50 BGN / 25 currency units		
1.3.	Account maintenance with monthly statements	19,95 BGN	10,20 EUR
1.4.	Account maintenance with monthly email statement	17,02 BGN	8,70 EUR
1.5.	Account maintenance with a daily or weekly statement	24,45 BGN	12,50 EUR
1.6.	Closure	29,34 BGN	15,00 EUR
2.	Current Accounts with Debit Card		
2.1.	Account opening with Debit MasterCard Business	9,78 BGN	5 EUR
2.2.	Minimum balance Debit MasterCard Business 50 BGN / 25 currency units		
2.3.	Monthly account maintenance fee with Debit MasterCard Business and MasterCard Business/ micro card with monthly statements	19,95 BGN	10,20 EUR
2.4.	Monthly account maintenance fee with Debit MasterCard Business end MasterCard Business with monthly email statement	17,02 BGN	8,70 EUR
2.5.	Closure Current Accounts with Debit MasterCard Business	29,34 BGN	15,00 EUR
3.	Fund Raising Account		
3.1.	Minimum account balance 30 BGN / 15 currency units		
3.2.	Opening	17,60 BGN	9,00 EUR
3.3.	Maintenance (the fee is due after the sixth month of opening the account)	17,02 BGN	8,70 EUR
3.4.	Transformation to a current account	no commission	no commission
3.5.	Closure	29,34 BGN	15,00 EUR
4.	Other Accounts (liquidation, of bankrupt customers, etc.)		
4.1.	Minimum account balance 30 BGN / 15 currency units		
4.2.	Opening	9,78 BGN	5 EUR
4.3.	Maintenance	19,95 BGN	10,20 EUR
4.4.	Closure	29,34 BGN	15,00 EUR
5.	ESCROW Accounts		

5.1.	Opening (Applicable on the amount in the escrow account)	by agreement, but min. 0.20% , min. 244.48 BGN, max. 19558.30 BGN	by agreement, but min. 0.20% , min. 125 EUR, max. 10 000 EUR
5.2.	Minimum account balance	not required	not required
5.3.	Maintenance	not required	not required
5.4.	Closing	29,34 BGN	15,00 EUR
5.5.	Drafting of ESCROW Account Agreement	by agreement, min. 488.96 BGN	by agreement, min. 250,00 EUR
6.	Other applicable fees		
6.1.	Administration of a distraint notice (The fee is payable on each distrained account except credit card accounts)	29,34 BGN	15 EUR
6.2.	Review of documents of foreign legal entities registered in jurisdictions with preferential tax treatment (offshore areas) in connection with opening an account. The fee is not refundable in case of refusal.	977,92 BGN	500 EUR
6.2.1.	Annual review of documents of foreign legal entities registered in jurisdictions with preferential tax treatment (offshore areas) in connection with opening an account.	488,96 BGN	250 EUR
6.3.	Review of documents for opening an account of foreign legal entities, registered outside the EU, but not included in the above item 6.2. The fee is not refundable in case of refusal.	684,54 BGN	350 EUR
6.3.1	Annual review of documents according maintains of account of foreign legal entities, registered outside the EU, but not included in the above item 6.2.	352,05 BGN	180 EUR
6.4.	Review of documents for opening an account of foreign legal entities, registered in the EU, and not included in the above item 6.2. The fee is not refundable in case of refusal.	195,58 BGN	100 EUR
6.4.1	Annual review of documents according maintains of account of foreign legal entities, registered in the EU, and not included in the above item 6.2.	97,79 BGN	50 EUR
6.5.	Review of documents for opening an account of local legal entities with 25% or more ownership by a foreign legal entity and / or Individual person		
6.5.1.	Foreign individual	97,79 BGN	50 EUR

6.5.2.	Foreign legal entity	156,47 BGN	80 EUR
6.6.	Monthly storage fee		0.00 %
	<p>In case the average daily balance for the respective calendar month, cumulatively for all current and / or card and / or deposit accounts of a client exceeds BGN 1 million or their equivalent in another currency, the Bank applies the fee for keeping funds on the amount of funds above the threshold of BGN 1 million.</p> <p>The fee is due and payable by the 5-th of the month following the month for which the fee is due.</p> <p>The fee does not apply to municipalities and budget organizations.</p> <p>The fee applies to state-owned and/or municipal-owned corporations, unless otherwise decided by a competent authority of the Bank.</p>		
6.7.	Charging from another client account (once for each account)	9,78 BGN	5 EUR
6.8.	In the case of early termination of a term deposit for a period of 1 or 3 months, in an amount exceeding BGN 500,000 (or equivalent in another currency), a penalty is due.	0.2% on the principal of the deposit	

Notes:

1. All fees and commissions for all services in this section of the Tariff are exclusive of VAT.
2. Accounts for term deposits are opened and maintained without a fee. The minimum account balance therein is in accordance with the terms and conditions of the specific deposit product.
3. For opening, maintenance and closure of accounts of investors in securities, no fees and commissions are charged.
4. The fee for closure of a fund raising account is not payable when the current account of the newly-registered company is opened with the Bank.
5. Fees and commissions for opening and servicing are not payable under the Special Accounts of Payment Institutions. The customers with these special accounts are obligatory to open and to maintain also a current account with a fee is due according to p.1.
6. Current and special accounts, including accounts of clients with independent professions, agricultural producers, condominiums opened after 06.1.2018 are charged according to item 1 or item 2 of Section I of this Tariff.

Section II. CASH TRANSACTIONS

1.	Cash Deposit	BGN	Equivalence in EUR
1.1.	Cash Deposit	0.5 %; min. 5.09 BGN max. 498.74 BGN	0.5 %; min. 2.60 EUR max. 255 EUR
1.2.	Cash deposit to a deposit or donation account, or for full or partial repayment of monthly installments on loans granted by the Bank, also if made by third parties, regardless of the amount	no commission	no commission
1.3.	For counting, exchanging and exchanging banknotes and coins, on the amount, without depositing in an account (accepted if possible at the bank)	5 %; min. 9.78 BGN with VAT	5 %; min. 5 BGN with VAT
1.4.	Cash deposit to a budget account The fee is due in addition to the fee under point 1.1 / 1.2.	3.03 BGN	1.55 EUR
1.5.	Deposit to a legal entity's account by a third party, regardless of the amount	0.5%; min. 5.08 BGN, max. 782.33 BGN	0.5%; min. 2.60 EUR, max. 400 EUR
1.6.	Checking banknotes without depositing in an account	0.98 BGN per banknote with VAT	0,50 EUR per banknote with VAT
2.	Cash Withdrawal		
2.1.	The Bank requires a written notice by 12.00 o'clock on the previous day for cash withdrawals from 2 000.01 to 50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or remote office).		
2.2.	The Bank requires a written notice of three business days by 12.00 o'clock for cash withdrawal of over 50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or remote office).		
2.3.	Cash withdrawal from accounts upon notice - up to BGN 500,000. or equality. in another currency - over BGN 500,000. or equality. in another currency	to BGN 500,000. - 0,65%; Min. 7,04 BGN over BGN 500,000. - 0,95% on the total amount	to BGN 500,000. - 0,65%; Min. 3,60 EUR over BGN 500,000. - 0.95% on the total amount
2.4.	For cash withdrawals not requested in advance, on the entire amount: - up to BGN 500,000. or equality. in another currency - over BGN 500,000. or equality. in another currency	to BGN 500,000. - 0,75% over BGN 500,000. - 0.95% on the total amount	BGN 500,000. - 0,75% over BGN 500,000. - 0.95% on you total amount

2.5.	Cash withdrawal from a deposit account on the due date (except for the exceptions under item 2.5.1.) no fee is due	no commission	no commission
2.5.1.	Withdrawal of cash from a one-month deposit (regardless of its size) on the maturity date by a legal entity with an exposure of one-month deposits in the amount of more than BGN 500,000 (or its equivalent in another currency) as of the withdrawal date.	A fee is due according to item 2.3. etc. 2.4.	A fee is due according to item 2.3. etc. 2.4.
2.6.	In case of cash ordered and then cancelled or reduced on the day of withdrawal, of the amount cancelled or reduced	0.65%; min. 48.90 BGN	0.65%; min. 25,00 EUR
2.7.	With prior notice and withdrawal of amount exceeding the one specified in the notice, on the day of withdrawal, for the amount specified in the notice, as per item 2.3., for the amount above the requested amount, according to .2.4.		
3.	Transactions in Coins		
3.1.	For cash deposit of coins worth up to 10,00 BGN and crediting an account	0,98 BGN	0,50 EUR
3.2.	For cash deposit of coins worth over 10,00 BGN and crediting an account	5% of the amount, min. 9.78 BGN	5% of the amount, min. 5 EUR

Notes:

1. Fees for cash register operations are applied to the sum of all cash contributions, respectively, to all cash payments to one customer within one working day, regardless of the number of contributions/withdrawals and regardless of the number of structural units of the bank, where the customer makes the deposits/withdrawals. In the case of the need to deduct additional fees/commissions due to deposits/withdrawals in different structural units of the bank and/or from different accounts of the same customer within one working day, the deduction is carried out at the end of the day or the next working day.
2. No fee is payable when depositing cash to the Bank's accounts related to the sale or lease of tangible assets of the Bank.
3. For deposits of banknotes not made in bundles with non-uniform denominations or bundles of banknotes not arranged face up, one-way, cash deposit commissions are increased by 10%.
4. When cash is withdrawn from a time deposit on a date other than the maturity date, the standard fees for cash transactions and the standard requirements for advance withdrawal requests apply.
5. When withdrawing an amount under item 2.4., in case the fee due is up to the amount of the minimum, the Bank deducts an additional commission in an amount equal to the fee under item 2.3. (for withdrawing BGN 2,000.00) for more than one withdrawal within the day .
6. The bank does not deduct a fee for replacing damaged Bulgarian banknotes and coins.

Section III. PAYMENTS

A.	Payments in National Currency BGN Currency	BGN	Equivalence in EUR
1.	Outgoing payments from account initiated		
1.1.	at the bank through BISERA	6 BGN	3,07 EUR
1.2.	through online banking through BISERA	1.20 BGN	0,61 EUR
1.3.	through online banking through BLINK	1.20 BGN	0,61 EUR
1.4.	Payment through BISERA for execution of garnishment notice	10 BGN	5,11 EUR
2.	Outgoing payments from account initiated through RINGS		
2.1.	at the bank	30 BGN	15,34 EUR
2.2.	through online banking	12 BGN	6,14 EUR
2.3.	Payment through RINGS for execution of garnishment notice	32 BGN	16,36 EUR
3.	Between customers within the Bank system		
3.1.	at the bank	3.50 BGN	1,79 EUR
3.2.	through online banking	0.50 BGN	0,26 EUR
3.3.	Payment between customers within the Bank for execution of garnishment notice	5.00 BGN	2,56 EUR
4	From and to the account of the same customer		
4.1.	at the bank	no commission	
4.2.	through online banking	no commission	
5	For outgoing payment to another bank, through a cash payment		
5.1.	For outgoing payment to another bank, through a cash payment initiated through BISERA		
5.1.1.	to budget entities	0.8 %, min. 7 BGN	0,8% мин.3,58EUR
5.1.2.	to other beneficiaries	0.9 %, min. 8 BGN	0,9% мин.4,09EUR
5.2.	Outgoing payment to another bank, through a cash payment initiated through RINGS		
5.2.1.	to budget entities and to other beneficiaries	0.9 %, min. 30 BGN	0,9%мин.15,34EUR
6.	Mass payments		
6.1.	to an account with D Bank	0.20 BGN or by agreement	0,10 EUR or by agreement
6.2.	to an account with another bank in Bulgaria	1 BGN or by agreement	0,51 EUR or by agreement
6.3.	mass payment file processing (not collected for mass payments send via D Bank Online)	8 BGN	4,09 EUR
7.	For transfer cancellation		
7.1.	at the Bank	10 BGN	5,11 EUR
7.2.	through online banking	7 BGN	3,58 EUR

8.	Initiation, payment or rejection direct debit (collected for each of the operations)		
8.1.	Interbank direct debit through BISERA	6 BGN	3,07 EUR
8.2.	intrabank direct debit	3 BGN	1,53 EUR
9.	Confirmation of immediate collection via RINGS	15 BGN	7,67 EUR
10.	Standing orders		
10.1.	Fixed standing orders*		
10.1.1.	In single attempt of transaction	0.60 BGN	0,31 EUR
10.1.2.	In repeated attempt of transaction	0.70 BGN	0,36 EUR
10.2.	Standing orders –PUSH and PULL – monthly fee	1.00 BGN	0,51 EUR
10.3.	Standing order for monthly installment payment for credit card - monthly fee	1.00 BGN	0,51 EUR
*The fees referred to p.10.1. are collected additionally with the fees through online banking for relevant operations			

B. Outgoing Payments in Foreign Currency

1. Standard payments with two workings days value (SPOT value date). Does not apply to transfers in EUR.

1.1.	Payment order through online banking		
	to 10 000 EUR		15 EUR
	over 10 000 EUR to 30 000 EUR		30 EUR
	over 30 000 EUR to 50 000 EUR		40 EUR
	over 50 000 EUR to 100 000 EUR		80 EUR
	over 100 000 EUR		150 EUR
1.2.	Paper Payment order		
	to 10 000 EUR		25 EUR
	over 10 000 EUR to 30 000 EUR		40 EUR
	over 30 000 EUR to 50 000 EUR		55 EUR
	over 50 000 EUR to 100 000 EUR		90 EUR
	over 100 000 EUR		160 EUR
2.	Payment order with Next day value date (TOM value date)		
2.1.	Payment order through online banking		
2.1.1.	Outgoing transfer in EUR in EEA (Including SEPA)		
	to 51 200 EUR		0.61 EUR
	over 51 200 EUR		6.14 EUR
2.1.2.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies		
	to 10 000 EUR		22 EUR
	over 10 000 EUR to 30 000 EUR		30 EUR
	over 30 000 EUR to 50 000 EUR		50 EUR
	over 50 000 EUR to 100 000 EUR		80 EUR
	over 100 000 EUR		170 EUR
2.2.	Paper Payment order		

2.2.1	Outgoing transfer in EUR in EEA (Including SEPA)	
	to 51 200 EUR	3.06 EUR
	over 51 200 EUR	15.34 EUR
2.2.2.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies	
	to 10 000 EUR	27 EUR
	over 10 000 EUR to 30 000 EUR	40 EUR
	over 30 000 EUR to 50 000 EUR	65 EUR
	over 50 000 EUR to 100 000 EUR	90 EUR
	over 100 000 EUR	180 EUR
3.	Payment order with Today working day value (SAME DAY value date)	
3.1.	Payment order through online banking	
3.1.1.	Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)	6.14 EUR
3.1.2.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies (including TARGET 2 and BISERA 7)	
	to 10 000 EUR	30 EUR
	over 10 000 EUR to 30 000 EUR	40 EUR
	over 30 000 EUR to 50 000 EUR	75 EUR
	over 50 000 EUR to 100 000 EUR	100 EUR
	over 100 000 EUR	180 EUR
3.2.	Paper Payment order	
3.2.1.	Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)	15.34 EUR
3.2.2.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies (including TARGET 2 and BISERA 7)	
	to 10 000 EUR	35 EUR
	over 10 000 EUR to 30 000 EUR	45 EUR
	over 30 000 EUR to 50 000 EUR	85 EUR
	over 50 000 EUR to 100 000 EUR	105 EUR
	over 100 000 EUR	185 EUR
4.	For cancellation or change of payment (incl. incorrect identifier)	35 EUR + actual costs of other banks
5.	For currency transfers ordered by non-banking financial institutions	45 EUR
6.	For additional correspondence	35 EUR + actual costs of other banks
7.	For transfers in currency to customers who do not have an account with the Bank, the client owes an additional fee	30 EUR
8.	To cancel or change a translation that is posted to the client's account but not broadcast	5 EUR
9.	For transfers to non-EEA countries with OUR expense option, in addition to the commissions under items 1, 2 and 3, the expenses of the correspondent bank	
9.1.	transfers in USD	25 USD
9.2.	transfers in EUR	25 EUR
C	Intrabank Payments in Foreign Currency at the Bank	
1.	Between customers within the Bank system	

1.1.	at the bank	2.50 EUR
1.2	through online banking	1.50 EUR
2.	From and to account of the same customer	no commission
D	Incoming Currency Payments	
1.	For incoming payments	
1.1.	For incoming payments in EUR in EEA	no commission
1.2.	For incoming payments in EUR outside EEA and transfers in USD and other currencies	
	to 100 EUR	no commission
	over 100 EUR to 5 000 EUR	7 EUR
	over 5 000 EUR to 15 000 EUR	10 EUR
	over 15 000 EUR to 30 000 EUR	15 EUR
	over 30 000 EUR to 50 000 EUR	30 EUR
	over 50 000 EUR	60 EUR
2.	For cancellation and return of a received payment	According to item 3.2. of Section III-B
3.	For a payment received in favor of a customer of another bank in Bulgaria	According to item 3.2. of Section III-B
4.	For additional correspondence	30 EUR
E	Other Fees for "D Bank Online" - Remote Banking Service	
1.	Subscription and maintenance in the "D Bank Online" system	no commission
2.	For including and/or adding an account in/to "D Bank Online"	no commission
3.	Cash withdrawal order through a free message	no commission
4.	To obtain operational and reference information at the Bank	by agreement, min. 10 EUR
5.	Monthly subscription for the use of "D Bank Online" service	no commission
6.	To generate a new password for the D Bank Online service	5 BGN/2,56 EUR
7.	Enable and use the D Tauken Mobile App	no commission
8.	Activate the new D Tauken after deactivating the current one, changed device, factory reset, etc.	5 BGN/2,56 EUR
9.	TAN via SMS	no commission
10.	SMS at log in (access to the system)	no commission
F	Value Dates	
1.	On interest accounts in BGN and currency for intrabank transactions the value date is:	the date of transaction
2.	For payments in BGN the transfer value date is deemed to be:	the date of order

3.	When debiting a currency interest account of a Bank customer – when giving a payment order, the customer's account value date is:	the date of order
4.	When crediting the account of a Bank's customer	
4.1.	Form payments in BGN and foreign currency	value date of certification of the Bank's correspondent or settlement account
4.2.	Form payments in foreign currency from countries outside the EU and EEA	the customer account is credited on the next business day with value date of receipt of funds at the Bank's correspondence account
5.	For transfer in favor of financial institutions	Fixed value date
6.	On letters of credit in foreign currency in which the Bank is a paying (negotiating), confirming party	The value date is fixed to be the value date of the actual receipt of funds at the Bank's accounts.
7.	Cash transactions	
7.1.	Cash payment	date of payment
7.2.	Valuable parcel	the date of final counting of banknotes; (the deadline for processing of valuable parcels is max. 3 business days from the date of receipt of the parcel)
8.	For payments received for settlement of obligations to the Bank, with maturity date.	the value date specified in the transfer of the correspondent bank
9.	For corrective transactions	the value date of the initial transaction
10.	When closing interest accounts during the year, the account closing day is not considered an interest day.	
11.	The value date is an interest day for the next period.	

Notes:

1. Payment orders are processed in order of receipt.
2. A payment order accepted at a Bank office by 4:45 p.m. or through the Bank's online channel by 7:45 p.m. is executed with a value date of the same business day.
3. Orders for intrabank payments in BGN are executed on the same day, if received by the Bank by 16.00 h and subject to available balance in the customer's account.
4. The Bank accepts payment orders in BGN for interbank payments initiated through RINGS which will be executed on the same day if received by the Bank by 15.00 h and subject to available balance in the customer's account.
5. Bank transactions ordered after the time specified in item 2, item 3 and item 4 will be registered on the same business day subject to available balance in the customer's account, but the transfers will be executed with value date on the following business day.
6. Where the customer's order does not specify explicitly who will bear the commissions, fees and charges, the Bank will collect them from the originator.
7. In case of received payment in foreign currency with expenses OUR and the inability of the Bank to collect commission within two months of the counterparty, then the Bank collects its commission from the account of the Beneficiary.

8. In case of payment of amounts for medical treatment abroad, upon provision of the required documents and when the funds have been raised in the donation account, the Bank shall not charge any outgoing transfer commissions.

9. For incoming transfers with charging option OUR (charges are for ordering customer's account), the commissions under p.1 Section III-D are collected from beneficiary in cases of non-payment by the ordering customer.

10. For the aims of charging outgoing and incoming foreign currency transfers by ranges in currencies different from EUR (chapter B and D), the amount of the transfer is recalculated in EUR at the fixed rate of BNB on the day of transaction.

Section IV. DOCUMENTARY TRANSACTIONS

A	Letters of Credit	BGN	EUR
1.	Letters of credit in foreign currency		
1.1.	Export		
1.1.1.	Pre-advice		35 EUR
1.1.2.	For advice, without confirmation		0.15%; min. 35, max. 500 EUR for a quarter or part thereof
1.1.3.	For advice, with confirmation		by agreement, for a quarter or part thereof; min. 100 EUR
1.1.4.	For payment, negotiation, disposal		0.15%, min. 35 EUR
1.1.5.	Fee for discrepant documents		50 EUR
1.1.6.	In case of deferred payment or acceptance		added 50 EUR
1.1.7.	Cancellation before the expiry date		50 EUR
1.1.8.	Transfer of a letter of credit		0.3%, min. 75 EUR
1.1.9.	For amendments, other than extension of validity or increase of amount		50 EUR
1.1.9.1.	For increase of amount of the letter of credit		advising fee in accordance with item 1.1.2., on the increased amount
1.1.9.2.	For extension of validity		advising fee in accordance with item 1.1.2., on the increased amount
1.1.10.	For issuance of assignment for collection under a L/C opened in favor of a customer of the Bank or assignment notice		0.15%, min. 50 EUR

1.1.11.	For revolving letters of credit	advising fee in accordance with item 1.1.2., on the increased amount
1.1.12.	For request for discounting a letter of credit, the Bank shall charge a fee	by agreement
1.1.13.	For a letter of credit with remark "about"	advising fee in accordance with item 1.1.2., on the increased amount
1.1.14	For reexamination of discrepant documents	40 EUR
1.2.	Import	
1.2.1.	Pre-advice	35 EUR
1.2.2.	Issuance without confirmation	secured the cash 0.3%; min. 100 EUR for a quarter or part thereof secured another collateral 0,5%; min.100 EUR for a quarter or part thereof
1.2.3.	Issuance with confirmation	by agreement
1.2.4.	Upon payment	0.2%, min. 50 EUR
1.2.5.	Fee for discrepant documents	50 EUR
1.2.6.	For deferred payment or acceptance	0.15%, min. 50 EUR
1.2.7.	For amendments other than extension of validity or increase of amount	50 EUR
1.2.7.1.	For increase of amount of the letter of credit	advising fee in accordance with item 1.2.2., on the increased amount
1.2.7.2.	For extension of validity	advising fee in accordance with item 1.2.2., on the increased amount
1.2.8.	Cancellation before the expiry date	50 EUR
1.2.9.	For revolving letters of credit	advising fee in accordance with item 1.2.2., for the new quarter or part thereof

1.2.10. Letter of credit with remark "about"

advising fee in accordance with item 1.2.2., for the new quarter or part thereof

B	Collections	
1.	Foreign Currency Collection Transactions	
1.1.	Export	
1.1.1.	For sending collection documents	0.2%, min. 50 EUR
1.1.2.	In case of amendments	50 EUR
1.1.3.	Sending documents "without payment"	50 EUR
1.1.4.	Inquiries	35 EUR
1.1.5.	Return of uncollected documents	50 EUR + actual costs
1.2.	Import	
1.2.1.	For advising	0.2%, min. 50 EUR
1.2.2.	In case of amendments	50 EUR
1.2.3.	Upon payment	0.2%, min. 50 EUR
1.2.4.	For transfer of documents "without payment"	0.2%, min. 50 EUR
1.2.5.	Inquiries	35 EUR
1.2.6.	Returned and/or rejected documents	50 EUR + actual costs
1.2.7.	Protest of a bill of exchange	50 EUR + actual costs

C	Bank Guarantees	BGN	Equivalence in EUR
1.	Bank guarantees received		
1.1.	For receipt and administration of a bank guarantee, counter-guarantee or aval by the Bank of a customer obligation, the D Commerce Bank AD charges fees and commissions for opening, processing and payment, for a quarter of part thereof, as follows:		
1.2.	For a pre-advice	58.67 BGN	30 EUR
1.3.	Advice, without engagement	0.15%, min. 58.67 BGN	0.15%, min. 30 EUR
1.4.	For request for amendment	58.67 BGN	30 EUR
1.5.	For request for payment or payment, of the amount	0.15%, min. 58.67 BGN	0.15%, min. 30 EUR
1.6.	For cancellation	58.67 BGN	30 EUR
2.	Bank guarantees issued		
2.1.	Fee for examination of bank guarantee application (of the amount requested). If the request is in a different currency, it shall be recalculated at the BNB's exchange rate for the day of submission of application.		
2.1.1.	with cash cover	97,79 BGN	50 EUR
2.1.2.	with other cover	0.1% min. 97,79 max. 2933.75 BGN	0.1% min. 50, max. 1500 EUR

2.2.	For issuance of a bank guarantee, counter-guarantee or aval by the Bank of a customer obligation, D Commerce Bank AD charges fees and commissions for opening, processing and payment, for a quarter of part thereof, as follows:		
2.2.1.	For a pre-advice	97,79 BGN	50 EUR
2.2.2.	For issuance with cash cover	0.3% for a quarter or part thereof, min. 58.67 BGN	0.3% for a quarter or part thereof, min. 30 EUR
	with another cover	min. 0.6% per quarter or part thereof, min. 97,79 BGN	min.0.6% per quarter or part thereof, min. 50 EUR
2.2.3.	Management fee* * The fee p.2.2.3. is not collected for bank guarantees related the customers in Small business segment.	By arrangement, on the part of the working capital limit;	By arrangement, on the part of the working capital limit
2.3.	Issuance of counter-guarantee	by agreement; min.0.5% per quarter or part thereof, min. 97,79 BGN	by agreement; min.0.5% per quarter or part thereof, min. 50 EUR
2.4.	Issuance of a guarantee against a counter-guarantee	by agreement; min.0,5% per quarter or part thereof, min. 97,79 BGN	by agreement; min.0,5% per quarter or part thereof, min. 50 EUR
2.5.	For amendment, other than extension of validity or increase of amount	58.67 BGN	30 EUR
2.5.1.	for increase of amount of the guarantee	fee for issuance as per item 2.2.2, of the increased amount	fee for issuance as per item 2.2.2, of the increased amount
2.5.2.	for extension of validity of the guarantee	fee for issuance as per item 2.2.2 per quarter or part thereof	fee for issuance as per item 2.2.2 per quarter or part thereof
2.6.	For issuance of a counter-guarantee	by agreement	by agreement
2.7.	For issuance of a stand-by letter of credit		
2.7.1.	with cash cover	0,3% for a quarter or part thereof, min. 58.67 BGN	0,3% for a quarter or part thereof, min. 30 EUR

2.7.2.	with another cover	by agreement; min. 0.5% per quarter or part thereof, min. 97,79 BGN	by agreement; min. 0.5% per quarter or part thereof, min.50 EUR
2.8.	Payment request	0.15%, min. 97,79 BGN	0.15%, min. 50 EUR
2.9.	For cancellation	97,79 BGN	50 EUR

Notes:

1. The usual practice of the Bank is to issue credit instruments (such as guarantees, stand-by letters of credit, etc.) based on cash collateral, unless otherwise agreed.
2. All commissions and fees are collected by the Bank equivalent to the original currency of the order, relative to EUR, at the BNB's exchange rate for the day of payment.

Section V. BANK CARDS

ANNEX 1 - Transaction limits on debit and credit cards

1.	Fees for issuing and maintenance of International debit card / micro card Debit MasterCard Business, International debit card / micro card MasterCard Business, International credit card / micro card MasterCard Business, International credit card / micro card MasterCard Business Flexi		
		BGN	Equivalence in EUR
1.1.	Card issuance / micro card	free of charge	free of charge
1.1.2.	Monthly micro card maintenance Debit MasterCard Business, debit micro card MasterCard Business, credit micro card MasterCard Business and credit micro card MasterCard Business Flexi	0,50 BGN	0,26 EUR
1.2.	Renewal card due to expiration of validity	5 BGN	2,56 EUR
1.3.	Express card issuance		
1.3.1.	International debit card / micro card Debit MasterCard Business	20 BGN	10,23 EUR
1.3.2.	International credit card / micro card MasterCard Standard, International debit /credit / micro card MasterCard Business	25 BGN	12,78 EUR
1.4.	Reissuance of a card due to forgotten PIN code, loss, theft, compromise or damage within the validity period		

1.4.1.	International debit card / micro card Debit MasterCard Business	10 BGN	5,11 EUR
1.4.2.	International debit /credit card MasterCard Business / micro card MasterCard Business	20 BGN	10,23 EUR
1.5.	Minimum account balance (according to account currency)		
1.5.1.	International debit card Debit MasterCard Business 50 BGN / 25,56 EUR		
1.5.2.	International debit card MasterCard Business 100 BGN/50 EUR/ 75 USD		
1.6.	Card or new PIN or micro card delivery at a location other than the location where the initial application was filed	10 BGN + VAT	5,11 EUR + VAT
1.7.	Change of card / micro card parameters and limits		
1.7.1.	International debit card Debit MasterCard Business	10 BGN	5,11 EUR
1.7.2.	International debit / credit card MasterCard Business	10 BGN	5,11 EUR
1.10.	Opening an arbitration procedure	actual costs + 60.00 BGN	actual costs + 30.68 EUR
1.11.	Processing of a chargeback by an Arbitration Commission	actual costs	actual costs
1.12.	Unjustified transaction claim	30.00 BGN + VAT	15,34 EUR + VAT
1.16.	Fee for generating a new PIN code		
1.16.1.	New PIN code for international debit card / micro card Debit MasterCard Business	5 BGN	2,56 EUR
1.16.2.	New PIN code for international debit / credit card / micro card MasterCard Business card	10 BGN	5,11 EUR
2.	Fees for transactions and other informational services		
2.1.	International debit card Debit MasterCard Business / micro card Debit MasterCard Business		
2.1.1.	Monthly fee		
2.1.1.2.	Maintenance MAIN card / ADDITIONAL Debit MasterCard Business	1.96 BGN	1 EUR
2.1.2.	Cash WITHDRAWAL (cash advance)		
2.1.2.1.	from an ATM of the Bank	0,30 BGN	0,15 EUR
2.1.2.2.	from an ATM of another bank in Bulgaria	0,2 %, min. 1,50 BGN	0,2 %, min. 0,77 EUR

2.1.2.3.	at an ATM in the EEA	0,2 %, min. 1,50 BGN	0,2 %, min. 0,77 EUR
2.1.2.4.	at an ATM outside the EEA	5,00 BGN + 1 %	2.56 EUR + 1 %
2.1.2.5.	at a POS terminal of another Bank in Bulgaria	5,00 BGN + 1 %	2.56 EUR + 1 %
2.1.2.6.	at a POS terminal in the EEA	5,00 BGN + 1 %	2.56 EUR + 1 %
2.1.2.7.	at a POS terminal outside the EEA	5,00 BGN + 1,5 %	2.56 EUR + 1,5 %
2.1.3.	PAYMENT of goods and services at POS terminals	free of charge	
2.1.4.	Cash deposit an ATM of the Bank	0.1%; min 0.30 BGN	0.1%; min 0,15 EUR
2.1.7	Checking the account balance at an ATM		
2.1.7.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR
2.1.7.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,60 BGN	0,31 EUR
2.1.7.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR
2.1.10.	Incoming card transfers incl. refund	1,1 % of the amount	1,1 % of the amount
2.1.11.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
2.2.	International debit card / micro card MasterCard BUSINESS		
2.2.1.	Annual MAIN card maintenance fee International debit card MasterCard Business	72 BGN	36,81 EUR
2.2.2.	Annual ADDITIONAL card maintenance fee International debit card MasterCard Business	30 BGN	15,34 EUR
2.2.3.	Cash WITHDRAWAL (cash advance)		
2.2.3.1.	at an ATM of the Bank	3 BGN + 1 %	1,53 EUR + 1 %
2.2.3.2.	at an ATM of another bank in Bulgaria	4 BGN + 1,5 %	2,05 EUR + 1,5 %
2.2.3.3.	at an ATM in the EEA	4 BGN + 1,5 %	2,05 EUR + 1,5 %
2.2.3.4.	at an ATM outside the EEA	5 BGN + 3 %	2,56 EUR + 3 %
2.2.3.5.	at a POS terminal at another bank's office in Bulgaria	6 BGN + 1,5 %	3,07 EUR + 1,5 %
2.2.3.6.	at a POS terminal in the EEA	6 BGN + 1,5 %	3,07 EUR + 1,5 %
2.2.3.7.	at a POS terminal outside the EEA	6 BGN + 3 %	3,07 EUR + 3 %

2.2.4.	PAYMENT of goods and services at POS terminals	free of charge	
2.2.5.	Cash deposit an ATM of the Bank	0.1%; min 0.30 BGN	0.1%; min 0,15 EUR
2.2.7.	Checking the account balance at an ATM		
2.2.7.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR
2.2.7.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	1,00 BGN	0,51 EUR
2.2.7.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR
2.2.10.	Incoming card transfers incl. refund	1,1 % of the amount	1,1 % of the amount
2.2.11.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
2.3.	International credit card / micro card MasterCard BUSINESS, International credit card / micro card MasterCard BUSINESS Flexi		
2.3.1.	Annual MAIN card maintenance fee	72 BGN	36,81 EUR
2.3.2.	Annual ADDITIONAL card maintenance fee	40 BGN	20,45 EUR
2.3.3.	Cash WITHDRAWAL (cash advance)		
2.3.3.1.	at an ATM of the Bank	5 BGN + 1,5 %	2,56 EUR + 1,5 %
2.3.3.2.	at an ATM of another bank in Bulgaria	6 BGN + 2,5 %	3,07 EUR + 2,5 %
2.3.3.3.	at an ATM in the EEA	6 BGN + 2,5 %	3,07 EUR + 2,5 %
2.3.3.4.	at an ATM outside the EEA	7 BGN + 3 %	3,58 EUR + 3 %
2.3.3.5.	at a POS terminal at another bank's office in Bulgaria	7 BGN + 2,5 %	3,58 EUR + 2,5 %
2.3.3.6.	at a POS terminal in the EEA	7 BGN + 2,5 %	3,58 EUR + 2,5 %
2.3.3.7.	at a POS terminal outside the EEA	7 BGN + 3 %	3,58 EUR + 3 %
2.3.4.	PAYMENT of goods and services at POS terminals	free of charge	
2.3.5.	Cash deposit an ATM of the Bank	0.1%; min 0.30 BGN	0.1%; min 0,15 EUR
2.3.7.	Checking the account balance at an ATM		
2.3.7.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR

2.3.7.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	1,00 BGN	0,51 EUR
2.3.7.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR
2.3.10.	Incoming card transfers incl. refund	1,1 % of the amount	1,1 % of the amount
2.3.11.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
3.	POS Terminals		
3.1.	POS terminals at merchants		
3.1.1.	When servicing cards branded with the trademarks of BORICA and/or Maestro issued in Bulgaria	by agreement,	by agreement,
3.1.2.	When servicing cards branded with the trademarks of Visa international and MasterCard international	by agreement,	by agreement,
3.1.3	When servicing cards branded with the trademarks of Diners / Discover	by agreement,	by agreement,
3.1.4.	Minimum monthly revenue from commissions from a terminal	25 BGN	12,78 EUR
4.	Electronic Utility Payments and SMS/e-mail Notification		
4.1	Fee for customer registration of a customer in the system for EUP and SMS services	free-of-charge	free-of-charge
4.2	Card registration / registration editing fee	free-of-charge	free-of-charge
4.3	Fee for registration / editing of utility payment	free-of-charge	free-of-charge
4.4	Minimum deposit amount for SMS and/or e-mail notification	5 BGN	2,56 EUR
4.5.	Utility payment notification:		
4.5.1.	SMS notification for a new bill received for payment	0.12 BGN (+ VAT)	0,06 EUR (+ VAT)
4.5.2.	SMS notification for new bill received for payment exceeding the maximum amount	0.12 BGN (+ VAT)	0,06 EUR (+ VAT)
4.5.3.	SMS notification for a successful or unsuccessful utility payment	0.12 BGN (+ VAT)	0,06 EUR (+ VAT)
4.5.4.	E-mail notification	free of charge	free of charge
4.6	SMS authorization (for all card products of the Bank)	as per system operator's tariff	as per system operator's tariff

4.7	SMS disposable balance (for all card products of the Bank)	as per system operator's tariff	as per system operator's tariff
4.8.	Fee for utility payment from account	0.50 BGN	0,26 EUR
4.9.	For notification through the D Info service:		
4.9.1.	subscription for a single notification	0.12 BGN + VAT	0,06 EUR + VAT
4.9.2.	package of 50 SMS	5 BGN + VAT	2,56 EUR + VAT
4.9.3.	package of 100 SMS	9 BGN + VAT	4,60 EUR + VAT
4.9.4.	Annual maintenance fee for D Info	2 BGN + VAT	1,02 EUR + VAT
4.10.	For e-mail notification through the D Info service	free of charge	free of charge
4.11.	Change in registration for the D Info service	2 BGN	1,02 EUR

Section VI. LOANS

BGN

Equivalence in EUR

1. Loans

1.1.	Fee for consideration of loan application (for all types of loans), of the requested amount. If the loan application is in a different currency, it shall be recalculated at the BNB's exchange rate for the day of submission of application.	0.15%; min. 100 BGN, max. 3000 BGN	0,15%; мин. 102,26 EUR, макс. 1533,88 EUR
1.2.	Fee for acceptance and processing of documents for a loan approved on a credit card.	20 BGN	10,23 EUR
1.3.	Annual credit management fee. For the first year of the loan, the fee shall be payable no later than the first utilization of the loan on its full approved amount. For the second and each subsequent year of the loan term, or part of it, it is payable at the beginning of each 12-month period on the outstanding / residual principal on repayment loans and on the full approved amount for credit lines and overdrafts. *	1%, in the currency of the loan	
	* In case of incomplete annual period the fee is collected for the number of months of the year according to the agreed term for repayment / use of the loan.		
1.4.	Commitment fee is calculated based on the difference between the amount of the approved loan (tranche respectively) and the actual debt on the loan for each day of the period of use. The fee is charged daily and due and payable monthly on the last day of each calendar month.		
1.4.1.	for loans with agreed repayment schedule	1% annual	
1.4.2.	for overdraft facilities / credit lines	2% annual	
1.5.	Fee for renegotiation/ rescheduling/ restructuring		

1.5.1.	Fee for renegotiation/ rescheduling of parameters of the loan upon customer's request, one-off fee on the amount of the renegotiation loan exposure*	For the loan's exposure up to 100 000 BGN or equivalent in foreign currency – 150 BGN For the loan's exposure under 100 000 BGN or equivalent in foreign currency – 0.15%, min 300 BGN, max 15 000 BGN	For the loan's exposure up to 100 000 BGN or equivalent in foreign currency – 76.69 EUR For the loan's exposure under 100 000 BGN or equivalent in foreign currency – 0.15%, min 153.39 EUR, max 7669.38 EUR
	* Excluding the price parameters renegotiation		
1.5.2.	Fee for restructuring/ rescheduling of parameters of the loan upon customer's request, one-off fee on the amount of the renegotiation loan exposure	0.30%, min 300 BGN, max 15 000 BGN	0.30%, min 76.69 EUR, max 7669.38 EUR
	* In case of extension of the term of overdraft / credit line only the fee under item 1.3 shall be collected.		
	* In case of increase of the amount of the loan, fees under item 1.1 and item 1.3 on the increased part shall be collected.		
1.6.	Commission for early repayment and/or termination of the loan agreement	without notification and with notification under 30 days - 6 % with notification of 30 days – 5 %	
1.7.	Fee for review and approval of an insurance contract, general terms and conditions, special conditions and other documents on insured collateral*.		
1.7.1	with credit up to BGN 5 000 000	195,58 BGN	100 EUR
1.7.2	with credit up to BGN 7 000 000	293,37 BGN	150 EUR
1.7.3	with credit up to BGN 10 000 000	391,17 BGN	200 EUR
1.7.4	with credit over BGN 10 000 000	488,96 BGN	250 EUR
*	The fee is applied for lending to business clients with net sales revenues of over BGN 3 000 000, which have insured the collateral for the loan outside the offers from D Insurance Broker EOOD.		
2.	Legal Entities Related Through Loan Transactions		
2.1.	Preparation/coordination of a draft notary deed for a contractual mortgage / application for registration of a legal mortgage and registration of a mortgage		
2.1.1.	for loans up to 100 000 BGN	75 BGN + VAT	38,35 EUR+ VAT
2.1.2.	for loans up to 500 000 BGN	125 BGN + VAT	63,91 EUR+ VAT
2.1.3.	for loans over 500 000 BGN	150 BGN + VAT	76,69 EUR+ VAT

2.2.	Preparation/coordination of an agreement for deletion of a mortgage, incl. partial deletion	60 BGN + VAT	30,68 EUR+ VAT
2.3.	Preparation/coordination of documents for entry of a registered pledge	35 BGN + VAT	17,90 EUR+ VAT
2.4.	Preparation/coordination of agreement for deletion of a registered pledge, incl. partial deletion	50 BGN + VAT	25,56 EUR+ VAT
2.5.	entry of a registered pledge at the CRRP, deletion of a registered pledge at the CRRP	50 BGN + VAT	25,56 EUR+ VAT
2.6.	Renewal and registration of renewal - mortgages	60 BGN + VAT	30,68 EUR+ VAT
2.7.	Renewal and registration of renewal - registered pledges	50 BGN + VAT	25,56 EUR+ VAT
2.8.	Written preliminary legal opinion	by agreement, min. 250 BGN + VAT	by agreement, min. 127,82EUR + VAT
2.9.	Computer reference from the Property Register		
2.9.1.	for the first page	10 BGN + VAT	5,11 EUR + VAT
2.9.2.	for each subsequent page	2 BGN + VAT	1,02 EUR + VAT
2.10.	Other legal services	by agreement, min. 250 BGN + VAT	by agreement, min. 127,82EUR + VAT
3.	Other		
3.1.	For confirmation by the Bank of an assessment of collateral made by an external expert		
	for loans up to 100 000 BGN	50 BGN + VAT	25,56 EUR+ VAT
	for loans up to 500 000 BGN	75 BGN + VAT	38,35 EUR+ VAT
	for loans up to 1 000 000 BGN	100 BGN + VAT	51,13 EUR+ VAT
	for loans up to 2 000 000 BGN	200 BGN + VAT	102,26 EUR+ VAT
	for loans over 2 000 000 BGN	by agreement, min. 500 BGN + VAT	by agreement, min. 255,56 EUR + VAT
3.2.	For annual update of the assessment of collateral, without confirmation of assessment by an external velour, the Bank charges a fee of 50% of the fee under item 3.1. + VAT		
3.3.	For issuance of a reference or certificate regarding loan repayment	70 BGN + VAT	35,79 EUR+ VAT
3.4.	For reference, upon customer's request, at the CCR or NSII, for each reference	10 BGN + VAT	5,11 EUR+ VAT

Notes:

1. Fees and commissions on loans for individual products are as per terms and conditions of the specific product.

2. Fees and commissions for specific loan transactions and/or loan transactions with preferential conditions are by agreement.
3. The fee for consideration of a loan application is payable upon submission of the loan application and is non-refundable.
4. In case of modification or termination of a specific loan product, the terms and conditions set forth in the contract shall apply.
5. Unless otherwise specified, the fees and commissions shall be collected in the currency in which the loan is approved.

Section VII. TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS

1.	Intermediation in transactions with financial instruments on BSE	BGN	Equivalence in EUR
1.1.	Transactions with equities or rights over equities up to BGN 50 000	2% of the value of the deal, min. 50 BGN	2% of the value of the deal, min. 25,56 EUR
1.2.	Transactions with equities or rights over equities over BGN 50,000	2% of the value of the deal, min. 200 BGN	2% of the value of the deal, min. 102,26 EUR
1.3.	Transactions on secondary market with government securities issued under BNB Ordinance No. 5	0.10% of the value of the deal, min. 10 BGN	0.10% of the value of the deal, min. 5,11 EUR
1.4.	Transactions with bonds	0.10% of the value of the deal, min. 20 BGN	0.10% of the value of the deal, min. 10,23 EUR
2.	Other services related to investment intermediation and financial instruments		
2.1.	Portfolio management of financial instruments	1.00% of the initial value of the portfolio, on an annual basis in proportion to the period + VAT	
2.2.	Reports, notifications or certificates related to portfolio management contract with the exception of reports provided to clients by the order of art. 60 of EU Regulation 2017/565	40 BGN + VAT	20,45 EUR+ VAT
2.3.	Representation of a shareholder on a General Meeting of an issuer	50 BGN + VAT	25,56 EUR + VAT

Section VIII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES

1.	Safe-keeping of financial instruments on register (account)		
1.1.	Opening an account	free of charge	
1.2.	Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank*	0.04%, min 10 BGN / 5.11 EUR for non-professional clients, for professional clients - free of charge	
	* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.		

1.3.	Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank * for portfolio management <i>* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.</i>	0.02%; min.10 BG / min.5,11EUR for non-professional clients, professional clients - free of charge
1.4.	Issuance of an account statement, notification or reference to financial instruments	10 BGN 5,11 EUR
1.5.	For repayment of matured bonds - on the par value	0.02%
2	Safe-keeping of government securities issued under the BNB Ordinance No. 5	
2.1.	Transfer of government securities under Art. 20, para. 2, 4, 5, 6 and 7 of BNB Ordinance No. 5	10 BGN 5,11 EUR
2.2.	Blocking and unblocking of government securities on the account	50 BGN 25,56 EUR
2.3.	Blocking and unblocking government securities as collateral for credit	0.2% of the face value, min. 10 BGN 0.2% of the face value, min. 5,11 EUR
2.4.	Issuance of a certificate of ownership of government securities	5 BGN 2,56 EUR
2.5.	Charge for canceling a lost or destroyed government securities certificate	10 BGN 5,11 EUR
3.	Safe-keeping of financial instruments registered in the Central Depository (CD)	
3.1.	Registration of a client and opening / closure of a client account for financial instruments at the account of the Bank with the CD	free of charge
3.2.	Issuance of a depository receipt from the CD	10 BGN 5,11 EUR
3.3.	Verification of account balance in the CD upon written order of the client	5 BGN 2,56 EUR
3.4.	Transfer of financial instruments from the client's own account to a client's account to the account of the Bank with the CD.	20 BGN 10,23 EUR
3.5.	Transfer of financial instruments from a client's account, led by another investment intermediary to a client's account with the Bank	free of charge
3.6.	Transfer of financial instruments from a client account, kept on the account of the Bank with the CD, on a client's account with another investment intermediary	20 BGN 10,23 EUR
3.7.	Blocking of financial instruments in the CD	50 BGN 25,56 EUR
3.8.	Issuing a blocking certificate	80 BGN 40,90 EUR
3.9.	Unblocking financial instruments in the CD	80 BGN 40,90 EUR
3.10.	Services Registry in CD (pledges, financial collaterals garnishment notices, etc.).	negotiable + VAT

Section IX. FOREIGN EXCHANGE

- The Bank buys and sells foreign currency at official "buy" and "sell" rates for the day. For deals over EUR 20,000 and USD 20,000, negotiation of the course is allowed.
- For registration of a transaction in the purchase and sale of currency between customers through the Bank, the BGN equivalent of the purchased and sold currency by the participants in the transaction shall be charged a commission of 0.5%.

Section X. TREASURY*

		BGN	Equivalence in EUR
1.	For use of a small safe deposit box		
1.1.	for 3 months	74 BGN + VAT	37,84 EUR + VAT
1.2.	for 6 months	110 BGN + VAT	56,24 EUR + VAT
1.3.	for 12 months	190 BGN + VAT	97,15 EUR + VAT
2.	For use of a medium safe deposit box		
2.1.	for 3 months	95 BGN + VAT	48,57 EUR + VAT
2.2.	for 6 months	140 BGN + VAT	71,58 EUR + VAT
2.3.	for 12 months	240 BGN + VAT	122,71 EUR + VAT
3.	For use of a large safe deposit box		
3.1.	for 3 months	160 BGN + VAT	81,81 EUR + VAT
3.2.	for 6 months	195 BGN + VAT	99,70 EUR + VAT
3.3.	for 12 months	290 BGN + VAT	148,27 EUR + VAT
*Information about the size of bank cartridges is available at bank offices.			
4	Fee for loss or damaged key from the user's cassette and / or issuance of a duplicate and / or non-returned key in case of expired contract and / or for opening and recovery of an open bank cassette.	180 BGN + VAT + (costs of a notary if necessary)	92.03 EUR + VAT + (costs of a notary if necessary)
5.	Charge additional visit to the vault premises. The fee is deducted at the 5th and each subsequent visit within one calendar month	4 BGN + VAT	2,05 EUR + VAT
6.	Additional fee for delay of the use of the cartridge after the expiration date of the contract. In addition to the charge for the use of a cassette for the relevant term, a fee is also payable for each overdue day	1 BGN + VAT	0,51 EUR + VAT
7.	Deposit for bona fide use	100 BGN	51,13 EUR

Section XI. OTHER SERVICES

BGN

Equivalence in EUR

1.	For preparation of references on banking transactions and related reports within three working days, in Bulgarian		
1.1.	for the current year	20 BGN+ VAT	10.23 EUR + VAT
1.2.	for the previous year (for each year)	50 BGN+ VAT	25.56 EUR + VAT
2.	For preparation of references within three working days, in English		
2.1.	for the current year		20 EUR + VAT
2.2.	for the previous year (for each year)		50 EUR + VAT
3	Certificate for availability of funds with the Bank		
3.1.	Bulgarian language	30 BGN+ VAT	15.34 EUR + VAT
3.2.	Foreign language	80 BGN+ VAT	40.90 EUR + VAT
4.	For issuance of a bank reference		
4.1.	Bulgarian language	50 BGN+ VAT	25.56 EUR + VAT
4.2.	Foreign language	80 BGN+ VAT	40.90 EUR + VAT
5.	Drafting an answer in case of audit	100 BGN+ VAT	51.13 EUR + VAT
6.	For express issuance (within 2 hours) of documents and references, additional fee is charged	30 BGN+ VAT	15.34 EUR + VAT
7	Fax transmission services		
7.1.	if sent abroad, for each page	4 BGN+ VAT	2.05 EUR + VAT
7.2.	if sent in Bulgaria, for each page	2 BGN+ VAT	1.02 EUR + VAT
8.	Mail services at customer's request, for each letter	5 BGN+ VAT	2.56 EUR + VAT
9.	Special courier services	10BGN+ VAT+ actual costs	5.11 EUR + VAT+ actual costs
10.	Photocopy, per page	1 BGN+ VAT	0.51 EUR + ДДС
11.	Legal services	by agreement, min. 300 BGN + VAT	by agreement, min. 153.39 EUR + VAT
12.	Check attorney in register „Edinstvo 2”	5 BGN + VAT	2.56 EUR+ VAT
13.	SWIFT correspondence fee - costs for each page		20 EUR + VAT
14.	Fee for sending a communication message, except for the cases expressly mentioned in this tariff		10 EUR + VAT
15.	Consideration of a request for consent to a pledge	150 BGN + VAT	76.69 EUR + VAT
16.	Authentication of bank documents and authorized signatures	50 BGN + VAT	25.56 EUR + VAT
17.	Monthly fee for sending by e-mail a daily statement when moving the account	2 BGN with included VAT	1.02 EUR с вкл. VAT
18.	Administration of a ticket for violation of the rules of traffic and stay when driving leased cars of the Bank	40 BGN + VAT	20.45 EUR + VAT

Section XII. PACKAGES PROGRAMS

BGN

Equivalence in
EUR

1.	Package KLASIC	Package program fees	
1.1.	Package program activating	free of charge	
1.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge	
1.3.	Monthly maintenance of a Current Accounts in BGN	free of charge	
1.4.	Monthly maintenance of a Debit MasterCard Business	free of charge	
1.5.	Between customers within the Bank system through online banking	free of charge	
1.6.	Outgoing payments from account initiated through BISERA/BLINK through online banking 5 end 2 at the bank	free of charge	
1.7.	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge	
1.8.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge	
1.9.	Subscription and maintenance in the "D Bank Online" system	free of charge	
1.10.	Monthly maintenance fee Package KLASIC	19.90 BGN	10.17 EUR
2.	Package ONLINE	Package program fees	
2.1.	Package program activating	free of charge	
2.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge	
2.3.	Monthly maintenance of a Current Accounts in BGN	free of charge	
2.4.	Monthly maintenance up to 3 Debit MasterCard Business	free of charge	
2.5.	Between customers within the Bank system through online banking	free of charge	
2.6.	Outgoing payments from account initiated through BISERA/BLINK through online banking 15	free of charge	
2.7.	Withdrawal of the bank's ATM	free of charge	
2.8.	Withdrawal of ATMs of other banks in the country up to 10 pcs. at a fee of BGN 0.90/0,46 EUR per item		
2.9.	Subscription and maintenance in the "D Bank Online" system	free of charge	
2.10.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge	
2.11.	Monthly maintenance fee Package ONLINE	20.90 BGN	10.69 EUR

3.	Package OPTIMUM	Package program fees	
3.1.	Package program activating	free of charge	
3.2.	Opening a Current Accounts in National Currency BGN up to 3 Debit MasterCard Business	free of charge	
3.3.	Opening a Current Accounts in Foreign Currents / BGN	free of charge	
3.4.	Monthly maintenance of a Current Accounts in National Currency BGN	free of charge	
3.5.	Monthly maintenance of a Current Accounts in Foreign Currency /BGN	free of charge	
3.6.	Monthly maintenance up to 3 Debit MasterCard Business of a Current Accounts in National Currency	free of charge	
3.7.	Cash Deposit BGN Currency up to 7 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	free of charge	
3.8.	Cash withdrawal from accounts upon notice of up to BGN 3,000 per day or their equivalent in currency at the BNB exchange rate for the day	free of charge	
3.9.	Between customers within the Bank system through online banking	free of charge	
3.10.	Outgoing payments from account initiated through BISERA/BLINK through online banking 30 end 3 at the bank	free of charge	
3.11.	Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)with Today working day value (SAME DAY value date), through online banking - up to 30 transfers per month	4 EUR	
3.12.	Withdrawal of the bank's ATM	free of charge	
3.13.	Subscription and maintenance in the "D Bank Online" system	free of charge	
3.14.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge	
3.15.	Monthly maintenance fee Package OPTIMUM	38.90 BGN	19.89 EUR

4.	Package for FARMER	Package program fees	
4.1.	Package program activating	free of charge	
4.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge	
4.3.	Monthly maintenance of a Current Accounts in BGN	free of charge	
4.4.	Monthly maintenance of a Debit MasterCard Business	free of charge	
4.5.	2 pcs. outgoing payments from account initiated through BISERA/BLINK through online banking	free of charge	

4.6.	Subscription and maintenance in the "D Bank Online" system	free of charge
4.7.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge
4.8.	Monthly maintenance fee Package for FARMER	12.00 BGN

5.	Package for NOTARY	Package program fees	
5.1.	Package program activating	free of charge	
5.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge	
5.3.	Opening a special account under Art. 25a of the Law on Notaries and Notary Activities in BGN or another currency	free of charge	
5.4.	Monthly maintenance of a Current Accounts in BGN	free of charge	
5.5.	Monthly maintenance for one special account under Art. 25a of the Law on Notaries and Notary Activities	free of charge	
5.6.	Monthly maintenance of a Debit MasterCard Business	free of charge	
5.7.	Five outgoing payments from account initiated through BISERA/BLINK through online banking	free of charge	
5.8.	Cash Deposit up to 5 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	3.00 BGN	1.53 EUR
5.9.	Subscription and maintenance in the "D Bank Online" system	free of charge	
5.10.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge	
5.11.	Monthly maintenance fee Package for NOTARY	18.00 BGN	9.20 EUR

6.	Package MAXIMUM	Package program fees	
6.1.	Package program activating	free of charge	
6.2.	Opening a Current Accounts in National Currency BGN up to 3 Debit MasterCard Business	free of charge	
6.3.	Opening a Current Accounts in Foreign Currents / BGN	free of charge	
6.4.	Monthly maintenance of a Current Accounts in National Currency BGN	free of charge	
6.5.	Monthly maintenance of a Current Accounts in Foreign Currency /BGN	free of charge	
6.6.	Monthly maintenance up to 5 Debit MasterCard Business of a Current Accounts in National Currency	free of charge	
6.7.	Cash Deposit BGN Currency up to 10 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	free of charge	
6.8.	Cash withdrawal from accounts upon notice of up to BGN 5,000 per day or their equivalent in currency at the BNB exchange rate for the day	free of charge	

6.9.	Between customers within the Bank system through online banking	free of charge	
6.10.	Outgoing payments from account initiated through BISERA/BLINK through online banking 60	free of charge	
6.11.	Bulk payroll transfer file processing and free issuance of unlimited employee cards	free of charge	
6.12.	Withdrawal of the bank's ATM Debit MasterCard Business	free of charge	
6.13.	Subscription and maintenance in the "D Bank Online" system	free of charge	
6.14.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge	
6.15.	20% off the annual credit card fee		
6.16.	Monthly maintenance fee Package MAXIMUM	69.00 BGN	35.28 EUR
7.	PACKAGE CO-OWNERSHIP	Package program fees	
7.1.	Package program activating	free of charge	
7.2.	Opening in BGN of - Current account / card current account with Debit MasterCard Business for funds for management and the means of maintaining the common parts of the condominium according to Art. 51 (8) of the Law on Commercial Property	free of charge	
7.3.	Opening of a special account "Repair and renovation" fund under Art. 50 (3) of the EU Law	free of charge	
7.4.	Monthly service fee for the card/payment account attached to the package	free of charge	
7.5.	Monthly service fee for one dedicated account included in the package	free of charge	
7.6.	Monthly service fee 1 pc. debit card Debit MasterCard Business	free of charge	
7.7.	Cash deposit including contribution from third parties	free of charge	
7.8.	Household bill payments for 3 monthly bills	free of charge	
7.9.	Outgoing interbank transfers in BGN through BISERA/BLINK ordered through online banking for 3 pcs.	free of charge	
7.10.	Integration and support to the D Bank Online system	free of charge	
7.11.	Monthly fee for emailing a daily statements in case of movement on the account	free of charge	
7.12	Monthly subscription for Package CO-OWNERSHIP	14.90 BGN	7.62 EUR

Section XIII. GENERAL PROVISIONS

1. This Tariff sets the standard fees and commissions on transactions and services, due and payable by the customers of D Commerce Bank AD.
2. This Tariff applies to customers of D Commerce Bank AD, both Bulgarian and foreign legal entities, sole proprietors, unincorporated associations, incl. those under the Obligations and Contracts Act, freelancers or individuals performing business transactions but not registered as merchants, budget spending entities holding an account/accounts with the Bank or transacting through the Bank.
3. The accounts and payments of the budget organizations shall be served free of charge, except in the case of non-cash payments in foreign currency, and the Bank serving the budget organization - the originator of the transfer may charge the budget organization only up to the amount of the direct costs incurred from the Bank for the payment of the payment due by the Bank to the respective payment service provider outside the territory of the country.
4. The Bank commissions, fees, interest and other charges are collected in BGN, foreign currency or BGN equivalent calculated at the official exchange rate of the Bulgarian National Bank (BNB) for the respective currency on the day of payment registration, unless otherwise specifically agreed with the Bank.
5. All fees and commissions are charged by the Bank at the time of execution of the respective service and are non-refundable, unless otherwise agreed.
6. The Bank executes client orders submitted in the required form and with the content set forth by law.
7. The Bank executes transactions by order of the account holder or a duly authorized person only subject to available balance in account covering the amounts of transactions ordered, the fees payable and other charges.
8. Customers who have no accounts with the D Commerce Bank AD shall pay the fees and commissions in advance.
9. No fees and commissions shall be charged for issuance of certificates, references and other documents in any of the following: at the request of the BNB; at the request of government authorities; as set forth by law.
10. The Bank is entitled to automatically close any account in accordance with provisions of Ordinance № 3 of the BNB and this Tariff.
11. The amount of all fees and commissions for services included in this Tariff is set exclusive of VAT. VAT is charged extra for each transaction in accordance with the VAT Act. In this Tariff the Bank mentions each service which is subject to VAT.
12. The Management Board of the Bank is entitled to change and amend this Tariff at any time. Changes and amendments shall become effective on the day specified in the decision of the Management Board of D Commerce Bank AD.
13. Fees and conditions specified in this Tariff and the Interest Rate Tariff may differ from those offered by the Bank on individual credit or deposit products.
14. For services not mentioned in this Tariff the Bank shall collect fees and commissions by agreement.
15. The Tariff of D Commerce Bank AD on the Interest Rates on Current, Deposit and Other Accounts in National and Foreign Currency and the Interest Rate Bulletin are an integral part of this Tariff.
16. In addition to the fees and commissions specified in the Tariff, all actual expenses in the country and abroad, such as postal, telephone, SWIFT, fax, courier and other expenses related to the performance of the service, as well as those of foreign banks shall be paid.

ANNEX 1 - Transaction limits on debit and credit cards

DEBIT MC BUSINESS DEBIT CARD

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	standard	preferential	limited	standard	preferential	limited	standard	preferential	limited
Payment at POS in the country	4 000	5 000	1 000	6 000	9 000	2 000	12 000	15 000	4 000
Withdrawal at ATM in the country	2 000	3 000	500	3 000	4 000	1 000	6 000	7 000	2 000
Payment at POS abroad	4 000	5 000	1 000	6 000	9 000	2 000	12 000	15 000	4 000
Withdrawal at ATM abroad	2 000	3 000	500	3 000	4 000	1 000	6 000	7 000	2 000
Payment at POS in the country and abroad				8 000	11 000	2 500	16 000	19 000	5 000
Withdrawal at ATM in the country and abroad				4 000	5 000	1 500	8 000	9 000	3 000
Total maximum amount for the country and abroad				10 000	14 000	4 000	20 000	25 000	8 000
Maximum number of card uses				20	30	15	100	150	75

INTERNATIONAL DEBIT CARD MC BUSINESS

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD
Payment at POS in the country	8000/4000/5200	9000/4500/5850	2000/1000/1300	10000/5000/6500	13000/6500/8450	3000/1500/1950	16000/8000/10400	19000/9500/12350	6000/3000/3900
Withdrawal at ATM in the country	4000/2000/2600	5000/2500/3250	1000/500/650	6000/3000/3900	7000/3500/4550	2000/1000/1300	9000/4500/5850	10000/5000/6500	3000/1500/1950
Payment at POS abroad	8000/4000/5200	9000/4500/5850	2000/1000/1300	10000/5000/6500	13000/6500/8450	3000/1500/1950	16000/8000/10400	19000/9500/12350	6000/3000/3900
Withdrawal at ATM abroad	4000/2000/2600	5000/2500/3250	1000/500/650	6000/3000/3900	7000/3500/4550	2000/1000/1300	9000/4500/5850	10000/5000/6500	3000/1500/1950
Payment at POS in the country and abroad				12000/6000/7800	15000/7500/9750	4000/2000/2600	20000/10000/13000	23000/11500/14950	7000/3500/4550
Withdrawal at ATM in the country and abroad				8000/4000/5200	9000/4500/5850	3000/1500/1950	11000/5500/7150	12000/6000/7800	4000/2000/2600
Total maximum amount for the country and abroad				18000/9000/11700	22000/11000/14300	6000/3000/3900	27000/13500/17550	32000/16000/20800	10000/5000/6500
Maximum number of card uses				30/30/30	40/40/40	20/20/20	120/120/120	160/160/160	80/80/80

INTERNATIONAL CREDIT CARD MASTERCARD BUSINESS, MASTERCARD BUSINESS FLEXI

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	Стандартни BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	Преференциали BGN/EUR/USD	standard BGN/EUR/USD
Payment at POS in the country	8000/4000/5200	9000/4500/5850	2000/1000/1300	10000/5000/6500	13000/6500/8450	3000/1500/1950	16000/8000/10400	19000/9500/12350	6000/3000/3900
Withdrawal at ATM in the country	4000/2000/2600	5000/2500/3250	1000/500/650	6000/3000/3900	7000/3500/4550	2000/1000/1300	9000/4500/5850	10000/5000/6500	3000/1500/1950
Payment at POS abroad	8000/4000/5200	9000/4500/5850	2000/1000/1300	10000/5000/6500	13000/6500/8450	3000/1500/1950	16000/8000/10400	19000/9500/12350	6000/3000/3900
Withdrawal at ATM abroad	4000/2000/2600	5000/2500/3250	1000/500/650	6000/3000/3900	7000/3500/4550	2000/1000/1300	9000/4500/5850	10000/5000/6500	3000/1500/1950
Payment at POS in the country and abroad				12000/6000/7800	15000/7500/9750	4000/2000/2600	20000/10000/13000	23000/11500/14950	7000/3500/4550
Withdrawal at ATM in the country and abroad				8000/4000/5200	9000/4500/5850	3000/1500/1950	11000/5500/7150	12000/6000/7800	4000/2000/2600
Total maximum amount for the country and abroad				18000/9000/11700	22000/11000/14300	6000/3000/3900	27000/13500/17550	32000/16000/20800	10000/5000/6500
Maximum number of card uses				30/30/30	40/40/40	20/20/20	120/120/120	160/160/160	80/80/80

Transaction limits for using a contactless MasterCard micro card (microtag)

<i>Limit types / Microtag product</i>	Debit MasterCard Business microtag	MC Business microtag		
	BGN	BGN	EUR	USD
Limits for the amount of a single transaction				
POS payment in the country	1,000	2,000	1,000	1,000
ATM withdrawal in the country	500	1,000	500	500
POS payment abroad	1,000	2,000	1,000	1,000
ATM withdrawal abroad	500	1,000	500	500
Twenty-four hour limits				
POS payment in the country	2,000	3,000	1,500	1,500
ATM withdrawal in the country	1,000	2,000	1,000	1,000
POS payment abroad	2,000	3,000	1,500	1,500
ATM withdrawal abroad	1,000	2,000	1,000	1,000
POS payment in the country and abroad	2,500	4,000	2,000	2,000
ATM withdrawal in the country and abroad	1,500	3,000	1,500	1,500
Total maximum amount for the country and abroad	4,000	6,000	3,000	3,000
Maximum number of card uses	15	20	20	20
Weekly limits				
POS payment in the country	4,000	6,000	3,000	3,000
ATM withdrawal in the country	2,000	3,000	1,500	1,500
POS payment abroad	4,000	6,000	3,000	3,000
ATM withdrawal abroad	2,000	3,000	1,500	1,500
POS payment in the country and abroad	5,000	7,000	3,500	3,500
ATM withdrawal in the country and abroad	3,000	4,000	2,000	2,000
Total maximum amount for the country and abroad	8,000	10,000	5,000	5,000
Maximum number of card uses	75	80	80	80