



# **TARIFF**

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

**January, 1-st, 2026**

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## Section I. BANK ACCOUNTS

|           |   | EUR  | BGN   |
|-----------|---|--|---|
| <b>1.</b> | <b>Current Account</b>  |  |   |
| 1.1.      | Opening   | 5 EUR  | 9,78 BGN  |
| 1.2.      | Minimum account balance 25 currency units   |  |   |
| 1.3.      | Account maintenance with monthly statements   | 10,20 EUR  | 19,95 BGN   |
| 1.4.      | Account maintenance with monthly email statement  | 8,70 EUR   | 17,02 BGN   |
| 1.5.      | Account maintenance with a daily or weekly statement  | 12,50 EUR  | 24,45 BGN   |
| 1.6.      | Closure   | 15,00 EUR  | 29,34 BGN   |
| <b>2.</b> | <b>Current Accounts with Debit Card</b>   |  |   |
| 2.1.      | Account opening with Debit MasterCard Business  | 5 EUR  | 9,78 BGN  |
| 2.2.      | Minimum balance Debit MasterCard Business 25 currency units   |  |   |
| 2.3.      | Monthly account maintenance fee with Debit MasterCard Business and MasterCard Business/micro card with monthly statements | 10,20 EUR  | 19,95 BGN   |
| 2.4.      | Monthly account maintenance fee with Debit MasterCard Business end MasterCard Business with monthly email statement       | 8,70 EUR   | 17,02 BGN   |
| 2.5.      | Closure Current Accounts with Debit MasterCard Business   | 15,00 EUR  | 29,34 BGN   |
| <b>3.</b> | <b>Fund Raising Account</b>   |  |   |
| 3.1.      | Minimum account balance 15 currency units   |  |   |
| 3.2.      | Opening   | 9,00 EUR   | 17,60 BGN   |
| 3.3.      | Maintenance (the fee is due after the sixth month of opening the account)   | 8,70 EUR   | 17,02 BGN   |
| 3.4.      | Closure (note.4.)   | 15,00 EUR  | 29,34 BGN   |
| <b>4.</b> | <b>Other Accounts (liquidation, of bankrupt customers, etc.)</b>  |  |   |
| 4.1.      | Minimum account balance 15 currency units   |  |   |
| 4.2.      | Opening   | 5 EUR  | 9,78 BGN  |
| 4.3.      | Maintenance   | 10,20 EUR  | 19,95 BGN   |
| 4.4.      | Closure   | 15,00 EUR  | 29,34 BGN   |
| <b>5.</b> | <b>ESCROW Accounts</b>  |  |   |
| 5.1.      | Opening<br>(Applicable on the amount in the escrow account)   | By agreement, but min. 0.20%, min., 125 EUR, max. 10 000 EUR | By agreement, but min. 0.20%, min. 244.48 BGN max. 19558.30 BGN |
| 5.2.      | Minimum account balance   | not required   | not required  |
| 5.3.      | Maintenance   | not required   | not required  |
| 5.4.      | Closing   | 15,00 EUR  | 29,34 BGN   |
| 5.5.      | Drafting of ESCROW Account Agreement  | by agreement, min. 250,00 EUR                                | by agreement, min.488.96 BGN.                                   |

| <b>6. Other applicable fees</b> |   |         |            |
|---------------------------------|---|---------|------------|
| 6.1.                            | Administration of a distraint notice<br>(The fee is payable on each distrained account except credit card accounts)   | 15 EUR  | 29,34 BGN  |
| 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. | 500 EUR | 977,92 BGN |
| 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.  | 250 EUR | 488,96 BGN |
| 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.                          | 350 EUR | 684,54 BGN |
| 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.   | 180 EUR | 352,05 BGN |
| 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.                               | 100 EUR | 195,58 BGN |
| 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.  | 50 EUR  | 97,79 BGN  |
| 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  | 50 EUR  | 97,79 BGN  |
| 6.5.2.                          | Foreign legal entity  | 80 EUR  | 156,47 BGN |

6.6. Monthly storage fee

0.00 %

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 511 000 EUR/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 511 000 EUR/BGN 1 million.

The fee is due and payable by the 5-th of the month following the month for which the fee is due.

The fee does not apply to municipalities and budget organizations.

The fee applies to state-owned and/or municipal-owned corporations, unless otherwise decided by a competent authority of the Bank.

6.7. Charging from another client account (once for each account)

5 EUR 9,78 BGN

6.8. In the case of early termination of a term deposit for a period of 1 or 3 months, in an amount exceeding 255 645.94 EUR / 500,000 BGN (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 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

| <b>1. Cash Deposit</b>    |   | <b>EUR/ BGN</b>  | <b>ANOTHER CURRENCY</b>                              |
|---------------------------|---|--|--|
| 1.1.                      | Cash Deposit  | 0.5 %; min.2.60 EUR /5.09 BGN<br>max. 255 EUR/<br>498.74 BGN     | 0.5 %; min. 2.60 EUR<br>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. 5 EUR/9.78 BGN<br>with VAT                             | 5 %; min. 5 EUR<br>with VAT                          |
| 1.4.                      | Cash deposit to a budget account<br>The fee is due in addition to the fee under point 1.1 / 1.2.  | 1.55 EUR/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.2.60 EUR/ 5.08 BGN,<br>max.<br>400EUR/782.33 BGN       | 0.5%; min. 2.60 EUR,<br>max. 400 EUR                 |
| 1.6.                      | Checking banknotes without depositing in an account   | 0.50EUR/0.98 BGN<br>per banknote with<br>VAT                     | 0,50 EUR per banknote<br>with VAT                    |
| <b>2. Cash Withdrawal</b> |   | <b>EUR/ BGN</b>  | <b>ANOTHER CURRENCY</b>                              |
| 2.1.                      | The Bank requires a written notice by 12.00 o'clock on the previous day for cash withdrawals from 1 022, 59 EUR/2 000,01 BGN до 25 565 EUR/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 25 565 EUR / 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<br>- up to 255 645.94 EUR / 500 000 BGN or equality in another currency<br>- over 255 645.94 EUR / 500 000 BGN or equality in another currency  | 0,65%; min. 3,60 EUR/7,04 BGN<br>0,95%<br>on the total<br>amount | 0,65%; min. 3,60 EUR<br>0.95% on the total<br>amount |
| 2.4.                      | For cash withdrawals not requested in advance, on the entire amount:  |  |  |

|           |   |   |   |
|-----------|---|---|---|
|           | - Up to 255 645.94 EUR / 500 000 BGN or equality. in another currency   | 0,75% on you total amount                     | 0,75% on you total amount                     |
|           | - Over 255 645.94 EUR / 500 000 BGN or equality. in another currency  | 0.95% on the total amount                     | 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 255 645.94 EUR / 500 000 BGN (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%;<br>min. 25,00 EUR/<br>48,90 BGN        | 0.65%;<br>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,<br>For the amount specified in the notice, as per item 2.3.,<br>For the amount above the requested amount, according to .2.4.                                 |   |   |
| <b>3.</b> | <b>Transactions in Coins</b>  |   |   |
| 3.1.      | For cash deposit of coins worth up to 5 EUR / 10,00 BGN and crediting an account  | 0.50EUR/0,98 BGN                              | 0,50 EUR                                      |
| 3.2.      | For cash deposit of coins worth over 5 EUR / 10,00 BGN and crediting an account   | 5% of the amount,<br>min.5 EUR/<br>9.78BGN    | 5% of the amount,<br>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 filling out a withdrawal request, the client is explicitly notified in writing about the penalty according to point 2.6. The penalty does not apply to withdrawals from a term deposit.

5. 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.

6. 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 1022.58 EUR/2 000.00 BGN) for more than one withdrawal within the day .

**Section III. PAYMENTS**
**AT THE BANK**
**OLINE BANKING**

| <b>Section III. PAYMENTS</b> |   | <b>AT THE BANK</b>                    | <b>OLINE BANKING</b>                  |
|------------------------------|---|---------------------------------------|---------------------------------------|
| <b>1.</b>                    | <b>Transfers to other banks in EUR within the country and the EEA</b>   |                                       |                                       |
| 1.1.                         | Standard transfers (including credit and budget transfers)  | 3,07 EUR/6,00 BGN                     | 0,61EUR/1,20 BGN                      |
| 1.2.                         | Express transfers   | 15,34 EUR/ 30 BGN                     | 6,14 EUR /12 BGN                      |
| 1.3.                         | Instant transfers   | 3,07 EUR/6,00 BGN                     | 0,61EUR/1,20 BGN                      |
| 1.4.                         | Payment for execution of garnishment notice   | 10 BGN/5,11 EUR                       |                                       |
| <b>2.</b>                    | <b>Payments between customers within the Bank system</b>  |                                       |                                       |
| 2.1.                         | Transfer between clients in local currency  | 1,79EUR /3,50 BGN                     | 0,26EUR/0,50 BGN                      |
| 2.2.                         | Transfer between clients in foreign currency  | 2,50 EUR/4,89 BGN                     | 1,50 EUR/2,93 BGN                     |
| 2.3.                         | From an account of the same client  | no commission                         | no commission                         |
| 2.4.                         | Transfer for execution of a garnishment order   | 2,56 EUR /5 BGN                       |                                       |
| <b>3.</b>                    | <b>For outgoing payment to another bank, through a cash payment</b>   |                                       |                                       |
| 3.1.                         | to budget entities  | 0,8% min.3,58EUR/<br>0,8%, min.7 BGN  |                                       |
| 3.2.                         | to other beneficiaries  | 0,9%min. 4,09EUR/<br>0,9%, min. 8 BGN |                                       |
| <b>4.</b>                    | <b>Mass payments</b>  |                                       |                                       |
| 4.1.                         | to an account with D Bank   | 0,10 EUR/ 0.20 BGN<br>or by agreement | 0,10 EUR /0.20 BGN<br>or by agreement |
| 4.2.                         | to an account with another bank in Bulgaria   | 0,51 EUR /1 BGN or<br>by agreement    | 0,51 EUR /1 BGN or<br>by agreement    |
| 4.3.                         | mass payment file processing (not collected for mass payments send via D Bank Online)                                 | 4,09 EUR /8 BGN                       | 4,09 EUR/ 8 BGN                       |
| <b>5.</b>                    | <b>For transfer cancellation</b>  | 5,11 EUR/10 BGN                       | 3,58 EUR/7 BGN                        |
| <b>6.</b>                    | <b>Standing orders</b>  |                                       |                                       |
| 6.1.                         | Fixed standing orders*  |                                       |                                       |
| 6.1.1.                       | In single attempt of transaction  | 0,31 EUR/0,60 BGN                     |                                       |
| 6.1.2.                       | In repeated attempt of transaction  | 0,36 EUR/0,70 BGN                     |                                       |
| 6.2.                         | Standing orders –PUSH and PULL – monthly fee  | 0,51 EUR/1,00 BGN                     |                                       |
| 6.3.                         | Standing order for monthly installment payment for credit card - monthly fee  | 0,51EUR/ 1,00 BGN                     |                                       |
|                              | *The fees referred to p.10.1. are collected additionally with the fees through online banking for relevant operations |                                       |                                       |
| <b>7.</b>                    | <b>Transfers in EUR received from other EEA banks</b>   | <b>free of charge</b>                 |                                       |

|             |  |                                      |
|-------------|--|--------------------------------------|
| <b>8.</b>   | <b>Outgoing transfer in EUR outside EEA and transfers in USD and other currencies</b>  |                                      |
| <b>8.1.</b> | <b>Standard transfers payment order with Next day value date (TOM value date)</b>  |                                      |
|             | to 10 000 EUR  | 27 EUR 22 EUR                        |
|             | over 10 000 EUR to 30 000 EUR  | 40 EUR 30 EUR                        |
|             | over 30 000 EUR to 50 000 EUR  | 65 EUR 50 EUR                        |
|             | over 50 000 EUR to 100 000 EUR   | 90 EUR 80 EUR                        |
|             | over 100 000 EUR   | 180 EUR 170 EUR                      |
| <b>8.2.</b> | <b>Express transfers payment order with Today working day value (SAME DAY value date)</b>  |                                      |
|             | to 10 000 EUR  | 35 EUR 30 EUR                        |
|             | over 10 000 EUR to 30 000 EUR  | 45 EUR 40 EUR                        |
|             | over 30 000 EUR to 50 000 EUR  | 85 EUR 75 EUR                        |
|             | over 50 000 EUR to 100 000 EUR   | 105 EUR 100 EUR                      |
|             | over 100 000 EUR   | 185 EUR 180 EUR                      |
| 9.          | For cancellation or change of payment (incl. incorrect identifier)   | 35 EUR + actual costs of other banks |
| 10.         | For currency transfers ordered by non-banking financial institutions   | 45 EUR                               |
| 11.         | For additional correspondence  | 35 EUR + actual costs of other banks |
| 12.         | For transfers in currency to customers who do not have an account with the Bank, the client owes an additional fee                               | 30 EUR                               |
| 13.         | To cancel or change a translation that is posted to the client's account but not broadcast   | 5 EUR                                |
| 14.         | For transfers to non-EEA countries with OUR expense option, in addition to the commissions under items 8, the expenses of the correspondent bank |                                      |
| 14.1.       | transfers in USD   | 25 USD                               |
| 14.2.       | transfers in EUR   | 25 EUR                               |
| <b>15.</b>  | <b>For incoming payments in EUR outside EEA and transfers in USD and other currencies</b>  |                                      |
|             | 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                               |
| 16.         | For cancellation and return of a received payment  | According to item 8.1 of Section III |
| 17.         | For additional correspondence  | 30 EUR                               |
| <b>18.</b>  | <b>Other Fees for "D Bank Online" - Remote Banking Service</b>   |                                      |
| 18.1.       | Subscription and maintenance in the "D Bank Online" system   | no commission                        |
| 18.2.       | For including and/or adding an account in/to "D Bank Online"   | no commission                        |
| 18.3.       | Cash withdrawal order through a free message   | no commission                        |

|        |   |                           |
|--------|---|---------------------------|
| 18.4.  | To obtain operational and reference information at the Bank                                       | by agreement, min. 10 EUR |
| 18.5.  | Monthly subscription for the use of "D Bank Online" service                                       | no commission             |
| 18.6.  | To generate a new password for the D Bank Online service  | 2,56 EUR /5 BGN           |
| 18.7.  | Enable and use the D Tauken Mobile App  | no commission             |
| 18.8.  | Activate the new D Tauken after deactivating the current one, changed device, factory reset, etc. | 2,56 EUR /5 BGN           |
| 18.9.  | TAN via SMS   | no commission             |
| 18.10. | SMS at log in (access to the system)  | no commission             |

### 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 EUR 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 EUR for interbank payments initiated through TARGET, which will be executed on the same day if received by the Bank by 15.30 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 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, the amount of the transfer is recalculated in EUR at the fixed rate of BNB on the day of transaction.

### Value Dates

1. For interest-bearing accounts in BGN and foreign currency in internal bank transfer operations, the value date is: the date of the transaction.
2. For payments in BGN, the value date of a transfer is considered to be: the date of the payment order.
3. When debiting a client's foreign currency interest-bearing account upon submission of a payment order, the value date for the client's account is: the date of the order.
4. When crediting a client's account with the Bank:

- 4.1. For payments in BGN and foreign currency – the value date is the date of crediting the Bank’s correspondent or settlement account.
- 4.2. For payments in foreign currency from countries outside the EU and the EEA – the client’s account is credited on the next business day with value date equal to the date the funds are received in the Bank’s correspondent account.
5. For receipts in favor of financial institutions: value date is fixed.
6. For letters of credit in foreign currency, for which the Bank is the paying (negotiating) and confirming bank, the value date is fixed on the actual receipt date of the funds in the Bank's accounts.
7. For cash operations:
  - 7.1. For cash deposits – the date of deposit.
  - 7.2. For valuable consignments – the date of final counting of the banknotes (processing period for valuable consignments – maximum 3 business days from the date of receipt of the consignment).
8. For received transfers used to settle liabilities to the Bank – with the due date – the value date indicated in the transfer by the correspondent bank.
9. For corrective transactions – the value date of the originally recorded transaction.
10. When closing interest-bearing accounts during the year, the day of account closure is not considered an interest-bearing day.
11. The value date is an interest-bearing day for the following period.

#### Section IV. DOCUMENTARY TRANSACTIONS

EUR

| A Letters of Credit |  |  |
|---------------------|--|--|
| <b>1.</b>           | <b>Letters of credit in foreign currency</b>                           |  |
| <b>1.1.</b>         | <b>Export</b>  |  |
| 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  |
| <b>1.2.</b> | <b>Import</b>  |   |
| 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<br>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**

**EUR / BGN**

**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                                  | 30 EUR            | 58,67 BGN             |
| 1.3. | Advice, without engagement                        | 0,15%; мин. 30EUR | 0,15%; мин. 58,67 BGN |
| 1.4. | For request for amendment                         | 30 EUR            | 58,67 BGN             |
| 1.5. | For request for payment or payment, of the amount | 0,15%; мин. 30EUR | 0,15%; мин. 58,67 BGN |
| 1.6. | For cancellation                                  | 30 EUR            | 58,67 BGN             |

**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 | 50 EUR | 97,79 BGN |
|--------|-----------------|--------|-----------|

|         |   |   |  |
|---------|---|---|--|
| 2.1.2.  | with other cover  | 0,1%; мин. 50, макс. 1500 EUR                                   | 0,1%; мин. 97,79, макс. 2933,75 BGN                                |
| 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  | 50 EUR  | 97,79 BGN  |
| 2.2.2.  | For issuance  |   |  |
| 2.2.2.1 | with cash cover   | 0.3% for a quarter or part thereof, min. 30 EUR                 | 0.3% for a quarter or part thereof, min. 58.67 BGN                 |
| 2.2.2.2 | with another cover  | min. 0.6% per quarter or part thereof, min. 50 EUR              | min.0.6% per quarter or part thereof, min. 97,79 BGN               |
| 2.2.3.  | Management fee*   | By arrangement, on the part of the working capital limit;       | By arrangement, on the part of the working capital limit           |
|         | * The fee p.2.2.3. is not collected for bank guarantees related the customers in Small business segment.  |   |  |
| 2.3.    | Issuance of counter-guarantee   | by agreement; min.0.5% per quarter or part thereof, min. 50 EUR | by agreement; min.0.5% per quarter or part thereof, min. 97,79 BGN |
| 2.4.    | Issuance of a guarantee against a counter-guarantee   | by agreement; min.0,5% per quarter or part thereof, min. 50 EUR | by agreement; min.0,5% per quarter or part thereof, min. 97,79 BGN |
| 2.5.    | For amendment, other than extension of validity or increase of amount   | 30 EUR  | 58,67 BGN  |
| 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. 30 EUR                 | 0,3% for a quarter or part thereof, min. 58.67 BGN                 |

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

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**

**EUR / BGN**

|   |  |                |                |
|---|--|----------------|----------------|
| 1.  | Fees for issuing and maintenance of<br>International debit card / micro card Debit MasterCard Business,<br>International debit card / micro card MasterCard Business,<br>International credit card / micro card MasterCard Business,<br>International credit card / micro card MasterCard Business Flexi |                |                |
| <b>ANNEX 1 - Transaction limits on debit and credit cards</b> |  |                |                |
| 1.1.  | Card issuance / micro card   | free of charge | free of charge |
| 1.1.1.  | Monthly micro card maintenance<br>Debit MasterCard Business, debit micro card<br>MasterCard Business, credit micro card<br>MasterCard Business and credit micro card<br>MasterCard Business Flexi  | 0,26 EUR       | 0,50 BGN       |
| 1.2.  | Renewal card due to expiration of validity   | 2,56 EUR       | 5 BGN          |
| 1.3.  | Express card issuance  |                |                |
| 1.3.1.  | International debit card / micro card Debit<br>MasterCard Business   | 10,23 EUR      | 20 BGN         |
| 1.3.2.  | International credit card / micro card MasterCard<br>Standard, International debit /credit / micro card<br>MasterCard Business   | 12,78 EUR      | 25 BGN         |
| 1.4.  | Reissuance of a card due to forgotten PIN code,<br>loss, theft, compromise or damage within the<br>validity period   |                |                |
| 1.4.1.  | International debit card / micro card Debit<br>MasterCard Business   | 5,11 EUR       | 10 BGN         |

|             |  |                          |                          |
|-------------|--|--------------------------|--------------------------|
| 1.4.2.      | International debit /credit card MasterCard Business / micro card MasterCard Business                                | 10,23 EUR                | 20 BGN                   |
| 1.5.        | Minimum account balance (according to account currency)  |                          |                          |
| 1.5.1.      | International debit card Debit MasterCard Business   | 25,56 EUR                |                          |
| 1.5.2.      | International debit card MasterCard Business   | 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 | 5,11 EUR + VAT           | 10 BGN + VAT             |
| 1.7.        | Change of card / micro card parameters and limits  |                          |                          |
| 1.7.1.      | International debit card Debit MasterCard Business   | 5,11 EUR                 | 10 BGN                   |
| 1.7.2.      | International debit / credit card MasterCard Business  | 5,11 EUR                 | 10 BGN                   |
| 1.8.        | Opening an arbitration procedure   | actual costs + 30.68 EUR | actual costs + 60.00 BGN |
| 1.9.        | Processing of a chargeback by an Arbitration Commission  | actual costs             | actual costs             |
| 1.10.       | Unjustified transaction claim  | 15,34 EUR + VAT          | 30.00 BGN + VAT          |
| 1.11.       | Fee for generating a new PIN code  |                          |                          |
| 1.11.1.     | New PIN code for international debit card / micro card Debit MasterCard Business                                     | 2,56 EUR                 | 5 BGN                    |
| 1.11.2.     | New PIN code for international debit / credit card / micro card MasterCard Business card                             | 5,11 EUR                 | 10 BGN                   |
| <b>2.</b>   | <b>Fees for transactions and other informational services</b>  |                          |                          |
| <b>2.1.</b> | <b>International debit card Debit MasterCard Business / micro card Debit MasterCard Business</b>                     |                          |                          |
| 2.1.1.      | Monthly fee  |                          |                          |
| 2.1.1.1.    | 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. 0,77 EUR      | 0,2 %, min. 1,50 BGN     |
| 2.1.2.3.    | at an ATM in the EEA   | 0,2%, min. 0,77 EUR      | 0, 2 %, min1,50 BGN.     |
| 2.1.2.4.    | at an ATM outside the EEA  | 2.56 EUR + 1 %           | 5,00 BGN + 1 %           |
| 2.1.2.5.    | at a POS terminal of another Bank in Bulgaria  | 2.56 EUR + 1 %           | 5,00 BGN + 1 %           |
| 2.1.2.6.    | at a POS terminal in the EEA   | 2.56 EUR + 1 %           | 5,00 BGN + 1 %           |
| 2.1.2.7.    | at a POS terminal outside the EEA  | 2.56 EUR + 1,5 %         | 5,00 BGN + 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 0,15 EUR       | 0.1%; min 0.30 BGN       |
| 2.1.5.      | Checking the account balance at an ATM   |                          |                          |

|             |   |                     |                     |
|-------------|---|---------------------|---------------------|
| 2.1.5.1.    | Checking the account balance at an ATM of the Bank  | 0,26 EUR            | 0,50 BGN            |
| 2.1.5.2.    | Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA   | 0,31 EUR            | 0,60 BGN            |
| 2.1.5.3.    | Checking the account balance at an ATM outside the EEA  | 0,77 EUR            | 1,50 BGN            |
| 2.1.6.      | Incoming card transfers incl. refund  | 1,1 % of the amount | 1,1 % of the amount |
| 2.1.7.      | Money transfer (Money send)<br>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 | 0,51 EUR + 0,5%     | 1.00 BGN + 0,5%     |
| <b>2.2.</b> | <b>International debit card / micro card MasterCard BUSINESS</b>  |                     |                     |
| 2.2.1.      | Annual MAIN card maintenance fee International debit card MasterCard Business   | 36,81 EUR           | 72 BGN              |
| 2.2.2.      | Annual ADDITIONAL card maintenance fee International debit card MasterCard Business   | 15,34 EUR           | 30 BGN              |
| 2.2.3.      | Cash WITHDRAWAL (cash advance)  |                     |                     |
| 2.2.3.1.    | at an ATM of the Bank   | 1,53 EUR + 1 %      | 3 BGN + 1 %         |
| 2.2.3.2.    | at an ATM of another bank in Bulgaria   | 2,05 EUR + 1,5 %    | 4 BGN + 1,5 %       |
| 2.2.3.3.    | at an ATM in the EEA  | 2,05 EUR + 1,5 %    | 4 BGN + 1,5 %       |
| 2.2.3.4.    | at an ATM outside the EEA   | 2,56 EUR + 3 %      | 5 BGN + 3 %         |
| 2.2.3.5.    | at a POS terminal at another bank's office in Bulgaria  | 3,07 EUR + 1,5 %    | 6 BGN + 1,5 %       |
| 2.2.3.6.    | at a POS terminal in the EEA  | 3,07 EUR + 1,5 %    | 6 BGN + 1,5 %       |
| 2.2.3.7.    | at a POS terminal outside the EEA   | 3,07 EUR + 3 %      | 6 BGN + 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 0,15 EUR  | 0.1%; min 0.30 BGN  |
| 2.2.6.      | Checking the account balance at an ATM  |                     |                     |
| 2.2.6.1.    | Bank  | 0,26 EUR            | 0,50 BGN            |
| 2.2.6.2.    | Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA   | 0,51 EUR            | 1,00 BGN            |
| 2.2.6.3.    | Checking the account balance at an ATM outside the EEA  | 0,77 EUR            | 1,50 BGN            |
| 2.2.7.      | Incoming card transfers incl. refund  | 1,1 % of the amount | 1,1 % of the amount |
| 2.2.8.      | Money transfer (Money send)<br>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  | 36,81 EUR           | 72 BGN              |
| 2.3.2.      | Annual ADDITIONAL card maintenance fee  | 20,45 EUR           | 40 BGN              |
| 2.3.3.      | Cash WITHDRAWAL (cash advance)  |                     |                     |
| 2.3.3.1.    | at an ATM of the Bank   | 2,56 EUR + 1,5 %    | 5 BGN + 1,5 %       |
| 2.3.3.2.    | at an ATM of another bank in Bulgaria   | 3,07 EUR + 2,5 %    | 6 BGN + 2,5 %       |
| 2.3.3.3.    | at an ATM in the EEA  | 3,07 EUR + 2,5 %    | 6 BGN + 2,5 %       |
| 2.3.3.4.    | at an ATM outside the EEA   | 3,58 EUR + 3 %      | 7 BGN + 3 %         |
| 2.3.3.5.    | at a POS terminal at another bank's office in Bulgaria  | 3,58 EUR + 2,5 %    | 7 BGN + 2,5 %       |
| 2.3.3.6.    | at a POS terminal in the EEA  | 3,58 EUR + 2,5 %    | 7 BGN + 2,5 %       |
| 2.3.3.7.    | at a POS terminal outside the EEA   | 3,58 EUR + 3 %      | 7 BGN + 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%; мин. 0,15 EUR | 0,1%; мин. 0,30 BGN |
| 2.3.6.      | Checking the account balance at an ATM  |                     |                     |
| 2.3.6.1.    | Checking the account balance at an ATM of the Bank  | 0,26 EUR            | 0,50 BGN            |
| 2.3.6.2.    | Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA   | 0,51 EUR            | 1,00 BGN            |
| 2.3.6.3.    | Checking the account balance at an ATM outside the EEA  | 0,77 EUR            | 1,50 BGN            |
| 2.3.7.      | Incoming card transfers incl. refund  | 1,1 % of the amount | 1,1 % of the amount |
| 2.3.8.      | Money transfer (Money send)<br>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 | 0,51 EUR + 0,5%     | 1.00 BGN + 0,5%     |
| <b>3.</b>   | <b>POS Terminals</b>  |                     |                     |
| <b>3.1.</b> | <b>POS terminals at merchants</b>   |                     |                     |
| 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  | 12,78 EUR           | 25 BGN              |

#### 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                          | 2,56 EUR                        | 5 BGN                           |
| 4.5.   | Utility payment notification:  |                                 |                                 |
| 4.5.1. | SMS notification for a new bill received for payment                               | 0,06 EUR (+ VAT)                | 0,12 BGN (+ VAT)                |
| 4.5.2. | SMS notification for new bill received for payment exceeding the maximum amount    | 0,06 EUR (+ VAT)                | 0,12 BGN (+ VAT)                |
| 4.5.3. | SMS notification for a successful or unsuccessful utility payment                  | 0,06 EUR (+ VAT)                | 0,12 BGN (+ 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   | 0,26 EUR                        | 0,50 BGN                        |
| 4.9.   | For notification through the D Info service:                                       |                                 |                                 |
| 4.9.1. | subscription for a single notification   | 0,06 EUR + ДДС                  | 0,12 BGN + ДДС                  |
| 4.9.2. | package of 50 SMS  | 2,56 EUR + ДДС                  | 5 BGN + ДДС                     |
| 4.9.3. | package of 100 SMS   | 4,60 EUR + ДДС                  | 9 BGN + ДДС                     |
| 4.9.4. | Annual maintenance fee for D Info  | 1,02 EUR + ДДС                  | 2 BGN + ДДС                     |
| 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                                      | 1,02 EUR                        | 2 BGN                           |

## Section VI. LOANS

EUR

BGN

### 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%; мин.<br>102,26 EUR, макс.<br>1533,88 EUR | 0.15%; min. 100 BGN,<br>max. 3000 BGN |
| 1.2. | Fee for acceptance and processing of documents for a loan approved on a credit card.   | 10,23 EUR                                       | 20 BGN                                |

|        |   |  |
|--------|---|--|
| 1.3.   | Annual credit management fee.<br>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.<br>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 51 129.19 EUR or equivalent in foreign currency 76.69 EUR<br>For the loan's exposure under 51 129.19 EUR or equivalent in foreign currency 153.39 EUR, max 7 669.38 EUR    |
|        | * Excluding the price parameters renegotiation  | For the loan's exposure up to 100 000 BGN or equivalent in foreign currency –150 BGN<br>For the loan's exposure under 100 000 BGN or equivalent in foreign currency – 0.15%, min 300 BGN, max 15 000 BGN |
| 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 76.69 EUR, max 7 669.38 EUR   |
|        | * In case of extension of the term of overdraft / credit line only the fee under item 1.3 shall be collected.   | 0.30%, min 300 BGN, max 15 000 BGN   |
|        | * 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 %<br>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 2 556 459.41EUR/5 000 000BGN  | 100 EUR                              | 195,58 BGN                       |
| 1.7.2       | with credit up to 3 579 043.17EUR/7 000 000BGN  | 150 EUR                              | 293,37 BGN                       |
| 1.7.3       | with credit up to 5 112 918.81EUR/10 000 000BGN   | 200 EUR                              | 391,17 BGN                       |
| 1.7.4       | with credit over 5 112 918.81EUR/1 000 000BGN   | 250 EUR                              | 488,96 BGN                       |
| *           | The fee is applied for lending to business clients with net sales revenues of over 1 533 875.64 EUR/ 3 000 000 BGN, which have insured the collateral for the loan outside the offers from D Insurance Broker EOOD. |                                      |                                  |
| <b>2.</b>   | <b>Legal Entities Related Through Loan Transactions</b>   |                                      |                                  |
| <b>2.1.</b> | <b>Preparation/coordination of a draft notary deed for a contractual mortgage / application for registration of a legal mortgage and registration of a mortgage</b>   |                                      |                                  |
| 2.1.1.      | for loans up to 51 129.19 EUR/100 000 BGN   | 38,35 EUR+ VAT                       | 75 BGN + VAT                     |
| 2.1.2.      | for loans up to 255 645.94 EUR/500 000 BGN  | 63,91 EUR+ VAT                       | 125 BGN + VAT                    |
| 2.1.3.      | for loans over 255 645.94 EUR/500 000 BGN   | 76,69 EUR+ VAT                       | 150 BGN + VAT                    |
| 2.2.        | Preparation/coordination of an agreement for deletion of a mortgage, incl. partial deletion   | 30,68 EUR+ VAT                       | 60 BGN + VAT                     |
| 2.3.        | Preparation/coordination of documents for entry of a registered pledge  | 17,90 EUR+ VAT                       | 35 BGN + VAT                     |
| 2.4.        | Preparation/coordination of agreement for deletion of a registered pledge, incl. partial deletion   | 25,56 EUR+ VAT                       | 50 BGN + VAT                     |
| 2.5.        | entry of a registered pledge at the CRRP, deletion of a registered pledge at the CRRP   | 25,56 EUR+ VAT                       | 50 BGN + VAT                     |
| 2.6.        | Renewal and registration of renewal - mortgages   | 30,68 EUR+ VAT                       | 60 BGN + VAT                     |
| 2.7.        | Renewal and registration of renewal - registered pledges  | 25,56 EUR+ VAT                       | 50 BGN + VAT                     |
| 2.8.        | Written preliminary legal opinion   | by agreement, min. 127,82EUR + VAT   | by agreement, min. 250 BGN + VAT |
| 2.9.        | Computer reference from the Property Register   |                                      |                                  |
| 2.9.1.      | for the first page  | 5,11 EUR + VAT                       | 10 BGN + VAT                     |
| 2.9.2.      | for each subsequent page  | 1,02 EUR + VAT                       | 2 BGN + VAT                      |
| 2.10.       | Other legal services  | by agreement, min. + 127,82EUR + VAT | by agreement, min. 250 BGN + VAT |
| <b>3.</b>   | <b>Other</b>  |                                      |                                  |
| <b>3.1.</b> | <b>For confirmation by the Bank of an assessment of collateral made by an external expert</b>   |                                      |                                  |
|             | for loans up to 51 129.19 EUR/100 000 BGN   | 25,56 EUR+ VAT                       | 50 BGN + VAT                     |

|      |   |                                    |  |
|------|---|------------------------------------|--|
|      | for loans up to 255 645.94 EUR/500 000 BGN  | 38,35 EUR+ VAT                     | 75 BGN + VAT                               |
|      | for loans up to 511 291.88 EUR/1 000 000 BGN  | 51,13 EUR+ VAT                     | 100 BGN + VAT                              |
|      | for loans up to 1 022 583.76 EUR/2 000 000 BGN  | 102,26 EUR+ VAT                    | 200 BGN + VAT                              |
|      | for loans over 1 022 583.76 EUR/2 000 000 BGN   | by agreement,<br>min. 255,56 EUR + | by agreement,<br>min. 500 BGN + VAT<br>VAT |
| 3.2. | For annual update of the assessment of collateral, without confirmation of assessment by an external valour, 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   | 35,79 EUR + VAT                    | 70 BGN + VAT                               |
| 3.4. | For reference, upon customer's request, at the CCR or NSII, for each reference  | 5,11 EUR + VAT                     | 10 BGN + 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.
6. For all loans granted before 25.01.2020, an Annual Fee for servicing the credit account (AFCA) of 1% is charged, or according to what is agreed in the loan agreements, which is payable annually at the beginning of each 12-month period and is calculated on the outstanding principal for loans with a repayment plan, and on the approved usage limit for credit lines and overdraft loans, or according to the conditions agreed upon in the loan agreements.

## Section VII. TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS

| 1.   | Intermediation in transactions with financial instruments on BSE                             | EUR  | BGN  |
|------|--|--|--|
| 1.1. | Transactions with equities or rights over equities up to 25 564.59 EUR/ 50 000 BGN           | 2% of the value of the deal,<br>min. 25,56 EUR   | 2% of the value of the deal,<br>min. 50 BGN    |
| 1.2. | Transactions with equities or rights over equities over 25 564.59 EUR/ 50,000 BGN            | 2% of the value of the deal,<br>min. 102,26 EUR  | 2% of the value of the deal,<br>min. 200 BGN   |
| 1.3. | Transactions on secondary market with government securities issued under BNB Ordinance No. 5 | 0.10% of the value of the deal,<br>min. 5,11 EUR | 0.10% of the value of the deal,<br>min. 10 BGN |

|   |   |   |  |
|---|---|---|--|
| 1.4.  | Transactions with bonds   | 0.10% of the value of the deal,<br>min. 10,23 EUR   | 0.10% of the value of the deal,<br>min. 20 BGN |
| <b>2. Other services related to investment intermediation and financial instruments</b> |   |   |  |
| 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 | 20,45 EUR + VAT   | 40 BGN + VAT                                   |
| 2.3.  | Representation of a shareholder on a General Meeting of an issuer   | 25,56 EUR + VAT   | 50 BGN + VAT                                   |

## Section VIII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES EUR / BGN

|   |   |  |                                     |
|---|---|--|-------------------------------------|
| <b>1. Safe-keeping of financial instruments on register (account)</b>               |   |  |                                     |
| 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 5.11 EUR/10 BGN for non-professional clients, for professional clients - free of charge   |                                     |
|   | <i>* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.</i> |  |                                     |
| 1.3.  | Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank * for portfolio management   | 0.02%; min. 5,11EUR / min10 BGN. for non-professional clients, professional clients - free of charge |                                     |
|   | <i>* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.</i> |  |                                     |
| 1.4.  | Issuance of an account statement, notification or reference to financial instruments                                      | 5,11 EUR   | 10 BGN                              |
| 1.5.  | For repayment of matured bonds - on the par value   | 0.02%  |                                     |
| <b>2 Safe-keeping of government securities issued under the BNB Ordinance No. 5</b> |   |  |                                     |
| 2.1.  | Transfer of government securities under Art. 20, para. 2, 4, 5, 6 and 7 of BNB Ordinance No. 5                            | 5,11 EUR   | 10 BGN                              |
| 2.2.  | Blocking and unblocking of government securities on the account   | 25,56 EUR  | 50 BGN                              |
| 2.3.  | Blocking and unblocking government securities as collateral for credit  | 0.2% of the face value, min. 5,11 EUR  | 0.2% of the face value, min. 10 BGN |
| 2.4.  | Issuance of a certificate of ownership of government securities   | 2,56 EUR   | 5 BGN                               |
| 2.5.  | Charge for canceling a lost or destroyed government securities certificate  | 5,11 EUR   | 10 BGN                              |

### 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 free of charge account of the Bank with the CD               |                  |
| 3.2.  | Issuance of a depository receipt from the CD   | 5,11 EUR 10 BGN  |
| 3.3.  | Verification of account balance in the CD upon written order of the client   | 2,56 EUR 5 BGN   |
| 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.                                    | 10,23 EUR 20 BGN |
| 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 | 10,23 EUR 20 BGN |
| 3.7.  | Blocking of financial instruments in the CD  | 25,56 EUR 50 BGN |
| 3.8.  | Issuing a blocking certificate   | 40,90 EUR 80 BGN |
| 3.9.  | Unblocking financial instruments in the CD   | 40,90 EUR 80 BGN |
| 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\*

|           |   | EUR             | BGN           |
|-----------|---|-----------------|---------------|
| <b>1.</b> | <b>For use of a small safe deposit box</b>  |                 |               |
| 1.1.      | for 3 months                                | 37,84 EUR + VAT | 74 BGN + VAT  |
| 1.2.      | for 6 months                                | 56,24 EUR + VAT | 110 BGN + VAT |
| 1.3.      | for 12 months                               | 97,15 EUR + VAT | 190 BGN + VAT |
| <b>2.</b> | <b>For use of a medium safe deposit box</b> |                 |               |
| 2.1.      | for 3 months                                | 48,57 EUR + VAT | 95 BGN + VAT  |
| 2.2.      | for 6 months                                | 71,58 EUR + VAT | 140 BGN + VAT |
| 2.3.      | for 12 months                               | 122,71 EUR +VAT | 240 BGN + VAT |

### 3. For use of a large safe deposit box

|  |   |  |  |
|--|---|--|--|
| 3.1.   | for 3 months  | 81,81 EUR + VAT                                    | 160 BGN + VAT                                    |
| 3.2.   | for 6 months  | 99,70 EUR + VAT                                    | 195 BGN + VAT                                    |
| 3.3.   | for 12 months   | 148,27 EUR + VAT                                   | 290 BGN + 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.               | 92.03 EUR + VAT + (costs of a notary if necessary) | 180 BGN + 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   | 2,05 EUR + VAT                                     | 4 BGN + 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 | 0,51 EUR + VAT                                     | 1 BGN + VAT                                      |
| 7.   | Deposit for bona fide use   | 51,13 EUR  | 100 BGN  |

### 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  | 10.23 EUR + VAT | 20 BGN+ VAT   |
| 1.2. | for the previous year (for each year)   | 25.56 EUR + VAT | 50 BGN + 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  | 15.34 EUR + VAT | 30 BGN + VAT  |
| 3.2. | Foreign language  | 40.90 EUR + VAT | 80 BGN + VAT  |
| 4.   | For issuance of a bank reference  |                 |               |
| 4.1. | Bulgarian language  | 25.56 EUR + VAT | 50 BGN + VAT  |
| 4.2. | Foreign language  | 40.90 EUR + VAT | 80 BGN + VAT  |
| 5.   | Drafting an answer in case of audit   | 51.13 EUR + VAT | 100 BGN + VAT |
| 6.   | For express issuance (within 2 hours) of documents and references, additional fee is charged                      | 15.34 EUR + VAT | 30 BGN + VAT  |
| 7    | Fax transmission services   |                 |               |
| 7.1. | if sent abroad, for each page   | 2.05 EUR + VAT  | 4 BGN + VAT   |
| 7.2. | if sent in Bulgaria, for each page  | 1.02 EUR + VAT  | 2 BGN + VAT   |

|     |  |                                     |                                  |
|-----|--|-------------------------------------|----------------------------------|
| 8.  | Mail services at customer's request, for each letter   | 2.56 EUR + VAT                      | 5 BGN + VAT                      |
| 9.  | Special courier services   | 5.11 EUR + VAT+ actual costs        | 10BGN + VAT+ actual costs        |
| 10. | Photocopy, per page  | 0.51 EUR + VAT                      | 1 BGN + VAT                      |
| 11. | Legal services   | by agreement, min. 153.39 EUR + VAT | by agreement, min. 300 BGN + VAT |
| 12. | Check attorney in register „Edinstvo 2”  | 2.56 EUR+ VAT                       | 5 BGN + 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   | 76.69 EUR + VAT                     | 150 BGN + VAT                    |
| 16. | Authentication of bank documents and authorized signatures   | 25.56 EUR + VAT                     | 50 BGN + VAT                     |
| 17. | Monthly fee for sending by e-mail a daily statement when moving the account                                    | 1.02 EUR with included VAT          | 2 BGN with included 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

EUR

BGN

| 1.    | Package KLASIC   | Package program fees |                  |
|-------|--|----------------------|------------------|
| 1.1.  | Package program activating   | free of charge       |                  |
| 1.2.  | Opening a Current Accounts in EUR 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 standard/instant 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. | <b>Monthly maintenance fee Package KLASIC</b>  | <b>10.17 EUR</b>     | <b>19.90 BGN</b> |
| 2.    | Package ONLINE   | Package program fees |                  |

|              |   |                             |                  |
|--------------|---|-----------------------------|------------------|
| 2.1.         | Package program activating  | free of charge              |                  |
| 2.2.         | Opening a Current Accounts in EUR with Debit MasterCard Business  | free of charge              |                  |
| 2.3.         | Monthly maintenance of a Current Accounts in EUR  | 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 standard/instant through online banking  | free of charge              |                  |
|              | 15  |                             |                  |
| 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 0,46 EUR /BGN 0.90 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              |                  |
| <b>2.11.</b> | <b>Monthly maintenance fee Package ONLINE</b>   | <b>10.69 EUR</b>            | <b>20.90 BGN</b> |
| <b>3.</b>    | <b>Package OPTIMUM</b>  | <b>Package program fees</b> |                  |
| 3.1.         | Package program activating  | free of charge              |                  |
| 3.2.         | Opening a Current Accounts in National Currency EUR up to 3 Debit MasterCard Business   | free of charge              |                  |
| 3.3.         | Opening a Current Accounts in Foreign Currents / EUR  | free of charge              |                  |
| 3.4.         | Monthly maintenance of a Current Accounts in National Currency EUR  | free of charge              |                  |
| 3.5.         | Monthly maintenance of a Current Accounts in Foreign Currency /EUR  | 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 EUR Currency up to 3 579.04 EUR/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 1 533.88 EUR/ 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 standard/instant through online banking 30 end 3 at the bank   | free of charge   |                  |
| 3.11.        | Outgoing transfer in EUR in EEA (Including TARGET)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   |                  |
| <b>3.15.</b> | <b>Monthly maintenance fee Package OPTIMUM</b>  | <b>19.89 EUR</b> | <b>38.90 BGN</b> |

| <b>4.</b> | <b>Package for FARMER</b>   | <b>Package program fees</b> |           |
|-----------|---|-----------------------------|-----------|
| 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 standard/instant 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  | 6.14 EUR                    | 12.00 BGN |

| <b>5.</b> | <b>Package for NOTARY</b>  | <b>Package program fees</b> |  |
|-----------|--|-----------------------------|--|
| 5.1.      | Package program activating   | free of charge              |  |
| 5.2.      | Opening a Current Accounts in EUR 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 EUR or another currency | free of charge              |  |
| 5.4.      | Monthly maintenance of a Current Accounts in EUR   | 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 standart/instant through online banking                    | free of charge              |  |

|              |  |                             |                  |
|--------------|--|-----------------------------|------------------|
| 5.8.         | Cash Deposit up to 2 556.59 EUR/5 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day                           | 1.53 EUR                    | 3.00 BGN         |
| 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              |                  |
| <b>5.11.</b> | <b>Monthly maintenance fee Package for NOTARY</b>  | <b>9.20 EUR</b>             | <b>18.00 BGN</b> |
| <b>6.</b>    | <b>Package MAXIMUM</b>   | <b>Package program fees</b> |                  |
| 6.1.         | Package program activating   | free of charge              |                  |
| 6.2.         | Opening a Current Accounts in National Currency EUR up to 3 Debit MasterCard Business  | free of charge              |                  |
| 6.3.         | Opening a Current Accounts in Foreign Currents /EUR  | free of charge              |                  |
| 6.4.         | Monthly maintenance of a Current Accounts in National Currency EUR   | free of charge              |                  |
| 6.5.         | Monthly maintenance of a Current Accounts in Foreign Currency /EUR   | 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 EUR /Currency up to 5 112.92EUR/ 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 2 556.59 EUR/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 standard/instant 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   |                             |                  |
| <b>6.16.</b> | <b>Monthly maintenance fee Package MAXIMUM</b>   | <b>35.28 EUR</b>            | <b>69.00 BGN</b> |
| <b>7.</b>    | <b>PACKAGE CO-OWNERSHIP</b>  | <b>Package program fees</b> |                  |
| 7.1.         | Package program activating   | free of charge              |                  |

|             |  |                 |                  |
|-------------|--|-----------------|------------------|
| 7.2.        | Opening in EUR 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 EUR standard/instant 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  |                  |
| <b>7.12</b> | <b>Monthly subscription for Package CO-OWNERSHIP</b>   | <b>7.62 EUR</b> | <b>14.90 BGN</b> |

### 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 EUR, foreign currency or EUR 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 B 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 IN EUR                              | 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                   | 2,000                             | 2,500        | 500     | 3,000                   | 4,500        | 1000        | 6,000         | 7,500         | 2000        |
| Withdrawal at ATM in the country                | 1,000                             | 1,500        | 250     | 3,000                   | 4,000        | 1000        | 4,500         | 5,500         | 1500        |
| Payment at POS abroad                           | 2,000                             | 2,500        | 500     | 3,000                   | 4,500        | 1000        | 6,000         | 7,500         | 2000        |
| Withdrawal at ATM abroad                        | 1,000                             | 1,500        | 250     | 3,000                   | 4,000        | 1000        | 4,500         | 5,500         | 1500        |
| Payment at POS in the country and abroad        |                                   |              |         | 4,000                   | 5,500        | 1250        | 8,000         | 9,500         | 2500        |
| Withdrawal at ATM in the country and abroad     |                                   |              |         | 3,500                   | 4,500        | 1000        | 5,500         | 6,500         | 2000        |
| Total maximum amount for the country and abroad |                                   |              |         | <b>6,500</b>            | <b>9,000</b> | <b>2500</b> | <b>11,500</b> | <b>14,500</b> | <b>4500</b> |
| Maximum number of card uses                     |                                   |              |         | <b>20</b>               | <b>30</b>    | <b>15</b>   | <b>100</b>    | <b>150</b>    | <b>75</b>   |

### INTERNATIONAL DEBIT CARD MC BUSINESS

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

### INTERNATIONAL CREDIT CARD MASTERCARD BUSINESS, MASTERCARD BUSINESS FLEXI

| CARD LIMITS                                     | LIMITS FOR AMOUNT PER TRANSACTION |                         |                    | TWENTY-FOUR HOUR LIMITS |                         |                    | WEEKLY LIMITS       |                         |                    |
|---|-----------------------------------|-------------------------|--------------------|-------------------------|-------------------------|--------------------|---------------------|-------------------------|--------------------|
|   | standard<br>EUR/USD               | preferential<br>EUR/USD | limited<br>EUR/USD | standard<br>EUR/USD     | preferential<br>EUR/USD | limited<br>EUR/USD | standard<br>EUR/USD | preferential<br>EUR/USD | limited<br>EUR/USD |
| Payment at POS in the country                   | 4000/5200                         | 4500/5850               | 1000/1300          | 5000/6500               | 6500/8450               | 1500/1950          | 8000/10400          | 9500/12350              | 3000/3900          |
| Withdrawal at ATM in the country                | 2000/2600                         | 2500/3250               | 500/650            | 3000/3900               | 3500/4550               | 1000/1300          | 4500/5850           | 5000/6500               | 1500/1950          |
| Payment at POS abroad                           | 4000/5200                         | 4500/5850               | 1000/1300          | 5000/6500               | 6500/8450               | 1500/1950          | 8000/10400          | 9500/12350              | 3000/3900          |
| Withdrawal at ATM abroad                        | 2000/2600                         | 2500/3250               | 500/650            | 3000/3900               | 3500/4550               | 1000/1300          | 4500/5850           | 5000/6500               | 1500/1950          |
| Payment at POS in the country and abroad        |                                   |                         |                    | 6000/7800               | 7500/9750               | 2000/2600          | 10000/13000         | 11500/14950             | 3500/4550          |
| Withdrawal at ATM in the country and abroad     |                                   |                         |                    | 4000/5200               | 4500/5850               | 1500/1950          | 5500/7150           | 6000/7800               | 2000/2600          |
| Total maximum amount for the country and abroad |                                   |                         |                    | <b>9000/11700</b>       | <b>11000/14300</b>      | <b>3000/3900</b>   | <b>13500/17550</b>  | <b>16000/20800</b>      | <b>5000/6500</b>   |
| Maximum number of card uses                     |                                   |                         |                    | 30/30                   | 40/40                   | 20/20              | 120/120             | 160/160                 | 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 |              |
|--|------------------------------------|----------------------|--------------|
|  | EUR                                | EUR                  | USD          |
| <b>Limits for the amount of a single transaction</b> |                                    |                      |              |
| POS payment in the country                           | 1,000                              | 1,000                | 1,000        |
| ATM withdrawal in the country                        | 500                                | 500                  | 500          |
| POS payment abroad                                   | 1,000                              | 1,000                | 1,000        |
| ATM withdrawal abroad                                | 500                                | 500                  | 500          |
| <b>Twenty-four hour limits</b>                       |                                    |                      |              |
| POS payment in the country                           | 1,000                              | 1,500                | 1,500        |
| ATM withdrawal in the country                        | 500                                | 1,000                | 1,000        |
| POS payment abroad                                   | 1,000                              | 1,500                | 1,500        |
| ATM withdrawal abroad                                | 500                                | 1,000                | 1,000        |
| POS payment in the country and abroad                | 1,250                              | 2,000                | 2,000        |
| ATM withdrawal in the country and abroad             | 500                                | 1,500                | 1,500        |
| Total maximum amount for the country and abroad      | <b>2,000</b>                       | <b>3,000</b>         | <b>3,000</b> |
| Maximum number of card uses                          | 8                                  | 20                   | 20           |
| <b>Weekly limits</b>                                 |                                    |                      |              |
| POS payment in the country                           | 2,000                              | 3,000                | 3,000        |
| ATM withdrawal in the country                        | 1,000                              | 1,500                | 1,500        |
| POS payment abroad                                   | 2,000                              | 3,000                | 3,000        |
| ATM withdrawal abroad                                | 1,000                              | 1,500                | 1,500        |
| POS payment in the country and abroad                | 2,500                              | 3,500                | 3,500        |
| ATM withdrawal in the country and abroad             | 1,500                              | 2,000                | 2,000        |
| Total maximum amount for the country and abroad      | <b>4,000</b>                       | <b>5,000</b>         | <b>5,000</b> |
| Maximum number of card uses                          | 75                                 | 80                   | 80           |