

TARIFF

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

May, 04-th, 2022

TABLE OF CONTENTS:

I. BANK ACCOUNTS	3
II. CASH TRANSACTIONS	5
III. PAYMENTS	7
IV. DOCUMENTARY TRANSACTIONS	13
V. BANK CARDS	17
VI. LOANS	22
VII. TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS	25
VIII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES	25
IX. FOREIGN EXCHANGE	26
X. TREASURY	27
XI. OTHER SERVICES	27
XII. PACKAGES PROGRAMS	28
XIII. GENERAL PROVISIONS	31

Section I. BANK ACCOUNTS

1.	Current Account	BGN	Currency
1.1.	Opening	10 BGN	10 BGN
1.2.	Minimum account balance	50 BGN	25 currency units
1.3.	Account maintenance with monthly statements	15 BGN	15 BGN
1.4.	Account maintenance with monthly email statement	12 BGN	12 BGN
1.5.	Account maintenance with a daily or weekly statement	22 BGN	22 BGN
1.6.	Closure	25 BGN	25 EUR
2.	Current Accounts with Debit Card		
2.1.	Account opening with Debit MasterCard Business	10 BGN	10 BGN
2.2.	Minimum balance Debit MasterCard Business	50 BGN	50 BGN
2.3.	Monthly account maintenance fee with Debit MasterCard Business and MasterCard Business/micro card with monthly statements	15 BGN	15 BGN
2.4.	Monthly account maintenance fee with Debit MasterCard Business and MasterCard Business with monthly email statement	12 BGN	12 BGN
2.5.	Closure Current Accounts with Debit MasterCard Business	25 BGN	25 BGN
3.	Fund Raising Account		
3.1.	Minimum account balance	30 BGN	30 BGN
3.2.	Opening	12 BGN	12 BGN
3.3.	Maintenance (the fee is due after the sixth month of opening the account)	10 BGN	10 BGN
3.4.	Transformation to a current account	no commission	no commission
3.5.	Closure	25 BGN	25 BGN
4.	Other Accounts (liquidation, of bankrupt customers, etc.)		
4.1.	Minimum account balance	30 BGN	15 currency units
4.2.	Opening	10 BGN	10 BGN
4.3.	Maintenance	14 BGN	14 BGN
4.4.	Closure	25 BGN	25 BGN
5.	ESCROW Accounts		
5.1.	Opening (Applicable on the amount in the escrow account)	by agreement, but min. 0.20% , min. 250 BGN, max. 20 000 BGN	by agreement, but min. 0.20% , min. 250 BGN, max. 20 000 BGN
5.2.	Minimum account balance	not required	not required
5.3.	Maintenance	not required	not required
5.4.	Closing	24 BGN	24 BGN
5.5.	Drafting of ESCROW Account Agreement	by agreement, min. 500 BGN	
6.	Other applicable fees		

6.1.	Administration of a distraint notice (The fee is payable on each distrained account except credit card accounts)	20 BGN	20 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.	1 000 BGN	1 000 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.	500 BGN	500 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.	700 BGN	700 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.	350 BGN	350 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.	200 BGN	200 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.	100 BGN	100 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	50 BGN	50 BGN
6.6.	<p>Monthly storage fee</p> <p>In case the average daily balance for the respective calendar month, cumulatively for all current and / or card and / or deposit accounts of a client exceeds BGN 1 million or their equivalent in another currency, the Bank applies the fee for keeping funds on the amount of funds above the threshold of BGN 1 million.</p> <p>The fee is due and payable by the 5-th of the month following the month for which the fee is due.</p> <p>The fee does not apply to municipalities and budget organizations.</p>		<p>0.07 %</p> <p>Change starts from 1-st of May 2022</p>

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)	10 BGN
6.8.	In case of early termination of a term deposit in the amount of over BGN 1,000,000 (or equivalent in another currency) a penalty is due. The penalty is applied to deposit accounts opened after April 28, 2021.	0.2% on the principal of the deposit

Notes:

1. All fees and commissions for all services in this section of the Tariff are exclusive of VAT.
2. Accounts for term deposits are opened and maintained without a fee. The minimum account balance therein is in accordance with the terms and conditions of the specific deposit product.
3. For opening, maintenance and closure of accounts of investors in securities, no fees and commissions are charged.
4. The fee for closure of a fund raising account is not payable when the current account of the newly-registered company is opened with the Bank.
5. Fees and commissions for opening and servicing are not payable under the Special Accounts of Payment Institutions. The customers with these special accounts are obligatory to open and to maintain also a current account with a fee is due according to p.1.
6. Current Accounts and special accounts of Lawyers, Private Enforcement Agents, Notaries Public, Insurance Brokers and Freelancers as well as accounts of agricultural customers opened after 1.06.2018 shall be charged under item 1 or item 2 of Section I of this Tariff.

Section II. CASH TRANSACTIONS

1.	Cash Deposit BGN Currency	BGN	Currency
1.1.	up to 2 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	3 BGN	1.50 EUR
1.2.	over 2 000 BGN, for the amount exceeding 2 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	0.25%; min. 3 BGN max. 500 BGN	0.25%; min. 2 EUR max. 250 EUR
1.3.	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

1.4.	For counting, exchanging and exchanging banknotes and coins, on the amount, without depositing in an account (accepted if possible at the bank)	5 %; min. 20 BGN + VAT	5 %; min. 20 BGN + VAT
1.5.	Cash deposit to a budget account The fee is due in addition to the fee under point 1.1 / 1.2.	3 BGN	1 EUR
1.6.	Deposit to a legal entity's account by a third party, regardless of the amount	0.5%; min. 2 BGN, max. 600 BGN	0.5%; min. 2 EUR, max. 400 EUR
1.7.	Checking banknotes without depositing in an account	1 BGN per banknote + VAT	1 BGN per banknote + VAT
2.	Cash Withdrawal		
2.1.	The Bank requires a written notice by 12.00 o'clock on the previous day for cash withdrawals from 2 000.01 to 50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or remote office).		
2.2.	The Bank requires a written notice of three business days by 12.00 o'clock for cash withdrawal of over 50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or remote office).		
2.3.	up to 2 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	5 BGN	2.50 EUR
2.4.	over 2 000.00 BGN or the foreign currency equivalent, requested in advance, for the amount exceeding 2 000 BGN (or the foreign currency equivalent at the BNB exchange rate for the respective day)	0.55%; min. 4 BGN	0.55%; min. 3 EUR
2.5.	For cash withdrawal from a deposit account on maturity date	no commission	no commission
2.6.	In case of cash ordered and then cancelled or reduced on the day of withdrawal, of the amount cancelled or reduced	0.55%; min. 50 BGN	0.55%; min. 50 BGN
2.7.	For cash withdrawal without notice, for the amount exceeding 2 000 BGN	0.65%; min. 6 BGN	0.65%; min. 3 EUR
2.8.	With prior notice and withdrawal of amount exceeding the one specified in the notice, on the day of withdrawal. *	for the amount specified in the notice, as per item 2.4., for the amount exceeding the amount specified in the notice - 0,65%, min. 6 BGN	for the amount specified in the notice, as per item 2.4., for the amount exceeding the amount specified in the notice - 0,65%, min. 3 BGN
	* Not applicable for cash withdrawal from deposit accounts.		
3.	Transactions in Coins		

3.1.	For cash deposit of coins worth up to 10,00 BGN and crediting an account	1 BGN
3.2.	For cash deposit of coins worth over 10,00 BGN and crediting an account	5% of the amount, min. 10 BGN

Notes:

1. Commissions for cash transactions apply on the amount of all cash deposits or all cash payments made by or to one customer within one business day, regardless of the number of deposits/withdrawals and regardless of the number of structural units of the Bank where the customer is making the deposits/withdrawals. Where additional fees/commissions need to be charged due to deposits/withdrawals in different structural units of the Bank and/or from different accounts of the same customer within one business day, the withholding shall be made at the end of day of on the following business day.
2. No fee is due when depositing cash in the Bank's accounts related to the sale or lease of tangible assets of the Bank.
3. For depositing banknotes that are not in wads, are of various denominations or the banknotes in the wads are not ordered face-up, one-way, the cash deposit commissions shall be increased by 10%.
4. When depositing cash in excess of 2 000 BGN, the Bank shall deduct the fee under item 1.2. for the amount over BGN 2,000 plus the fee under item 1.1. for up to 2 000 BGN
5. When filling out a withdrawal order the customer shall be explicitly notified, in writing, of the penalty under item 2.6. The penalty shall not apply in case of cash withdrawal from a term deposit.
6. In case of cash withdrawal from a term deposit on a date other than maturity date, the standard fees for cash transactions and standard requirements for prior withdrawal notice shall apply.
7. In case of cash withdrawal of over 2 000 BGN, requested in advance, the Bank shall collect the fee under item 2.4. for the amount exceeding 2 000 BGN plus the fee under item 2.3. for the amount up to 2 000 BGN. In case of cash withdrawal of over 2 000 BGN, not requested in advance, the Bank shall collect the fee under item 2.7. for the amount exceeding 2 000 BGN and the fee under item 2.3. for the amount up to 2 000 BGN.
8. When withdrawing an amount under item 2.4. or item 2.6., in case the due fee is up to the amount of the minimum, the Bank shall deduct additional commission in the amount equal to the fee under item 2.3. for more than one draw during the day.

Section III. PAYMENTS

A.	Payments in National Currency BGN Currency	BGN	Currency
1.	Outgoing payments from account initiated through BISERA		
1.1.	at the bank	3.90 BGN	
1.2.	through online banking	1.10 BGN	
1.3.	for payment through a multiple entry payment order to the budget at the bank	9 BGN	
1.4.	for payment through a multiple entry payment to the budget through online banking	3 BGN	
1.5.	Payment through BISERA for execution of garnishment notice	8 BGN	

2.	Outgoing payments from account initiated through RINGS	
2.1.	at the bank	18 BGN
2.2.	through online banking	11 BGN
2.3.	for payment through a multiple entry payment order to the budget at the bank	32 BGN
2.4.	for payment through a multiple entry payment to the budget through online banking)	22 BGN
2.5.	Payment through RINGS for execution of garnishment notice	32 BGN
3.	Between customers within the Bank system	
3.1.	at the bank	1.90 BGN
3.2.	through online banking	0.50 BGN
3.3.	Payment between customers within the Bank for execution of garnishment notice	4.00 BGN
4	From and to the account of the same customer	
4.1.	at the bank	no commission
4.2.	through online banking	no commission
5	For outgoing payment to another bank, through a cash payment	
5.1.	For outgoing payment to another bank, through a cash payment initiated through BISERA	
5.1.1.	to budget entities	0.4%, min. 5 BGN
5.1.2.	to other beneficiaries	0.5%, min. 6 BGN
5.1.3.	to payment through a multiple entry payment order to the budget initiated through BISERA	0.5%, min. 24 BGN
5.2.	Outgoing payment to another bank, through a cash payment initiated through RINGS	
5.2.1.	to budget entities and to other beneficiaries	0.5%, min. 20 BGN
5.2.2.	to payment through a multiple entry payment order to the budget initiated through RINGS	0.5%, min. 44 BGN
6.	Mass payments	
6.1.	to an account with D Bank	0.20 BGN or by agreement
6.2.	to an account with another bank in Bulgaria	1 BGN or by agreement
6.3.	mass payment file processing (not collected for mass payments send via D Bank Online)	8 BGN
7.	For transfer cancellation	
7.1.	at the Bank	10 BGN
7.2.	through online banking	7 BGN
8.	Initiation, payment or rejection direct debit (collected for each of the operations)	
8.1.	Interbank direct debit through BISERA	3.50 BGN
8.2.	intrabank direct debit	2 BGN

9. Confirmation of immediate collection via RINGS 12 BGN

10. Standing orders

10.1. Fixed standing orders*

10.1.1. In single attempt of transaction 0.40 BGN

10.1.2. In repeated attempt of transaction 0.50 BGN

10.2. Standing orders –PUSH and PULL – monthly fee 1.00 BGN

10.3. Standing order for monthly installment payment for credit card - monthly fee 1.00 BGN

*The fees referred to p.10.1. are collected additionally with the fees through online banking for relevant operations

B. Outgoing Payments in Foreign Currency

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

1.1. Payment order through online banking

to	10 000 EUR	15 EUR
over	10 000 EUR to 30 000 EUR	30 EUR
over	30 000 EUR to 50 000 EUR	40 EUR
over	50 000 EUR to 100 000 EUR	80 EUR
over	100 000 EUR	150 EUR

1.2. Paper Payment order

to	10 000 EUR	20 EUR
over	10 000 EUR to 30 000 EUR	35 EUR
over	30 000 EUR to 50 000 EUR	45 EUR
over	50 000 EUR to 100 000 EUR	85 EUR
over	100 000 EUR	155 EUR

2. Payment order with Next day value date (TOM value date)

2.1. Payment order through online banking

2.1.1. Outgoing transfer in EUR in EEA (Including SEPA)

to	51 200 EUR	0.56 EUR
over	51 200 EUR	5.62 EUR

2.1.2. Outgoing transfer in EUR outside EEA and transfers in USD and other currencies

to	10 000 EUR	20 EUR
over	10 000 EUR to 30 000 EUR	30 EUR
over	30 000 EUR to 50 000 EUR	50 EUR
over	50 000 EUR to 100 000 EUR	80 EUR
over	100 000 EUR	150 EUR

2.2. Paper Payment order

2.2.1. Outgoing transfer in EUR in EEA (Including SEPA)

to	51 200 EUR	1.78 EUR
over	51 200 EUR	9.20 EUR

2.2.2. Outgoing transfer in EUR outside EEA and transfers in USD and other currencies

to	10 000 EUR	25 EUR
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		over 10 000 EUR to 30 000 EUR	40 EUR
		over 30 000 EUR to 50 000 EUR	65 EUR
		over 50 000 EUR to 100 000 EUR	90 EUR
		over 100 000 EUR	155 EUR
3.	Payment order with Today working day value (SAME DAY value date)		
3.1.	Payment order through online banking		
3.1.1.	Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)		5.62 EUR
3.1.2.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies (including TARGET 2 and BISERA 7)		
		to 10 000 EUR	25 EUR
		over 10 000 EUR to 30 000 EUR	40 EUR
		over 30 000 EUR to 50 000 EUR	75 EUR
		over 50 000 EUR to 100 000 EUR	100 EUR
		over 100 000 EUR	160 EUR
3.2.	Paper Payment order		
3.2.1.	Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)		9.20 EUR
3.2.2.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies (including TARGET 2 and BISERA 7)		
		to 10 000 EUR	30 EUR
		over 10 000 EUR to 30 000 EUR	45 EUR
		over 30 000 EUR to 50 000 EUR	85 EUR
		over 50 000 EUR to 100 000 EUR	105 EUR
		over 100 000 EUR	165 EUR
4.	For cancellation or change of payment (incl. incorrect identifier)		35 EUR + actual costs of other banks
5.	For currency transfers ordered by non-banking financial institutions		45 EUR
6.	For additional correspondence		35 EUR + actual costs of other banks
7.	For transfers in currency to customers who do not have an account with the Bank, the client owes an additional fee		20 EUR
8.	To cancel or change a translation that is posted to the client's account but not broadcast		5 EUR
9.	For transfers to non-EEA countries with OUR expense option, in addition to the commissions under items 1, 2 and 3, the expenses of the correspondent bank		
9.1.	transfers in USD		25 USD
9.2.	transfers in EUR		25 EUR
C	Intrabank Payments in Foreign Currency at the Bank		
1.	Between customers within the Bank system		
1.1.	at the bank		2 EUR
1.2.	through online banking		1.50 EUR
2.	From and to account of the same customer		no commission
D	Incoming Currency Payments		
1.	For incoming payments		

1.1.	For incoming payments in EUR in EEA	no commission
1.2.	For incoming payments in EUR outside EEA and transfers in USD and other currencies	
	to 100 EUR	no commission
	over 100 EUR to 5 000 EUR	4 EUR
	over 5 000 EUR to 10 000 EUR	7 EUR
	over 10 000 EUR to 30 000 EUR	12 EUR
	over 30 000 EUR to 100 000 EUR	30 EUR
	over 100 000 EUR	60 EUR
2.	For cancellation and return of a received payment	According to item 3.2. of Section III-B
3.	For a payment received in favor of a customer of another bank in Bulgaria	According to item 3.2. of Section III-B
4.	For additional correspondence	30 EUR
E	Other Fees for "D Bank Online" - Remote Banking Service	
1.	Subscription and maintenance in the "D Bank Online" system	no commission
2.	For including and/or adding an account in/to "D Bank Online"	no commission
3.	Cash withdrawal order through a free message	no commission
4.	To obtain operational and reference information at the Bank	by agreement, min. 10 EUR
5.	Monthly subscription for the use of "D Bank Online" service	no commission
6.	To generate a new password for the D Bank Online service	5 BGN
7.	Enable and use the D Tauken Mobile App	no commission
8.	Activate the new D Tauken after deactivating the current one, changed device, factory reset, etc.	5 BGN
9.	TAN via SMS	no commission
10.	SMS at log in (access to the system)	no commission
F	Value Dates	
1.	On interest accounts in BGN and currency for intrabank transactions the value date is:	the date of transaction
2.	For payments in BGN the transfer value date is deemed to be:	the date of order
3.	When debiting a currency interest account of a Bank customer – when giving a payment order, the customer's account value date is:	the date of order
4.	When crediting the account of a Bank's customer	
4.1.	Form payments in BGN and foreign currency	value date of certification of the Bank's correspondent or settlement account

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

Notes:

1. Payment orders are processed in order of receipt.
2. The Bank accepts payment orders in BGN for interbank payments initiated through BISERA that 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.
3. Orders for intrabank payments in BGN are executed on the same day, if received by the Bank by 16.00 h and subject to available balance in the customer's account.
4. The Bank accepts payment orders in BGN for interbank payments initiated through RINGS which will be executed on the same day if received by the Bank by 15.00 h and subject to available balance in the customer's account.
5. Bank transactions ordered after the time specified in item 2, item 3 and item 4 will be registered on the same business day subject to available balance in the customer's account, but the transfers will be executed with value date on the following business day.
6. Where the customer's order does not specify explicitly who will bear the commissions, fees and charges, the Bank will collect them from the originator.
7. In case of received payment in foreign currency with expenses OUR and the inability of the Bank to collect commission within two months of the counterparty, then the Bank collects its commission from the account of the Beneficiary.
8. In case of payment of amounts for medical treatment abroad, upon provision of the required documents and when the funds have been raised in the donation account, the Bank shall not charge any outgoing transfer commissions.
9. For incoming transfers with charging option OUR (charges are for ordering customer's account), the commissions under p.1 Section III-D are collected from beneficiary in cases of non-payment by the ordering customer.

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

Section IV. DOCUMENTARY TRANSACTIONS

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

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

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

C	Bank Guarantees	BGN	Currency
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	60 BGN	30 EUR
1.3.	Advice, without engagement	0.15%, min. 60 BGN	0.15%, min. 30 EUR
1.4.	For request for amendment	60 BGN	30 EUR
1.5.	For request for payment or payment, of the amount	0.15%, min. 60 BGN	0.15%, min. 30 EUR
1.6.	For cancellation	60 BGN	30 EUR
2.	Bank guarantees issued		
2.1.	Fee for examination of bank guarantee application (of the amount requested). If the request is in a different currency, it shall be recalculated at the BNB's exchange rate for the day of submission of application.		
2.1.1.	with cash cover	50 BGN	50 EUR
2.1.2.	with other cover	0.1% min. 100, max. 3000 BGN	0.1% min. 50, max. 1500 EUR
2.2.	For issuance of a bank guarantee, counter-guarantee or aval by the Bank of a customer obligation, D Commerce Bank AD charges fees and commissions for opening, processing and payment, for a quarter of part thereof, as follows:		
2.2.1.	For a pre-advice	100 BGN	50 EUR
2.2.2.	For issuance		
	with cash cover	0.3% for a quarter or part thereof, min. 60 BGN	0.3% for a quarter or part thereof, min. 30 EUR
	with another cover	min. 0.6% per quarter or part thereof, min. 100 BGN	min. 0.6% per quarter or part thereof, min. 50 EUR

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. 100 BGN	by agreement; min.0.5% per quarter or part thereof, min. 50 EUR
2.4.	Issuance of a guarantee against a counter-guarantee	by agreement; min.0,5% per quarter or part thereof, min. 100 BGN	by agreement; min.0,5% per quarter or part thereof, min. 50 EUR
2.5.	For amendment, other than extension of validity or increase of amount	60 BGN	30 EUR
2.5.1.	for increase of amount of the guarantee	fee for issuance as per item 2.2.2, of the increased amount	fee for issuance as per item 2.2.2, of the increased amount
2.5.2.	for extension of validity of the guarantee	fee for issuance as per item 2.2.2 per quarter or part thereof	fee for issuance as per item 2.2.2 per quarter or part thereof
2.6.	For issuance of a counter-guarantee	by agreement	by agreement
2.7.	For issuance of a stand-by letter of credit		
2.7.1.	with cash cover	0,3% for a quarter or part thereof, min. 60 BGN	0,3% for a quarter or part thereof, min. 30 EUR
2.7.2.	with another cover	by agreement; min. 0.5% per quarter or part thereof, min. 100 BGN	by agreement; min. 0.5% per quarter or part thereof, min.50 EUR
2.8.	Payment request	0.15%, min. 100 BGN	0.15%, min. 50 EUR
2.9.	For cancellation	100 BGN	50 EUR

Notes:

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

Section V. BANK CARDS

1.	Fees for issuing and maintenance of International debit card / micro card Debit MasterCard Business, International debit card / micro card MasterCard Business, International credit card / micro card MasterCard Business, International credit card / micro card MasterCard Business Flexi		
1.1.	Card issuance / micro card	free of charge	free of charge
1.1.1.	Activate a micro card	7 BGN	7 BGN
1.1.2.	Monthly micro card maintenance Debit MasterCard Business, debit micro card MasterCard Business, credit micro card MasterCard Business and credit micro card MasterCard Business Flexi	0,50 BGN	0,50 BGN
1.1.3.	Monthly fee for servicing an account with a deactivated credit card (the fee is due after the third month from the date of deactivation of the credit card for accounts in BGN and foreign currency)	According to Section I, item 1.3.	According to Section I, item 1.3.
1.2.	Renewal card due to expiration of validity	free of charge	free of charge
1.3.	Express card issuance		
1.3.1.	International debit card / micro card Debit MasterCard Business	20 BGN	20 BGN
1.3.2.	International credit card / micro card MasterCard Standard, International debit /credit / micro card MasterCard Business	58 BGN	58 BGN
1.4.	Reissuance of a card due to forgotten PIN code, loss, theft, compromise or damage within the validity period		
1.4.1.	International debit card / micro card Debit MasterCard Business	5 BGN	5 BGN
1.4.2.	International debit /credit card MasterCard Business / micro card MasterCard Business	30 BGN	30 BGN
1.5.	Minimum account balance (according to account currency)		
1.5.1.	International debit card Debit MasterCard Business	50 BGN	50 BGN
1.5.2.	International debit card MasterCard Business	100 BGN	50 EUR/ 75 USD
1.5.3.	international credit card MasterCard Business	not required	not required

1.6.	Card / micro card delivery at a location (FC, office, remote office) other than the location (FC, office, remote office) where the initial application was filed	10 BGN + VAT	10 BGN + VAT
1.7.	Change of card / micro card parameters and limits		
1.7.1.	International debit card Debit MasterCard Business	5 BGN	5 BGN
1.7.2.	International debit / credit card MasterCard Business	10 BGN	10 BGN
1.8.	Unreturned card / micro card	2 BGN	2 BGN
1.9.	Unblocking of a card / micro card blocked for technical reasons by an ATM (incl. wrong PIN entered 3 times)	free of charge	free of charge
1.10.	Opening an arbitration procedure	actual costs + 60.00 BGN	actual costs + 60.00 BGN
1.11.	Processing of a chargeback by an Arbitration Commission	actual costs	actual costs
1.12.	Unjustified transaction claim	30.00 BGN + VAT	30.00 BGN + VAT
1.13.	Registration for 3D Secure code (not applicable to micro-card)	free of charge	free of charge
1.14.	Generating a new temporary 3D secret code (not applicable to micro-card)	free of charge	free of charge
1.15.	Blocking/Activating a user profile for 3D Secure code (not applicable to micro-card)	free of charge	free of charge
1.16.	Fee for generating a new PIN code		
1.16.1.	New PIN code for international debit card / micro card Debit MasterCard Business	5 BGN	
1.16.2.	New PIN code for international debit / credit card / micro card MasterCard Business card	10 BGN	10 BGN
2.	Fees for transactions and other informational services		
2.1.	International debit card Debit MasterCard Business / micro card Debit MasterCard Business		
2.1.1.	Monthly fee		
2.1.1.1.	Maintenance Current Accounts with International debit card Debit MasterCard Business and MasterCard Business/ micro card * (agree Section I, p.2.3, p.2.4)		
2.1.1.2.	Maintenance MAIN card / ADDITIONAL Debit MasterCard Business	2 BGN	2 BGN
2.1.2.	Cash WITHDRAWAL (cash advance)		
2.1.2.1.	from an ATM of the Bank	0,30 BGN	0,30 BGN
2.1.2.2.	from an ATM of another bank in Bulgaria	1,20 BGN	1,20 BGN
2.1.2.3.	from an ATM or POS terminal abroad	1,20 BGN	1,20 BGN

2.1.2.4.	at a POS terminal at the Bank's office	1,50 BGN + 1 %	1,50 BGN + 1 %
2.1.2.5.	at a POS terminal of another Bank in Bulgaria	4,00 BGN + 1 %	4,00 BGN + 1 %
2.1.2.6.	at a POS terminal abroad	4,00 BGN + 1 %	4,00 BGN + 1 %
2.1.3.	PAYMENT of goods and services at POS terminals		
2.1.3.1.	at a POS terminal in a commercial outlet in Bulgaria	free of charge	free of charge
2.1.3.2.	at a virtual POS terminal in Bulgaria (incl. utility payments, etc.) (not applicable to micro-card)	0,15 BGN	0,15 BGN
2.1.3.3.	at a POS terminal abroad	free of charge	free of charge
2.1.4.	Transfer of funds to account through mobb	0.1%; min 0.50 BGN	0.1%; min 0.50 BGN
2.1.5.	Information for the last 5 ATM transactions	free of charge	free of charge
2.1.6.	Change of PIN at an ATM (not applicable to micro-card)	free of charge	free of charge
2.1.7.	Checking the account balance at an ATM	0,40 BGN	0,40 BGN
2.1.8.	Fee for temporary card blocking after a customer request	4 BGN	4 BGN
2.1.9.	Monthly statement at the Bank	1 BGN	1 BGN
2.1.10.	Refund on card	1,1 % of the amount	1,1 % of the amount
2.1.11.	Fee for not received card within the stipulated 90 day period	2 BGN	2 BGN
2.1.12.	Transaction currency conversion fee (applicable in case of difference between transaction currency and card account currency for cash withdrawal transaction (cash advance)).	1 % of the amount of transaction	1 % of the amount of transaction
2.2.	International debit card / micro card MasterCard BUSINESS		
2.2.1.	Annual MAIN card maintenance fee International debit card MasterCard Business	72 BGN	72 BGN
2.2.2.	Annual ADDITIONAL card maintenance fee International debit card MasterCard Business	30 BGN	30 BGN
2.2.3.	Cash WITHDRAWAL (cash advance)		
2.2.3.1.	from an ATM of the Bank	0. 30 BGN	0. 30 BGN
2.2.3.2.	from an ATM of another bank in Bulgaria	3 BGN + 1.50%	3 BGN + 1.50%
2.2.3.3.	from an ATM abroad	3 BGN + 1.50%	3 BGN + 1.50%
2.2.3.4.	at a POS terminal at the Bank's office	6 BGN + 1 % of the amount	6 BGN + 1 % of the amount
2.2.3.5.	at a POS terminal of another Bank in Bulgaria	6 BGN + 1 % of the amount	6 BGN + 1 % of the amount
2.2.3.6.	at a POS terminal at another bank's office abroad	6 BGN + 1 % of the amount	6 BGN + 1 % of the amount
2.2.4.	PAYMENT of goods and services at POS terminals		
2.2.4.1.	at a POS terminal in a commercial outlet in Bulgaria	free of charge	free of charge
2.2.4.2.	at a virtual POS terminal in Bulgaria (incl. utility payments, etc.- not applicable to micro-card)	free of charge	free of charge

2.2.4.3.	at a POS terminal abroad	free of charge	free of charge
2.2.5.	Transfer of funds to account through mobb	0. 1% min 1 BGN	0. 1% min 1 BGN
2.2.6.	Refused authorization fee	0. 40 BGN	0. 40 BGN
2.2.7.	Change of PIN at an ATM (not applicable to micro-card)	0. 15 BGN	0. 15 BGN
2.2.8.	Checking the account balance at an ATM	1. 00 BGN	1. 00 BGN
2.2.9.	Fee for temporary card blocking after a customer request	7 BGN	7 BGN
2.2.10.	Fee for card retained by an ATM / POS terminal abroad	100 BGN	100 BGN
2.2.11.	Refund on card	1,1 % of the amount	1,1 % of the amount
2.2.12.	Fee for not received card within the stipulated 90 day period	3 BGN	3 BGN
2.2.13.	Transaction currency conversion fee (applicable in case of difference between transaction currency and card account currency for cash withdrawal transaction (cash advance).	1 % of the amount of transaction	1 % of the amount of transaction
2.3.	International credit card / micro card MasterCard BUSINESS, International credit card / micro card MasterCard BUSINESS Flexi		
2.3.1.	Annual MAIN card maintenance fee	72 BGN	72 BGN
2.3.2.	Annual ADDITIONAL card maintenance fee	40 BGN	40 BGN
2.3.3.	Cash WITHDRAWAL (cash advance)		
2.3.3.1.	from an ATM of the Bank	5 BGN + 2 % of the amount	5 BGN + 2 % of the amount
2.3.3.2.	from an ATM of another bank in Bulgaria	5 BGN + 2 % of the amount	5 BGN + 2 % of the amount
2.3.3.3.	from an ATM terminal abroad	5 BGN + 2 % of the amount	5 BGN + 2 % of the amount
2.3.3.4.	at a POS terminal at the Bank's office	5 BGN + 1 % of the amount	5 BGN + 1 % of the amount
2.3.3.5.	at a POS terminal of another Bank in Bulgaria	7 BGN + 2 % of the amount	7 BGN + 2 % of the amount
2.3.3.6.	from a POS terminal abroad	7 BGN + 2 % of the amount	7 BGN + 2 % of the amount
2.3.4.	PAYMENT of goods and services at POS terminals		
2.3.4.1.	at a POS terminal in a commercial outlet in Bulgaria	free of charge	free of charge
2.3.4.2.	at a virtual POS terminal in Bulgaria (incl. utility payments, etc. - not applicable to micro-card)	free of charge	free of charge
2.3.4.3.	at a POS terminal abroad	free of charge	free of charge
2.3.5.	Transfer of funds to account through mobb	0. 1% min 2 BGN	0. 1% min 2 BGN
2.3.6.	Refused authorization fee	0. 40 BGN	0. 40 BGN
2.3.7.	Change of PIN at an ATM (not applicable to micro-card)	0. 15 BGN	0. 15 BGN
2.3.8.	Checking the account balance at an ATM	0. 40 BGN	0. 40 BGN

2.3.9.	Fee for card blocking in case of default	2 BGN	2 BGN
2.3.10.	Fee for card retained by an ATM / POS terminal abroad	100 BGN	100 BGN
2.3.11.	Refund on card	1,1 % of the amount	1,1 % of the amount
2.3.12.	Card blocking fee at customer's request	10 BGN	10 BGN
2.3.13.	Fee for not received card within the stipulated 90 day period	3 BGN	3 BGN
2.3.14.	Transaction currency conversion fee (applicable in case of difference between transaction currency and card account currency for cash withdrawal transaction (cash advance).	1 % of the amount of transaction	1 % of the amount of transaction
3.	POS Terminals		
3.1.	POS terminals at merchants		
3.1.1.	When servicing cards branded with the trademarks of BORICA and/or Maestro issued in Bulgaria	by agreement,	by agreement,
3.1.2.	When servicing cards branded with the trademarks of Visa international and MasterCard international	by agreement,	by agreement,
3.1.3.	When servicing cards branded with the trademarks of Diners / Discover	by agreement,	by agreement,
3.1.4.	Monthly fee for GSM/GPRS connectivity of the POS terminal	10 BGN	10 BGN
3.1.5.	Minimum monthly revenue from commissions from a terminal	25 BGN	25 BGN
3.2.	POS terminals at Bank's offices (Cash Advance)		
3.2.1.	Cash withdrawal at POS terminals with BORICA and Maestro cards in Bulgaria	0,20% of the amount, min. 5 BGN	0,20% of the amount, min. 5 BGN
3.2.2.	Cash withdrawal at POS terminals with Visa, Visa Electron, V pay, MasterCard, as well as Maestro abroad	4% of the amount, min. 10 BGN	4% of the amount, min. 10 BGN
3.2.3.	Cash withdrawal at POS with MasterCard of D Bank	2% of the amount, min. 10 BGN	2% of the amount, min. 10 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	5 BGN	5 BGN
4.5.	Utility payment notification:		
4.5.1.	SMS notification for a new bill received for payment	0.08 BGN (+ VAT)	0.08 BGN (+ VAT)
4.5.2.	SMS notification for new bill received for payment exceeding the maximum amount	0.08 BGN (+ VAT)	0.08 BGN (+ VAT)

4.5.3.	SMS notification for a successful or unsuccessful utility payment	0.08 BGN (+ VAT)	0.08 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	0.50 BGN	0.50 BGN
4.9.	For notification through the D Info service:		
4.9.1.	subscription for a single notification	0.12 BGN + VAT	0.12 BGN + VAT
4.9.2.	package of 50 SMS	5 BGN + VAT	5 BGN + VAT
4.9.3.	package of 100 SMS	9 BGN + VAT	9 BGN + VAT
4.9.4.	Annual maintenance fee for D Info	1 BGN	1 BGN
4.10.	For e-mail notification through the D Info service	free of charge	free of charge

Section VI. LOANS

1. Loans

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

1.4.2.	for overdraft facilities / credit lines	2% annual	
1.5.	Fee for renegotiation/ rescheduling/ restructuring		
1.5.1.	Fee for renegotiation/ rescheduling of parameters of the loan upon customer's request, one-off fee on the amount of the renegotiation loan exposure*	For the loan's exposure up to 100 000 BGN or equivalent in foreign currency –150 BGN	
		For the loan's exposure under 100 000 BGN or equivalent in foreign currency – 0.15%, min 300 BGN, max 15 000 BGN	
	* <i>Excluding the price parameters renegotiation</i>		
1.5.2.	Fee for restructuring/ rescheduling of parameters of the loan upon customer's request, one-off fee on the amount of the renegotiation loan exposure	0.30%, min 300 BGN, max 15 000 BGN	
	* In case of extension of the term of overdraft / credit line only the fee under item 1.3 shall be collected.		
	* In case of increase of the amount of the loan, fees under item 1.1 and item 1.3 on the increased part shall be collected.		
1.6.	Commission for early repayment and/or termination of the loan agreement	without notification and with notification under 30 days - 6 % with notification of 30 days – 5 %	
1.7.	Fee for review and approval of an insurance contract, general terms and conditions, special conditions and other documents on insured collateral*.		
1.7.1	with credit up to BGN 5 000 000	200 BGN	100 EUR
1.7.2	with credit up to BGN 7 000 000	300 BGN	150 EUR
1.7.3	with credit up to BGN 10 000 000	400 BGN	200 EUR
1.7.4	with credit over BGN 10 000 000	500 BGN	250 EUR
*	<i>The fee is applied for lending to business clients with net sales revenues of over BGN 3 000 000, which have insured the collateral for the loan outside the offers from D Insurance Broker EOOD.</i>		
2.	Legal Entities Related Through Loan Transactions		
2.1.	Preparation/coordination of a draft notary deed for a contractual mortgage / application for registration of a legal mortgage and registration of a mortgage		
2.1.1.	for loans up to 100 000 BGN	75 BGN + VAT	
2.1.2.	for loans up to 500 000 BGN	125 BGN + VAT	
2.1.3.	for loans over 500 000 BGN	150 BGN + VAT	
2.2.	Preparation/coordination of an agreement for deletion of a mortgage, incl. partial deletion	60 BGN + VAT	
2.3.	Preparation/coordination of documents for entry of a registered pledge	35 BGN + VAT	

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

Section VII. TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS

1. Intermediation in transactions with financial instruments on BSE

1.1.	Transactions with equities or rights over equities up to BGN 50 000	2% of the value of the deal, min. 50 BGN
1.2.	Transactions with equities or rights over equities over BGN 50,000	2% of the value of the deal, 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, min. 10 BGN
1.4.	Transactions with bonds	0.10% of the value of the deal, min. 20 BGN

2. Other services related to investment intermediation and financial instruments

2.1.	Portfolio management of financial instruments	1.00% of the initial value of the portfolio, on an annual basis in proportion to the period + VAT
2.2.	Reports, notifications or certificates related to portfolio management contract with the exception of reports provided to clients by the order of art. 60 of EU Regulation 2017/565	40 BGN + VAT
2.3.	Representation of a shareholder on a General Meeting of an issuer	50 BGN + VAT

Section VIII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES

1. Safe-keeping of financial instruments on register (account)

1.1.	Opening an account	free of charge
1.2.	Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank *	0.04%, min 10 BGN for non-professional clients, for professional clients - free of charge
* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.		
1.3.	Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank * for portfolio management	0.02%; min.10 BGN for non-professional clients, professional clients - free of charge
* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.		
1.4.	Issuance of an account statement, notification or reference to financial instruments	10 BGN
1.5.	For repayment of matured bonds - on the par value	0.02%

2 Safe-keeping of government securities issued under the BNB Ordinance No. 5

2.1.	Transfer of government securities under Art. 20, para. 2, 4, 5, 6 and 7 of BNB Ordinance No. 5	10 BGN
2.2.	Blocking and unblocking of government securities on the account	50 BGN
2.3.	Blocking and unblocking government securities as collateral for credit	0.2% of the face value, min. 10 BGN
2.4.	Issuance of a certificate of ownership of government securities	5 BGN
2.5.	Charge for canceling a lost or destroyed government securities certificate	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 account of the Bank with the CD	free of charge
3.2.	Issuance of a depository receipt from the CD	10 BGN
3.3.	Verification of account balance in the CD upon written order of the client	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.	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	20 BGN
3.7.	Blocking of financial instruments in the CD	50 BGN
3.8.	Issuing a blocking certificate	80 BGN
3.9.	Unblocking financial instruments in the CD	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

		BGN	Currency
1.	For use of a small safe deposit box (7x24x32)		
1.1.	for 3 months	74 BGN + VAT	
1.2.	for 6 months	110 BGN + VAT	
1.3.	for 12 months	190 BGN + VAT	
2.	For use of a medium safe deposit box (19x28x37)		
2.1.	for 3 months	95 BGN + VAT	
2.2.	for 6 months	140 BGN + VAT	
2.3.	for 12 months	240 BGN + VAT	
3.	For use of a large safe deposit box (28x30x37)		
3.1.	for 3 months	160 BGN + VAT	
3.2.	for 6 months	195 BGN + VAT	
3.3.	for 12 months	290 BGN + VAT	
4	Fee for loss or damaged key from the user's cassette and / or issuance of a duplicate and / or non-returned key in case of expired contract and / or for opening and recovery of an open bank cassette.		180 BGN + VAT + (costs of a notary if necessary)
5.	Charge additional visit to the vault premises. The fee is deducted at the 5th and each subsequent visit within one calendar month	4 BGN + VAT	
6.	Additional fee for delay of the use of the cartridge after the expiration date of the contract. In addition to the charge for the use of a cassette for the relevant term, a fee is also payable for each overdue day	1 BGN + VAT	
7.	Deposit for bona fide use	100 BGN	

Section XI. OTHER SERVICES

		BGN	Currency
1.	For preparation of references on banking transactions and related reports within three working days, in Bulgarian		
1.1.	for the current year	20 BGN+ VAT	
1.2.	for the previous year (for each year)	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	30 BGN+ VAT
3.2.	Foreign language	80 BGN+ VAT
4.	For issuance of a bank reference	
4.1.	Bulgarian language	50 BGN+ VAT
4.2.	Foreign language	80 BGN+ VAT
5.	Drafting an answer in case of audit	100 BGN+ VAT
6.	For express issuance (within 2 hours) of documents and references, additional fee is charged	30 BGN+ VAT
7	Fax transmission services	
7.1.	if sent abroad, for each page	4 BGN+ VAT
7.2.	if sent in Bulgaria, for each page	2 BGN+ VAT
8.	Mail services at customer's request, for each letter	5 BGN+ VAT
9.	Special courier services	10BGN+ VAT+ actual costs
10.	Photocopy, per page	1 BGN+ VAT
11.	Legal services	by agreement, min. 300 BGN + VAT
12.	Check attorney in register „Edinstvo 2”	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	150 BGN + VAT
16.	Authentication of bank documents and authorized signatures	50 BGN + VAT
17.	Monthly fee for sending by e-mail a daily statement when moving the account	2 BGN with included VAT

Section XII. PACKAGES PROGRAMS

1.	Package KLASIC	Fee in packages
1.1.	Packages opening	free of charge
1.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge
1.3.	Monthly maintenance of a Current Accounts in BGN	free of charge
1.4.	Monthly maintenance of a Debit MasterCard Business	free of charge
1.5.	Between customers within the Bank system through online banking	free of charge

1.6.	Outgoing payments from account initiated through BISERA 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 sending by e-mail a daily statement when moving the account	free of charge
1.9.	Subscription and maintenance in the "D Bank Online" system	free of charge
1.10.	Monthly maintenance fee Package KLASIC	16.90 BGN

2.	Package ONLINE	Fee in packages
2.1.	Package opening	free of charge
2.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge
2.3.	Monthly maintenance of a Current Accounts in BGN	free of charge
2.4.	Monthly maintenance up to 3 Debit MasterCard Business	free of charge
2.5.	Between customers within the Bank system through online banking	free of charge
2.6.	Outgoing payments from account initiated through BISERA through online banking 15	free of charge
2.7.	Withdrawal of the bank's ATM	free of charge
2.8.	Withdrawal of ATMs of other banks in the country up to 15 pcs. at a fee of BGN 0.60 per item	
2.9.	Subscription and maintenance in the "D Bank Online" system	free of charge
2.10.	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge
2.11.	Monthly maintenance fee Package ONLINE	17.90 BGN

3.	Package OPTIMUM	Fee in packages
3.1.	Package opening	free of charge
3.2.	Opening a Current Accounts in National Currency BGN up to 3 Debit MasterCard Business	free of charge
3.3.	Opening a Current Accounts in Foreign Currents / BGN	free of charge
3.4.	Monthly maintenance of a Current Accounts in National Currency BGN	free of charge
3.5.	Monthly maintenance of a Current Accounts in Foreign Currency /BGN	free of charge

3.6.	Monthly maintenance up to 3 Debit MasterCard Business of a Current Accounts in National Currency	free of charge
3.7.	Cash Deposit BGN Currency up to 7 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	free of charge
3.8.	Cash Withdrawal up to 3 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	free of charge
3.9.	Between customers within the Bank system through online banking	free of charge
3.10.	Outgoing payments from account initiated through BISERA through online banking 30 end 3 at the bank	free of charge
3.11.	Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)with Today working day value (SAME DAY value date), through online banking - up to 30 transfers per month	4 EUR
3.12.	Withdrawal of the bank's ATM	free of charge
3.13.	Subscription and maintenance in the "D Bank Online" system	free of charge
3.14.	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge
3.15.	Monthly maintenance fee Package OPTIMUM	34.90 BGN

4. Package for FARMER Fee in packages

4.1.	Package opening	free of charge
4.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge
4.3.	Monthly maintenance of a Current Accounts in BGN	free of charge
4.4.	Monthly maintenance of a Debit MasterCard Business	free of charge
4.5.	2 pcs. outgoing payments from account initiated through BISERA 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 sending by e-mail a daily statement when moving the account	free of charge
4.8.	Monthly maintenance fee Package for FARMER	9.00 BGN

5. Package for NOTARY Fee in packages

5.1.	Package opening	free of charge
5.2.	Opening a Current Accounts in BGN with Debit MasterCard Business	free of charge
5.3.	Opening a special account under Art. 25a of the Law on Notaries and Notary Activities in BGN or another currency	free of charge
5.4.	Monthly maintenance of a Current Accounts in BGN	free of charge
5.5.	Monthly maintenance for one special account under Art. 25a of the Law on Notaries and Notary Activities	free of charge
5.6.	Monthly maintenance of a Debit MasterCard Business	free of charge
5.7.	Five outgoing payments from account initiated through BISERA through online banking	free of charge
5.8.	Cash Deposit up to 5 000 BGN or the foreign currency equivalent at the BNB exchange rate for the respective day	1.00 BGN
5.9.	Subscription and maintenance in the "D Bank Online" system	free of charge
5.10.	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge
5.11.	Monthly maintenance fee Package for NOTARY	15.00 BGN

Section XIII. GENERAL PROVISIONS

1. This Tariff sets the standard fees and commissions on transactions and services, due and payable by the customers of D Commerce Bank AD.
2. This Tariff applies to customers of D Commerce Bank AD, both Bulgarian and foreign legal entities, sole proprietors, unincorporated associations, incl. those under the Obligations and Contracts Act, freelancers or individuals performing business transactions but not registered as merchants, budget spending entities holding an account/accounts with the Bank or transacting through the Bank.
3. The accounts and payments of the budget organizations shall be served free of charge, except in the case of non-cash payments in foreign currency, and the Bank serving the budget organization - the originator of the transfer may charge the budget organization only up to the amount of the direct costs incurred from the Bank for the payment of the payment due by the Bank to the respective payment service provider outside the territory of the country.
4. The Bank commissions, fees, interest and other charges are collected in BGN, foreign currency or BGN equivalent calculated at the official exchange rate of the Bulgarian National Bank (BNB) for the respective currency on the day of payment registration, unless otherwise specifically agreed with the Bank.
5. All fees and commissions are charged by the Bank at the time of execution of the respective service and are non-refundable, unless otherwise agreed.
6. The Bank executes client orders submitted in the required form and with the content set forth by law.
7. The Bank executes transactions by order of the account holder or a duly authorized person only subject to available balance in account covering the amounts of transactions ordered, the fees payable and other charges.
8. Customers who have no accounts with the D Commerce Bank AD shall pay the fees and commissions in advance.
9. No fees and commissions shall be charged for issuance of certificates, references and other documents in any of the following: at the request of the BNB; at the request of government authorities; as set forth by law.

10. The Bank is entitled to automatically close any account in accordance with provisions of Ordinance № 3 of the BNB and this Tariff.
11. The amount of all fees and commissions for services included in this Tariff is set exclusive of VAT. VAT is charged extra for each transaction in accordance with the VAT Act. In this Tariff the Bank mentions each service which is subject to VAT.
12. The Management Board of the Bank is entitled to change and amend this Tariff at any time. Changes and amendments shall become effective on the day specified in the decision of the Management Board of D Commerce 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.