TARIFF

of D Commerce Bank AD
of Fees and Commissions for Individual Clients

October, 15th, 2025

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Section I. BANK ACCOUNTS

1.	Current Accounts	BGN	Equivalence in euro
1.1.	Account opening	4,50 BGN	2,30 EUR
1.2.	Monthly account maintenance fee	4,50 BGN	2,30 EUR
1.3.	Minimum balance 5 BGN3 EUR/ 5 USD or 5 currency units for other currencies		
1.4.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	9,78 BGN	5,00 EUR
1.5.	Payment account for basic operations	Fees are in accordance with Annex 1 to this tariff	
2.	**Current Accounts with Debit MasterCard**		
2.1.	Account opening	2,93 BGN	1,50 EUR
2.2.	Monthly account maintenance fee with Debit MasterCard, Debit MasterCard Standard/ micro card * and MasterCard Business/ micro card* * The fee is collected when there is no active card in the servicing account	2,54 BGN	1,30 EUR
2.3.	Minimum balance 5 BGN/3 EUR		
2.4.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	9,78 BGN	5,00 EUR
2.5.	Payment account for basic operations	Fees are in accordance with Annex 1 to this tariff	
3.	**Savings Accounts**		
3.1.	**Saving Account**		
3.1.1.	Account opening	free of charge	free of charge
3.1.2.	Monthly account maintenance fee	2,54 BGN	1,30 EUR
3.1.3.	Minimum balance 20 BGN/10EUR/20 currency units for other currencies		
3.1.4.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	9,78 BGN	5,00 EUR
3.2.	**SAFE ACCOUNT - savings product for regular savings**		
3.2.1.	Account opening	free of charge	free of charge
3.2.2.	Monthly account maintenance fee	free of charge	free of charge
3.2.3.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	free of charge	free of charge
4.	**Termless Deposit "D Bank Plus"**		
4.1.	Account opening	free of charge	free of charge

4.2.	Monthly account maintenance fee	2,54 BGN	1,30 EUR
4.3.	Minimum balance required at opening 100 BGN/100 currency units		
4.4.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	9,78 BGN	5,00 EUR
5.	**Deposit Accounts**		
5.1.	Account opening	free of charge	free of charge
5.2.	Monthly account maintenance fee	free of charge	free of charge
5.3.	Minimum balance	According to the type of deposit	According to the type of deposit
5.4.	Account closure	free of charge	free of charge
6.	**Donation Accounts**		
6.1.	Account opening	free of charge	free of charge
6.2.	Monthly account maintenance fee	free of charge	free of charge
6.3.	Minimum balance	not required	not required
6.4.	Account closure	free of charge	free of charge
7.	Current account with or without card Debit MasterCard of Lawyers, Private Enforcement Agents, Notaries Public, Insurance Brokers, agricultural producers and Freelancers (Fees apply to customers opened before June 1, 2018. Customer accounts opened after this date are charged according to Business Tariff)		
7.1.	Account opening	19,56 BGN	10,00 EUR
7.2.	Monthly account maintenance fee	9,78 BGN	5,00 EUR
7.3.	Minimum balance 30 BGN/15 currency units		
7.4.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	9,78 BGN	5,00 EUR
8.	**Escrow Accounts**		
8.1.	Account opening	97,79 BGN	50,00 EUR
8.2.	Monthly account maintenance fee	free of charge	free of charge
8.3.	Minimum balance	no minimum balance required	
8.4.	For drafting of Escrow Account Agreement	by agreement, min. 254.26 BGN	by agreement, min. 130.00 EUR
8.5.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	9,78 BGN	5,00 EUR
9.	**Other applicable fees**		
9.1.	Monthly storage fee In case the average daily balance for the respective calendar month, cumulatively for all current, card and savings accounts		0.00 %

	of a client exceeds BGN 1 million or its equivalent in another currency, the Bank applies the fee for storing funds above the threshold of 1 mln. 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 term deposits.		
9.2.	For mailing a monthly statement of the account (if the customer wishes)	9,78 BGN + VAT	5,00 EUR+ VAT
9.3.	Charging from another client account (once for each account)	9,78 BGN	5,00 EUR
9.4.	Examination of documents regarding accepting / denial of service as a client of a foreign natural person		
9.4.1.	a foreign natural person, a citizen of countries outside the EEA	97,79 BGN	50,00 EUR
9.4.2.	a foreign natural person, a citizen of countries in the EEA	48,90 BGN	25,00 EUR
9.5.	Administration of a distraint notice (The fee is payable on each distrained account except credit card accounts)	25,43 BGN	13,00 EUR

Notes:

1. The fees for opening and maintenance of accounts not mentioned above are by agreement with the Bank.
2. No fees and commissions are due for opening and servicing of special accounts of lawyers, bailiffs, notaries, insurance agents, depositary of the Registered Pledges Act or other professions. Besides the special accounts, these persons open and maintain a current account as well, in which a fee is due as specified in item 7 below.
3. No fees and commissions are payable for opening, maintenance and closing of accounts of investors in securities.

Section II. CASH TRANSACTIONS

1.	**Cash Deposit**	BGN	Equivalence in euro
1.1.	Up to BGN 2,000 or their equivalent in foreign currency at the BNB exchange rate for the day (per transaction)*	2,05 BGN	1,05 EUR
1.2.	Contribution of more than BGN 2,000 or their equivalent in currency at the BNB exchange rate for the day, on the entire amount*	0.2% on the total amount of the contribution, max. 391,17 BGN	0.2% on the total amount of the contribution, max. 200 EUR
	*** Promotion "No fees for contributions to own accounts in leva per individual", for the period from 8.07.2025 to 31 December 2025, fee under items 1.1. and 1.2. does not apply. When contributing to the cash register amounts over 100,000 leva (or equivalent in euros) to a leva account, a written notice of 1 business day is required and the amount must be paid before 2 pm.**		

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.	Cash deposit to a budget account with the Bank The fee is due in addition to the fee under item 1.1 / item. 1.2.	3,03 BGN	1,55 EUR
1.5.	Cash deposit by a third party to an individual account, regardless of the amount	0.4%, min. 4 BGN, max. 391,17 BGN	0.4%, min. 2,05 EUR, max. 200 EUR
1.6.	Cash deposit by a third party to a company account, regardless of the amount	0.5%, min. 5,08 BGN, max. 782,33 BGN	0.5%, min. 2,6 EUR, max. 400 EUR
1.7.	For processing, counting, exchange and exchange of banknotes and coins, on the amount without deposit into an account (accepted if possible at the bank)	0.5%, min. 9,78 BGN, with VAT	0.5%, min. 5 EUR, with VAT
1.8.	Checking banknotes without depositing in an account	0.98 BGN per banknote with VAT	0.50 EUR per banknote with VAT
2.	Cash Withdrawal		
2.1.	The Bank requires a written notice by 12. 00 o'clock on the previous day for cash withdrawals from 2 000. 01 to 50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or outlet).		
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 outlet).		
2.3.	Withdrawal of amounts up to BGN 2,000 or their equivalent in foreign currency at the BNB exchange rate for the day (per transaction)	6.00 BGN	3.10 EUR
2.4.	Withdrawal of requested amounts over 2000 BGN or their equivalent in foreign currency on the entire amount Withdrawal of requested amounts over BGN 500,000 or their equivalent in foreign currency on the entire amount	over 2000 BGN. to BGN 500,000. - 0.65% on the total withdrawal amount over BGN 500,000. - 0.95% on the total amount	over 2000 BGN. to BGN 500,000. - 0.65% on the total withdrawal amount over BGN 500,000. - 0.95% on the total amount
2.5.	Withdrawal of money from a deposit account on maturity (outside of the exceptions under item 2.5.1.), a donation account and upon utilization of a consumer or mortgage loan	no commission	no commission

provided on an account to an individual (within two working days from the date of utilization of the loan).

2.5.1.	Withdrawal of cash from a one-month deposit (regardless of its size) on the maturity date by an individual with an exposure of one-month deposits in the amount of over BGN 500,000 (or its equivalent in currency) as of the withdrawal date.	A fee is due according to item 2.3. etc. 2.4. etc. 2.6.	A fee is due according to item 2.3. etc. 2.4. etc. 2.6.
2.6.	For withdrawal of unclaimed amounts, on the entire amount: - in the amount of more than BGN 2,000 to 500,000. or their equivalent in foreign currency, on the entire amount - in the amount of more than BGN 500,000. or their equivalent in foreign currency, on the entire amount	over 2000 BGN. up to BGN 500,000 - 0.70% of the total withdrawal amount over BGN 500,000. - 0.95% on the total amount	over 2000 BGN. up to BGN 500,000 - 0.70% of the total withdrawal amount over BGN 500,000. - 0.95% on the total amount
2.7.	Cash ordered for withdrawal but subsequently cancelled, of the amount ordered or reduced	0.65%, min. 29.34 BGN	0.65%, min. 15 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 according to item 2.6		
3.	**Transactions in Coins**		
3.1.	Cash deposit of coins worth up to 10 BGN and crediting an account	0,98 BGN	0,50 EUR
3.2.	Cash deposit of coins worth over 10 BGN and crediting an account	5 % of the amount, min. 9,78 BGN	5 % of the amount, min. 5 EUR

Notes:

1. Fees for cash 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. When filling out a withdrawal request, the customer is notified of the sanction according to point 2.7. The sanction does not apply when withdrawing amounts from a term deposit at maturity, a donor account and when using a consumer or mortgage credit granted on an account to an individual.
4. When withdrawing cash amounts from a time deposit on a date other than the maturity date, the standard fees for cash operations and the standard requirements for advance request for withdrawing amounts apply.

5. When withdrawing an amount under item 2.4. or item 2.6., 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. with more than one withdrawal within the day.
6. When depositing cash over BGN 3,000, the Bank deducts the fee under item 1.2. for the amount over BGN 3,000 plus the fee under item 1.1. for the amount up to BGN 3,000.
7. In the event that the cash withdrawal amount for the day is less than the applicable minimum fee under item 2.3., no withdrawal fee is due.
8. The bank does not deduct a fee for replacing damaged Bulgarian banknotes and coins.

Section III. PAYMENTS

A.	**Payments in National Currency**	**BGN**	**Equivalence in euro**
1.	**Outgoing payments from account initiated**		
1.1.	at the bank through BISERA	6 BGN	3,07 EUR
1.2.	through online banking through BISERA	1.10 BGN	0,56 EUR
1.3.	Instant translations through online and mobile banking through BLINK	1.10 BGN	0,56 EUR
1.4.	Payment through BISERA for execution of garnishment notice	10 BGN	5,11 EUR
2.	**Outgoing payments from account initiated through RINGS**		
2.1.	at the bank	22 BGN	11,25 EUR
2.2.	through online and mobile banking	13 BGN	6,65 EUR
2.3.	Payment through RINGS for execution of garnishment notice	32 BGN	16,36 EUR
3.	**Payments between customers within the Bank system**		
3.1.	at the bank	3.50 BGN	1,79 EUR
3.2.	through online and mobile banking	0.50 BGN	0,26 EUR
3.3.	Payment between customers within the Bank for execution of garnishment notice	5 BGN	2,56 EUR
4	**From and to the account of the same customer**	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	0.6%, min. 7 BGN	0,6%, мин. 2.58 EUR
5.1.2.	to other beneficiaries	0.9%, min. 8 BGN	0,9%, мин. 4.09 EUR
5.2.	**Outgoing payment to another bank, through a cash payment initiated through RINGS**		

5.2.1.	to budget entities and to other beneficiaries	0.9%, min. 30 BGN	0,9%, мин.15.34 EUR
6	**For payment cancellation**		
6.1.	at the bank	10 BGN	5,11 EUR
6.2.	through online and mobile banking	7 BGN	3,58 EUR
7.	**Initiation, payment or rejection direct debit (collected for each of the operations)**		
7.1.	Interbank direct debit through BISERA	6 BGN	3,07 EUR
7.2.	Intrabank direct debit	3.50 BGN	1,79 EUR
8	**Confirmation of immediate collection via RINGS**	**15 BGN**	**7,67 EUR**
9.	**Standing orders**		
9.1.	Fixed standing orders*		
9.1.1	In single attempt of transaction	0.60 BGN	0,31EUR
9.1.2	In repeated attempt of transaction	0.70 BGN	0,36EUR
9.2.	Standing orders –PUSH and PULL – monthly fee	1.00 BGN	0,51EUR
9.3.	Standing order for monthly installment payment for credit card - monthly fee	1.00 BGN	0,51EUR
	*The fees referred to p.9.1. are collected additionally with the fees through online banking for relevant operations		
B.	**Outgoing Payments in Foreign Currency**		
1.	**Standard payments with two workings days value (SPOT value date). Does not apply to transfers in EUR.**		
1.1.	Payment order through online banking		
		to 1 000 EUR	15 EUR
		over 1 000 EUR to 10 000 EUR	20 EUR
		over 10 000 EUR to 30 000 EUR	25 EUR
		over 30 000 EUR to 50 000 EUR	40 EUR
		over 50 000 EUR	140 EUR
1.2.	Paper Payment order		
		to 1 000 EUR	17 EUR
		over 1 000 EUR to 10 000 EUR	22 EUR
		over 10 000 EUR to 30 000 EUR	30 EUR
		over 30 000 EUR to 50 000 EUR	50 EUR
		over 50 000 EUR	145 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 outside EEA and transfers in USD and other currencies		
		to 1 000 EUR	15 EUR
		over 1 000 EUR to 10 000 EUR	20 EUR
		over 10 000 EUR to 30 000 EUR	25 EUR
		over 30 000 EUR to 50 000 EUR	60 EUR
		over 50 000 EUR	140 EUR

2.2.	Paper Payment order	
2.2.1.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies	
	to 1 000 EUR	20 EUR
	over 1 000 EUR to 10 000 EUR	22 EUR
	over 10 000 EUR to 30 000 EUR	33 EUR
	over 30 000 EUR to 50 000 EUR	60 EUR
	over 50 000 EUR	145 EUR
3.	**Payment order with Today working day value (SAME DAY value date)**	
3.1.	Payment order through online banking	
3.1.1	Instant transfers in euros SEPA Instant (up to EUR 15,000)	0.56EUR
3.1.2.	Outgoing transfer in EUR in EEA	
3.1.2.1.	Outgoing transfer in EUR in EEA (Including SEPA)	0.56EUR
3.1.2. 2.	Outgoing transfer in EUR in EEA (Including TARGET 2)	6.64 EUR
3.1.3.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies (including TARGET 2 and BISERA 7)	
	to 1 000 EUR	17 EUR
	over 1 000 EUR to 10 000 EUR	25 EUR
	over 10 000 EUR to 30 000 EUR	35 EUR
	over 30 000 EUR to 50 000 EUR	75 EUR
	over 50 000 EUR	155 EUR
3.2.	Paper Payment order	
3.2.1.	Instant transfers in euros SEPA Instant (up to EUR 15,000)	3.07 EUR
3.2.2.	Outgoing transfer in EUR in EEA	
3.2.2.1.	Outgoing transfer in EUR in EEA (Including SEPA)	3.07 EUR
3.2.2.2.	Outgoing transfer in EUR in EEA (Including TARGET 2)	11.25 EUR
3.2.3.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies (including TARGET 2 and BISERA 7)	
	to 1 000 EUR	20 EUR
	over 1 000 EUR to 10 000 EUR	30 EUR
	over 10 000 EUR to 30 000 EUR	40 EUR
	over 30 000 EUR to 50 000 EUR	80 EUR
	over 50 000 EUR	160 EUR
4.	For cancellation or change of payment (incl. incorrect identifier)	35 EUR + actual costs of other banks
5.	For additional correspondence	35 EUR + actual costs of other banks
6.	For transfers in currency to customers who do not have an account with the Bank, the client owes an additional fee	30 EUR
7.	To cancel or change a translation that is posted to the client's account but not broadcast	5 EUR

8.	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	
8.1.	transfers in USD	25 USD
8.2.	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 EUR
2.	From and to account of the same customer	no commission
D	**Incoming Currency Payments**	
1.	For payments received	
1.1.	For payments received in EUR in EEA	
1.2.	For payments received in EUR outside EEA and transfers in USD and other currencies	
	to 100 EUR	no commission
	over 100 EUR to 1 000 EUR	5 EUR
	over 1 000 EUR to 5 000 EUR	7 EUR
	over 5 000 EUR to 20 000 EUR	10 EUR
	over 20 000 EUR to 50 000 EUR	20 EUR
	over 50 000 EUR	50 EUR
2.	For cancellation and return of payment received	According to item 3.2., Section III-B
3.	For a payment received in favor of a customer of another bank in the country	According to item 3.2., 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	2 BGN 1,22EUR
7.	Enable and use the D Tauken Mobile App	без такса
8.	Activate the new D Tauken after deactivating the current one, changed device, factory reset, etc.	2 BGN 1,22EUR
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 operation

2.	For payments in BGN the transfer value date is deemed to be:	the date of the 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 the 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.	Cash transactions	
5.1.	Cash payment	date of payment
5.2.	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)
6.	For payments received for settlement of obligations to the Bank, with maturity date.	the value date specified in the transfer of the correspondent bank
7.	In case of corrective transactions	the value date of the initial transaction
8.	When closing interest accounts during the year, the account closing day is not considered an interest day.	
9.	The value date is an interest day for the next period.	

Notes:

1. Payment orders are processed in order of receipt.

2. A payment order accepted at a Bank office by 4:45 p.m. or through the Bank's online channel by 7:45 p.m. is executed with a value date of the same business day.

3. Orders for intrabank payments in BGN are executed on the same day, if received by the Bank by 16.00 h and subject to available balance in the customer's account.

4. The Bank accepts payment orders in BGN for interbank payments initiated through RINGS which will be executed on the same day if received by the Bank by 15.00 h and subject to available balance in the customer's account.

5. Bank transactions ordered after the time specified in item 2, item 3 and item 4 will be registered on the same business day subject to available balance in the customer's account, but the transfers will be executed with value date on the following business day.

6. Where the customer's order does not specify explicitly who will bear the commissions, fees and charges, the Bank will collect them from the originator.

7. In case of received payment in foreign currency with expenses OUR and the inability of the Bank to collect commission, within two months of the counterparty, 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. BANK CARDS

ANNEX 2 - Transaction limits on debit and credit cards

1.	Fees for issuing and maintanance of : International debit card / micro card Debit MasterCard, International debit card / micro card MasterCard Standard, International credit card / micro card MasterCard Standard International credit card / micro card MasterCard Standard Flexi, International credit card / micro card MasterCard Gold, International credit card / micro card MasterCard Gold Flexi		
		BGN	**Equivalence in euro**
1.1.	Card / micro card issuance	free of charge	free of charge
1.1.1.	Annual ADDITIONAL card issuance	5 BGN	2,56 EUR
1.2.	Renewal card due to expiration of validity	5 BGN	2,56 EUR
1.3.	Express card issuance		
1.3.1.	International debit card / micro card Debit MasterCard	20 BGN	10,23 EUR
1.3.2.	International debit card / micro card MasterCard Standard	25 BGN	12,78 EUR
1.3.3.	International credit card / micro card MasterCard Standard International debit / credit card MasterCard Business, International credit card MasterCard Gold	25 BGN	12,78 EUR
1.4.	Reissuance of a card due to forgotten PIN code, loss, theft, compromise or damage within the validity period (all cards except micro card)		
1.4.1.	Debit MasterCard (except micro card)	10 BGN	5,11 EUR
1.4.2.	International debit / credit card / micro card MasterCard Standard	20 BGN	10,23 EUR
1.4.4.	International credit card / micro card MasterCard Gold	20 BGN	10,22 EUR
1.5.	Monthly fees		
1.5.3.	Monthly micro card maintenance Debit MasterCard and debit micro card MasterCard Standard	0.20 BGN	0,10 EUR
1.5.4.	Monthly service charge for credit micro card MasterCard Standard, credit micro card MasterCard Standard Flexi, credit micro card MasterCard Gold, credit micro card MasterCard Gold Flexi, credit micro card MasterCard Business,	0.50 BGN	0,26 EUR

1.6.	Minimum account balance (as per account currency)		
1.6.1.	International debit card Debit MasterCard 5 BGN/2,56 EUR		
1.6.2.	International debit card MasterCard Standard 60 BGN/30 EUR/45USD		
1.6.3.	International debit card MasterCard Business 100 BGN/50 EUR/75USD		
1.7.	Card or new PIN or micro card delivery at a location other than the location where the initial application was filed	10 BGN + VAT	5.11 EUR + VAT
1.8.	Change of card / micro card parameters and limits		
1.8.1.	International debit card Debit MasterCard	5 BGN	2,56 EUR
1.8.2.	For international debit/ credit card / micro card MasterCard Standard, International debit/ credit card / micro card MasterCard Business	10 BGN	5,11 EUR
1.11.	Opening an arbitration procedure	actual costs + 60.00 BGN	actual costs + 30,68 EUR
1.12.	Processing of a chargeback by an Arbitration Commission	actual costs	actual costs
1.13.	Unjustified transaction claim	30 BGN + VAT	15,34 EUR + VAT
1.17.	Fee for generating a new PIN code		
1.17.1.	New PIN code for international Debit MasterCard, / microdebit Debit MasterCard	5 BGN	2,56 EUR
1.17.2.	New PIN code for international debit card / credit micro card MasterCard Standard, international debit card / credit / micro card MasterCard Business, International credit card MasterCard Gold	10 BGN	5,11 EUR
2.	**Fees for transactions and other informational services**		
2.1.	**International debit card Debit MasterCard / micro card Debit MasterCard**		
2.1.1.	Cash withdrawal		
2.1.1.1.	at an ATM of the Bank	0,30 BGN	0,15 EUR
2.1.1.2.	at an ATM of another bank in Bulgaria	0,2%, мин. 1,35 BGN	0,2%, мин. 0,69 EUR
2.1.1.3.	at an ATM in the EEA	0,2%, мин. 1,35 BGN	0,2%, мин. 0,69 EUR

2.1.1.4.	at an ATM outside the EEA	5,00 BGN + 1 %	2,56 EUR + 1 %
2.1.1.5.	at a POS terminal at another bank's office in Bulgaria	5,00 BGN + 1 %	2,56 EUR + 1 %
2.1.1.6.	at a POS terminal in the EEA	5,00 BGN + 1 %	2,56 EUR + 1 %
2.1.1.7.	at a POS terminal outside the EEA	5,00 BGN + 1,5 %	2,56 EUR + 1,5 %
2.1.2.	Payment of goods and services at POS terminals	free of charge	
2.1.3.	Cash deposit an ATM of the Bank	0,30 BGN	0,15 EUR
2.1.6.	Checking the account balance at an ATM		
2.1.6.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR
2.1.6.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,60 BGN	0,31 EUR
2.1.6.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR
2.1.9.	Incoming card transfers incl. refund	1.1 % of the amount	1.1 % of the amount
2.1.10.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
2.2.	**International debit card / micro card MasterCard Standard,**		
2.2.1.	Annual MAIN card maintenance fee		
2.2.1.1.	International debit card MasterCard Standard	42.00 BGN	21,47 EUR
2.2.1.2.	International debit card MasterCard Business	72.00 BGN	36,81 EUR
2.2.2.	Annual ADDITIONAL card maintenance fee		
2.2.2.1.	International debit card MasterCard Standard	20 BGN	10,23 EUR
2.2.2.2.	International debit card MasterCard Business	30 BGN	15,34 EUR
2.2.3.	Cash withdrawal		
2.2.3.1.	at an ATM of the Bank	3 BGN + 1 %	1,53 EUR + 1 %
2.2.3.2.	at an ATM of another bank in Bulgaria	4 BGN + 1,5 %	2,05 EUR + 1,5 %
2.2.3.3.	at an ATM in the EEA	4 BGN + 1,5%	2,05 EUR + 1,5%
2.2.3.4.	at an ATM outside the EEA	5 BGN + 3 %	2,56 EUR + 3 %
2.2.3.5.	at a POS terminal at another bank's office in Bulgaria	4 BGN + 1,5 %	2,05 EUR + 1,5 %

2.2.3.6.	at a POS terminal in the EEA	4 BGN + 1,5%	2,05 EUR + 1,5%
2.2.3.7.	at a POS terminal outside the EEA	5 BGN + 3 %	2,56 EUR + 3 %
2.2.4.	Payment of goods and services at POS terminals	без такса	без такса
2.2.5.	Cash deposit an ATM of the Bank	0,30 BGN	0,15 EUR
2.2.7.	Checking the account balance at an ATM		
2.2.7.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR
2.2.7.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,60 BGN	0,31 EUR
2.2.7.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR
2.2.8.	Incoming card transfers incl. refund	1.1 % of the amount	1.1 % of the amount
2.2.10.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
2.3.	**International credit card / micro card MasterCard Standard, International credit card / micro card MasterCard Standard Flexi**		
2.3.1.	Annual MAIN card maintenance fee	42 BGN	21,47 EUR
2.3.2.	Annual ADDITIONAL card maintenance fee	20.00 BGN	10,23 EUR
2.3.3.	Cash withdrawal		
2.3.3.1.	at an ATM of the Bank	4 BGN + 1,5 %	2,05 EUR + 1,5%
2.3.3.2.	at an ATM of another bank in Bulgaria	5 BGN + 2,5 %	2.56 EUR + 2,5%
2.3.3.3.	at an ATM in the EEA	5 BGN + 2,5 %	2,56 EUR + 2,5%
2.3.3.4.	at an ATM outside the EEA	7 BGN + 3 %	3,58 EUR + 3 %
2.3.3.5.	at a POS terminal at another bank's office in Bulgaria	7 BGN + 2,5 %	3,58 EUR + 2,5 %
2.3.3.6	at a POS terminal in the EEA	7 BGN + 2,5 %	3,58 EUR + 2,5 %
2.3.3.7.	at a POS terminal outside the EEA	7 BGN + 3 %	3,58 EUR + 3 %
2.3.4.	Payment of goods and services at POS terminals	без такса	без такса
2.3.5.	Cash deposit an ATM of the Bank	0,30 BGN	0,15 EUR
2.3.7.	Checking the account balance at an ATM		
2.3.7.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR
2.3.7.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,60 BGN	0,31 EUR

2.3.7.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR
2.3.9.	Incoming card transfers incl. refund	1.1 % of the amount	1.1 % of the amount
2.3.10.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
2.4.	**International credit card / micro card MasterCard Gold, International credit card / micro card MasterCard Gold Flexi**		
2.4.1.	Annual MAIN card maintenance fee		
2.4.1.1.	International credit card MasterCard Business	72 BGN	36,81 EUR
2.4.1.2.	International credit card MasterCard Gold	50 BGN for the first year; 90 BGN for the rest year	25,56 EUR for the first year; 46,02 EUR for the rest year
2.4.2.	Annual ADDITIONAL card maintenance fee		
2.4.2.1.	International credit card MasterCard Business	40 BGN	20,45 EUR
2.4.2.2.	International credit card MasterCard Gold	50 BGN	25,56 EUR
2.4.3.	Cash withdrawal		
2.4.3.1.	at an ATM of the Bank	4 BGN + 1,5 %	2,05 EUR + 1,5 %
2.4.3.2.	at an ATM of another bank in Bulgaria	5 BGN + 2,5 %	2,56 EUR + 2,5 %
2.4.3.3.	at an ATM in the EEA	5 BGN + 2,5 %	2,56 EUR + 2,5 %
2.4.3.4.	at an ATM outside the EEA	7 BGN + 3 %	3,58 EUR + 3 %
2.4.3.5.	at a POS terminal at another bank's office in Bulgaria	7 BGN + 2,5 %	3,58 EUR + 2,5 %
2.4.3.6.	at a POS terminal in the EEA	7 BGN + 2,5 %	3,58 EUR + 2,5 %
2.4.3.7.	at a POS terminal outside the EEA	7 BGN + 3 %	3,58 EUR + 3 %
2.4.4.	Payment of goods and services at POS terminals	без такса	
2.4.5.	Cash deposit an ATM of the Bank	0,30 BGN	0,15 EUR
2.4.7.	Checking the account balance at an ATM		
2.4.7.1.	Checking the account balance at an ATM of the Bank	0,50 BGN	0,26 EUR
2.4.7.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,60 BGN	0,31 EUR
2.4.7.3.	Checking the account balance at an ATM outside the EEA	1,50 BGN	0,77 EUR

2.4.9.	Incoming card transfers incl. refund	1.1 % of the amount	1.1 % of the amount
2.4.10.	Money transfer (Money send) The fee is applied to top-up via bank card to virtual wallets or accounts, transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments	1.00 BGN + 0,5%	0,51 EUR + 0,5%
3.	**Electronic utility payments and SMS/e-mail notification**		
3.1.	Fee for customer registration of a customer in the system for EUP and SMS services	free of charge	free of charge
3.2.	Card registration / registration editing fee	free of charge	free of charge
3.3.	Fee for registration / editing of utility payment	free of charge	free of charge
3.4.	Minimum deposit amount for SMS and/or e-mail notification	5 BGN	2,56 EUR
3.5.	**Utility payment notification:**		
3.5.1.	SMS notification for a new bill received for payment	0.12 BGN (+ VAT)	0,06 EUR (+ VAT)
3.5.2.	SMS notification for new bill received for payment exceeding the maximum amount	0.12 BGN (+ VAT)	0,06 EUR (+ VAT)
3.5.3.	SMS notification for a successful or unsuccessful utility payment	0.12 BGN (+ VAT)	0,06 EUR (+ VAT)
3.5.4.	E-mail notification	free of charge	free of charge
3.6.	SMS authorization (for all card products of the Bank)	as per system operator's tariff	as per system operator's tariff
3.7.	SMS disposable balance (for all card products of the Bank)	as per system operator's tariff	as per system operator's tariff
3.8.	Fee for utility payment from account	0.25 BGN	0,13 EUR
3.9.	**For notification through the D Info service:**		
3.9.1.	subscription for a single notification	0.12 BGN + VAT	0,06 EUR + VAT
3.9.2.	package of 50 SMS	5 BGN + VAT	2,56 EUR + VAT
3.9.3.	package of 100 SMS	9 BGN + VAT	4,60 EUR + VAT
3.9.4.	Annual maintenance fee for D Info	2 BGN + VAT	1.02 EUR + VAT
3.10.	For e-mail notification through the D Info service	free of charge	free of charge
3.11.	Change in registration for the D Info service	2 BGN	1.02 EUR

Section V. LOANS

1.	**Overdraft on debit cards / current accounts**	**BGN**	**Equivalence in euro**
2.	**Overdraft with cash collateral**		
3.	**Consumer loans**		
3.3.	**Fast consumer credit**		

3.3.3.	Fee for early (partial or full) repayment of the loan:		
3.3.3.1	with a remaining term of more than 1 year at the time of repayment	1,0%	1,0%
3.3.3.2	with a remaining term of less than 1 year at the time of repayment	0,5%	0,5%
4.	**Consumer loans with cash collateral**		
5.	**Consumer Loans with a mortgage**		
5.2.	Fee for early repayment (partial or full) with own funds in the period before the expiry of the first 12 monthly installments under the loan agreement, on the portion paid in advance	1%	1%
5.3.	Fee for early repayment (partial or full) through refinancing in the period before the expiry of the first 12 monthly installments under the loan agreement, on the portion paid in advance	1%	1%
6.	**Housing and mortgage loans**		
6.2.	Fee for early repayment (partial or full) with own funds in the period before the expiry of the first 12 monthly installments under the loan agreement, on the portion paid in advance	1%	1%
6.3.	Pre-term repayment fee (partial or total) through refinancing in the period prior to the expiry of the first 12 monthly installments under the loan agreement, on the portion paid in advance	1%	1%
6.5.	Pre-approval fee for mortgage loans	20 BGN	10,23 EUR
7.	**Legal Services**		
7.1.	Drafting/coordination of an application for registration of a legal mortgage or a draft notary deed for a contractual mortgage	free of charge	free of charge
7.2.	Drafting of a mortgage deletion agreement, including partial deletion	50 BGN + VAT	25,56 EUR + VAT
7.3.	Drafting/coordination of documents for entry of a registered pledge	50 BGN + VAT	25,56 EUR + VAT
7.4.	Drafting of a registered pledge deletion agreement, including partial deletion	50 BGN + VAT	25,56 EUR + VAT
7.5.	Renewal and registration of renewal - mortgage	50 BGN + VAT	25,56 EUR + VAT
7.6.	Renewal and registration of renewal - registered pledge	50 BGN + VAT	25,56 EUR + VAT
7.7.	Written preliminary legal opinion	by agreement, min. 250 BGN + VAT	by agreement, min. 127,82 EUR + VAT
7.8.	Computer records from the Property Register		
7.8.1.	for the first page	10 BGN + VAT	5,11 EUR + VAT
7.8.2.	for any subsequent page	2 BGN + VAT	1,02 EUR + VAT

7.9.	Other legal services	by agreement, min. 250 BGN + VAT	by agreement, min. 127,82 EUR + VAT
8.	**Other**		
8.1.	For the issuance of a reference or certificate for loan repayment and/or existence or lack of obligations	60 BGN + VAT	30,68 EUR + VAT
8.2.	For a reference, requested by the customer at the CCR or NSSI, for each reference	5 BGN + VAT	2,56 EUR + VAT

Notes:

1. Fees and commissions on individual loan products are as per product conditions.
2. Fees and commission on specific loan transactions and/or loan transactions with preferential conditions are by agreement.
3. The minimum fee for review and approval is payable at the time of filing of the loan application and is non-refundable.
4. In case of modification or termination or a specific loan product the terms and conditions specified in the contract shall apply.
5. For mortgage loans granted in the period from 23.07.2014 to 15.09.2014 the monthly mortgage loan account maintenance fee will be collected in the amount specified in the loan agreement.
6. For loans granted before 23.07.2014 the fees and commissions specified in the loan agreement will be applicable, except for early repayment fees.

Section VI. TRANSACTIONS AND OPERATIONS WITH FINANCIAL INSTRUMENTS

1.	**Intermediation in transactions with financial instruments on BSE**	**BGN/ Equivalence in euro**
1.1.	Transactions with equities or rights over equities up to BGN 50 000	2% of the value of the deal, min. 50 BGN 2% of the value of the deal, min. 25,56 EUR
1.2.	Transactions with equities or rights over equities over BGN 50,000	2% of the value of the deal, min. 200 BGN 2% of the value of the deal, min. 102,26 EUR
1.3.	Transactions on secondary market with government securities issued under BNB Ordinance No. 5	0.10% of the value of the deal, min. 5,11EUR 0.10% of the value of the deal, min. 5,11EUR
1.4.	Transactions with bonds	0.10% of the value of the deal, min. 10,23EUR 0.10% of the value of the deal, min. 10,23EUR
2.	**Other services related to investment intermediation and financial instruments**	
2.1.	Portfolio management of financial instruments	1.00% of the initial value of the portfolio, on an annual basis in proportion to the period+ VAT

2.2.	Reports, notifications or certificates related to portfolio management contract with the exception of reports provided to clients by the order of art. 60 of EU Regulation 2017/565	40 BGN + VAT / 20,45 EUR+ VAT
2.3.	Representation of a shareholder on a General Meeting of an issuer	50 BGN + VAT / 25,56 EUR+ VAT

Section VII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES BGN/ Equivalence in euro

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* ** The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.*	0.04%,min 10 BGN for non-professional clients, for professional clients - free of charge 0.04%, min 5,11EUR for non-professional clients, for professional clients - free of charge	
1.3.	Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank * for portfolio management * ** The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.*	0.02%;min.10 BGN for non-professional clients,professional clients - free of charge 0.02%; min. 5,11EUR for non-professional clients, professional clients - free of charge	
1.4.	Issuance of an account statement, notification or reference to financial instruments	10 BGN	5,11EUR
1.5.	For repayment of matured bonds - on the par value	0.02%	
2.	**Safe-keeping of government securities issued under the BNB Ordinance No. 5**		
2.1.	Transfer of government securities under Art. 20, para. 2, 4, 5, 6 and 7 of BNB Ordinance No. 5	10 BGN	5,11 EUR
2.2.	Blocking and unblocking of government securities on the account	50 BGN	25,56 EUR
2.3.	Blocking and unblocking government securities as collateral for credit	0.2% of the face value, min. 10 BGN 0.2% of the face value, min. 5,11 EUR	
2.4.	Issuance of a certificate of ownership of government securities	5 BGN	2,56 EUR
2.5.	Charge for canceling a lost or destroyed government securities certificate	10 BGN	5,11 EUR
3.	**Safe-keeping of financial instruments registered in the Central Depository (CD)**		
3.1.	Registration of a client and opening / closure of a client account for financial instruments at the account of the Bank with the CD	free of charge	
3.2.	Issuance of a depository receipt from the CD	10 BGN	5,11 EUR
3.3.	Verification of account balance in the CD upon written order of the client	5 BGN	2,56 EUR

3.4.	Transfer of financial instruments from the client's own account to a client's account to the account of the Bank with the CD.	20 BGN	10,23 EUR
3.5.	Transfer of financial instruments from a client's account, led by another investment intermediary to a client's account with the Bank	free of charge	free of charge
3.6.	Transfer of financial instruments from a client account, kept on the account of the Bank with the CD, on a client's account with another investment intermediary	20 BGN	10,23 EUR
3.7.	Blocking of financial instruments in the CD	50 BGN	25,56 EUR
3.8.	Issuing a blocking certificate	80 BGN	40,90 EUR
3.9.	Unblocking financial instruments in the CD	80 BGN	40,90 EUR
3.10.	Services Registry in CD (pledges, financial collaterals garnishment notices, etc.).	negotiable + VAT	

Section VIII. 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 IX. TREASURY*

		BGN/ Equivalence in euro	
1.	**For use of a small safe deposit box**		
1.1.	for 3 months	74 BGN+ VAT	37.84 EUR + VAT
1.2.	for 6 months	110 BGN + VAT	56,24 EUR + VAT
1.3.	for 12 months	190 BGN+ VAT	97,15 EUR + VAT
2.	**For use of a medium safe deposit box**		
2.1.	for 3 months	95 BGN+ VAT	48,57 EUR +VAT
2.2.	for 6 months	140 BGN + VAT	71,58 EUR +VAT
2.3.	for 12 months	240 BGN+ VAT	122,71 EUR +VAT
3.	**For use of a large safe deposit box**		
3.1.	for 3 months	160 BGN + VAT	81,81 EUR + VAT
3.2.	for 6 months	195 BGN + VAT	99,70 EUR +VAT
3.3.	for 12 months	290 BGN + VAT	148,27 EUR +VAT

*Information about the size of bank cartridges is available at bank offices.

4.	Fee for loss or damaged key from the user's cassette and / or issuance of a duplicate and / or non-returned key in case of expired contract and / or for opening and recovery of an open bank cassette.	180 BGN + VAT + (costs of a notary if necessary) 92.03 EUR + VAT + (costs of a notary if necessary)

5.	Charge additional visit to the vault premises. The fee is deducted at the 5-th and each subsequent visit within one calendar month	4 BGN + VAT	2,05 EUR+ VAT
6.	Additional fee for delay of the use of the cartridge after the expiration date of the contract. In addition to the charge for the use of a cassette for the relevant term, a fee is also payable for each overdue day	1 BGN + VAT	0,51 EUR+ VAT
7.	Deposit for bona fide use	100 BGN	51,13 EUR

Section X. OTHER SERVICES

		BGN/ Equivalence in euro	
1.	For preparation of references within three working days, in Bulgarian		
1.1.	for the current year	10 BGN + VAT	5,11 EUR + VAT
1.2.	for the previous year (for each year)	20 BGN+ VAT	10,23 EUR + VAT
2.	For preparation of references within three working days, in English		
2.1.	for the current year	20 BGN+ VAT	10,23 EUR + VAT
2.2.	for the previous year (for each year)	40 BGN+ VAT	20,45 EUR + VAT
3.	For issuance of a bank reference		
3.1.	Bulgarian language	30 BGN+ VAT	15,34 EUR + VAT
3.2.	Foreign language	40 BGN+ VAT	20,45 EUR + VAT
4.	Certificate for availability of funds with the Bank		
4.1.	Certificate for availability of funds with the Bank in a bulgarian language	30 BGN+ VAT	15,34 EUR + VAT
4.2.	Certificate for availability of funds with the Bank in a foreign language	50 BGN+ VAT	25,56 EUR + VAT
4.3.	Certificate of a foreign natural person - a potential candidate for economic citizenship in accordance with the Law on Foreigners in the Republic of Bulgaria	50 BGN+ VAT	25,56 EUR + VAT
5.	For express issuance (within 2 hours) of documents and references, additional fee is charged	30 BGN+ VAT	15,34 EUR + VAT
6.	Fax transmission services		
6.1.	if sent abroad	4 BGN+ VAT	2,05 EUR + VAT
6.2.	if sent in Bulgaria	2 BGN+ VAT	1,02 EUR + VAT
7.	Mail services at customer's request, for each letter	4 BGN+ VAT	2,05 EUR + VAT
8.	Special courier services	10 BGN + actual costs + VAT	5,11 EUR+ actual costs+ VAT
9.	Photocopy, per page	1 BGN+ VAT	0,51 EUR + VAT
10.	Legal services	by agreement, min. 200 BGN + VAT	by agreement, min. 102.23 EUR + VAT
11.	Check attorney in register „Edinstvo 2”	5 BGN+ VAT	2,56 EUR+VAT

12.	SWIFT correspondence fee - costs for each page	20 EUR+ VAT
13.	Fee for sending a communication message, except for the cases expressly mentioned in this tariff	10 EUR+ VAT
14.	Monthly fee for sending by e-mail a daily statement when moving the account	1 BGN with included VAT 0,51 EUR with included VAT

Section XI. PACKAGE PROGRAMS — BGN/ Equivalence in euro

1.	**Package MODERATO**	**Fee in packages**	
1.1.	Packages opening	free of charge	
1.2.	Services included in the Package		
1.2.1.	Opening a current accounts with Debit MasterCard	free of charge	
1.2.2.	Monthly maintenance of a current accounts with Debit MasterCard	free of charge	
1.2.3.	Subscription and maintenance in the "D Bank Online" system	free of charge	
1.2.4.	For 5 Regular payment of utility bills from a current account	free of charge	
1.2.5.	Cash withdrawal at an ATM of the D Bank	free of charge	
1.2.6.	Cash withdrawal from an ATM of another bank in the country 5 pcs. at a fee of BGN 0.90 / 0.46 eur per item.		
1.2.7.	Payment of goods and services at POS terminals in a commercial outlet in Bulgaria	free of charge	
1.2.8.	Payments between customers within the Bank system through online banking	free of charge	
1.2.9	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge	
1.2.10.	An annual fee for D INFO	free of charge	
1.2.11.	10 SMS notification through the D Info service for payments through the account and through the card	free of charge	
1.3.	**Monthly maintenance fee Package MODERATO**	**4.50 BGN**	**2,30EUR**
1.4.	Fee for closing a Package Program	5.00 BGN	2,56 EUR

2.	**Package ALEGRO**	**Fee in packages**
2.1.	Package opening	free of charge
2.2.	Services included in the Package	free of charge
2.2.1.	Opening a current accounts with Debit MasterCard	free of charge
2.2.2.	Monthly maintenance a current accounts with Debit MasterCard	free of charge
2.2.3.	Opening a second account in leva or currency	free of charge
2.2.4.	Monthly maintenance of second account in leva or currency account	free of charge
2.2.5.	Subscription and maintenance in the "D Bank Online" system	free of charge
2.2.6.	Electronic utility payments	free of charge

2.2.7.	Cash withdrawal at an ATM of the D Bank	free of charge	
2.2.8.	2 cash withdrawal at an ATM of another bank in Bulgaria	free of charge	
2.2.9.	Payment of goods and services at POS terminals in a commercial outlet in Bulgaria	free of charge	
2.2.10.	Payments between customers within the Bank system through online banking	free of charge	
2.2.11.	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge	
2.2.12.	5 outgoing payments from account initiated through BISERA/BLINK through online banking	free of charge	
2.2.13.	An annual fee for D INFO	free of charge	
2.2.14.	SMS notifications through the D Info service for payments through the account and through the card	free of charge	
2.3.	**Monthly maintenance fee Package ALEGRO**	**5.95 BGN**	**2,30EUR**
2.4.	Fee for closing a Package Program	5.00 BGN	2,56 EUR

3.	**Package ONLINE**	**Fee in packages**
3.1.	**Package opening**	**free of charge**
3.2.	Services included in the Package	
3.2.1.	Opening a Current Accounts with Debit MasterCard	free of charge
3.2.2.	Monthly maintenance or a Current Accounts with Debit MasterCard	free of charge
3.2.3.	Opening a second account in leva or currency	free of charge
3.2.4.	Monthly maintenance of second account in leva or currency account	free of charge
3.2.5.	Gift-ACCESSORY (no micro card activation fee to) debit card Debit MasterCard	free of charge
3.2.6.	Subscription and maintenance in the "D Bank Online" system	free of charge
3.2.7.	Electronic utility payments	free of charge
3.2.8.	Online shopping	free of charge
3.2.9	Cash withdrawal from the Bank's ATM	free of charge
3.2.10	Cash withdrawal from an ATM of another bank in the country 10 pcs. at a fee of BGN 0.90/ 0.46 eur per item.	
3.2.11.	Payment of goods and services at POS terminals in a commercial outlet in Bulgaria	free of charge
3.2.12.	Payments of leva between customers within the Bank system through online banking	free of charge
3.2.13.	For 10 outgoing payments from account initiated through BISERA/BLINK through online banking	free of charge
3.2.14.	Transfers in EUR with express value date on the same day for the EEA through online banking at a fee of EUR 4 per transfer - up to 3 pieces	
3.2.15.	An annual fee for D INFO	free of charge
3.2.16.	SMS notification through the D Info service for payments through the account and through the card	free of charge

3.2.17.	Monthly fee for sending by e-mail a daily statement when moving the account	free of charge	
3.3.	**Monthly maintenance fee Package „ONLINE“**	**6.60 BGN**	**3,37 EUR**
3.4.	Fee for closing a Package Program	5.00 BGN	2,56 EUR

Section XII. 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 /the Bank/.
2. This Tariff applies to customers or D Commerce Bank AD, both Bulgarian and foreign individuals holding a current, savings or deposit account with the Bank or transacting through the Bank.
3. 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.
4. 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.
5. The Bank executes client orders submitted in the required form and with the content set forth by law.
6. 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.
7. Customers who have no accounts with the D Commerce Bank AD shall pay the fees and commissions in advance.
8. 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; when raising and spending funds for medical treatment abroad, upon submission of the relevant documents.
9. The Bank is entitled to automatically close any account in accordance with provisions of Ordinance № 3 of the BNB and this Tariff.
10. 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.
11. 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.
12. 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.
13. For services not mentioned in this Tariff the Bank shall collect fees and commissions by agreement.
14. 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 and Document with information on the fees for the PSOO within the meaning of Article 118 of the ZPUPS are an integral part of this Tariff.
15. 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.

PAYMENT ACCOUNT FOR BASIC OPERATIONS * **ANNEX 1**

		FEES PSOO	FEES PSOO for transfers under Art. 120a of the ZPUPS*
1.	Opening an account in a bank office		
1.1.	Opening an account in a bank office by issuing a debit card to the account	2.99 BGN/ 1.53 евро	2.99 BGN/ 1.53 евро
1.2.	Monthly fee for servicing a card payment account with a Debit MasterCard debit card	1.99 BGN/ 1.02 евро	1.99 BGN/ 1.02 евро
2.	Account maintenance		
2.1.	Servicing an account in a bank office	3.99 BGN/2.04 евро	без такса
2.2.	Servicing an account in a bank office with a debit card issued to the account	2.49 BGN/1.27 евро	без такса
3.	Closing an account		
3.1.	Closing an account in an office opened up to 6 months before the closing date	4.13 BGN/2.11 евро	4.13 BGN/2.11 евро
4.	Depositing funds to an account		
4.1.	Depositing funds to an account in a bank office up to BGN 3,100.	1.90 BGN/0,97 евро	1.90 BGN/0,97 евро
5.	Cash withdrawal from an account		
5.1.	At the cash desk in the bank's office up to BGN 2,000	4.03 BGN/2.06 евро	free of charge, regardless of the amount
5.2.	With ATM debit card, serviced by the bank	0.29 BGN/0.15 евро	free of charge * *
5.3.	With ATM debit card serviced by another bank in the country	0.17% мин. 1.34 лв./ 0.17% мин.0,69 евро	0.17% мин. 1.34 лв./ 0.17% мин.0.69 евро
6.	Direct debit payment ***		
6.1.	To an account with the same bank	3.49 BGN/1.78 евро	free of charge
6.2.	To an account with another bank	5.21 BGN/2.66 евро	free of charge
7.	Payment transactions performed by payment card, including the Internet		
7.1.	Payment by debit card at POS, serviced by the bank	free of charge	free of charge
7.2.	Payment by debit card at POS, serviced by another bank	free of charge	free of charge
8.	Credit transfer		
8.1.	On paper to a payment account with the same bank	3.49 BGN/1.78 евро	free of charge
8.2.	By online banking to a payment account with the same bank	0.43 BGN/0.22 евро	free of charge
8.3.	On paper through BISERA to a payment account with another bank	5.73 BGN/2.93 евро	free of charge

8.4.	By online banking through BISERA to a payment account with another bank	0.95 BGN/0.49 евро	free of charge
8.5.	On paper to a payment account of the budget at the same bank	3.49 BGN/1.78 евро	free of charge
8.6.	By online banking to a payment account of the budget at the same bank	0.49 BGN/0.25 евро	free of charge
8.7.	On paper through BISERA to a budget payment account with another bank	5.58 BGN/2.85 евро	free of charge
8.9.	By online banking through BISERA to a payment account of the budget with another bank	0.95 BGN/0.49 евро	free of charge
9.	Periodic translation		
9.1.	Execution of periodic transfer to a payment account at the same bank, requested on paper - in case of a single attempt to pay	1.07 BGN/0.55 евро	0.64BGN/0.33 евро
9.2.	Execution of periodic transfer through BISERA to a payment account with another bank, requested on paper - in case of a one-time attempt to pay	1.59 BGN/0.81 евро	0.64BGN/0.33 евро

The payment account for basic operations is offered in Bulgarian levs and is intended for local and foreign natural persons, legally residing in the European Union, to carry out payment operations on the territory of the country free of charge or against acceptable fees.
For other types of operations and services offered by the Bank and not mentioned in this appendix, fees are applied according to the current Tariff for fees and commissions for natural persons of "Commercial Bank D" AD.

* Fees on the Payment Account for Basic Operations (PSOO) with funds under Art. 120a of the ZPUPS are applied to operations performed on the order of the holder, including cash withdrawals, when they are on account of funds received from labor remunerations, pensions, benefits and benefits under social security and social assistance, scholarships for pupils, students and doctoral students.
** As of 01.01.2026, ATM debit card withdrawals - serviced by the bank from a Payment Account for basic operations for transfers under Art. 120a of the Payment Services and Payment Systems Act - up to 10 ATM withdrawals of the bank are free of charge.
*** As of 01.01.2026. credit transfers from a Payment Account for basic operations in transfers under Art. 120a of the Payment Services and Payment Systems Act - up to 3 credit transfers including interbank and intrabank incl. transfers and to the budget initiated in a bank office and through electronic banking (D Online and D Mobile) are free of charge.

ANNEX 2 - TRANSACTION LIMITS ON DEBIT AND CREDIT CARDS

INTERNATIONAL DEBIT CARD DEBIT MASTERCARD

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	preferential	limited	standard	preferential	limited	standard	preferential	limited	standard
Payment at POS in the country	3 000	4 000	1 000	5 000	6 000	2 000	9 000	12 000	4 000
Withdrawal at ATM in the country	1 000	2 000	400	2 000	3 000	1 000	6 000	7 000	2 000
Payment at POS abroad	2 000	3 000	1 000	5 000	6 000	2 000	12 000	15 000	4 000
Withdrawal at ATM abroad	2 000	3 000	1 000	2 000	3 000	1 000	6 000	7 000	2 000
Payment at POS in the country and abroad				8 000	12 000	2 500	16 000	19 000	5 000
Withdrawal at ATM in the country and abroad				4 000	6 000	1 000	8 000	9 000	3 000
Total maximum amount for the country and abroad				**10 000**	**14 000**	**4 000**	**20 000**	**25 000**	**8 000**
Maximum number of card uses				20	30	15	100	150	75

INTERNATIONAL DEBIT CARD MASTERCARD STANDARD

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD
Payment at POS in the country	4000/2600/2000	5000/3250/2500	1000/650/500	6000/3900/3000	9000/5850/4500	2000/1300/1000	12000/7800/6000	15000/9750/7500	4000/2600/2000
Withdrawal at ATM in the country	2000/1300/1000	3000/1950/1500	500/325/250	3000/1950/1500	4000/2600/2000	1000/650/500	6000/3900/3000	7000/4550/3500	2000/1300/1000
Payment at POS abroad	4000/2600/2000	5000/3250/2500	1000/650/500	6000/3900/3000	9000/5850/4500	2000/1300/1000	12000/7800/6000	15000/9750/7500	4000/2600/2000
Withdrawal at ATM abroad	2000/1300/1000	3000/1950/1500	500/325/250	3000/1950/1500	4000/2600/2000	1000/650/500	6000/3900/3000	7000/4550/3500	2000/1300/1000
Payment at POS in the country and abroad				8000/5200/4000	11000/7150/5500	2500/1625/1250	16000/10400/8000	19000/12350/9500	5000/3250/2500
Withdrawal at ATM in the country and abroad				4000/2600/2000	5000/3250/2500	1500/975/750	8000/5200/4000	9000/5850/4500	3000/1950/1500
Total maximum amount for the country and abroad				**10000/6500/5000**	**14000/9100/7000**	**4000/2600/2000**	**20000/13000/10000**	**25000/16250/12500**	**8000/5200/4000**
Maximum number of card uses				20/20/20	30/30/30	15/15/15	100/100/100	150/150/150	75/75/75

INTERNATIONAL CREDIT CARD MASTERCARD STANDARD, MASTERCARD STANDARD FLEXI

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD	preferential BGN/EUR/USD	limited BGN/EUR/USD	standard BGN/EUR/USD
Payment at POS in the country	4000/2600/2000	5000/3250/2500	1000/650/500	6000/3900/3000	9000/5850/4500	2000/1300/1000	12000/7800/6000	15000/9750/7500	4000/2600/2000
Withdrawal at ATM in the country	2000/1300/1000	3000/1950/1500	500/325/250	3000/1950/1500	4000/2600/2000	1000/650/500	6000/3900/3000	7000/4550/3500	2000/1300/1000
Payment at POS abroad	4000/2600/2000	5000/3250/2500	1000/650/500	6000/3900/3000	9000/5850/4500	2000/1300/1000	12000/7800/6000	15000/9750/7500	4000/2600/2000
Withdrawal at ATM abroad	2000/1300/1000	3000/1950/1500	500/325/250	3000/1950/1500	4000/2600/2000	1000/650/500	6000/3900/3000	7000/4550/3500	2000/1300/1000
Payment at POS in the country and abroad				8000/5200/4000	11000/7150/5500	2500/1625/1250	16000/10400/8000	19000/12350/9500	5000/3250/2500
Withdrawal at ATM in the country and abroad				4000/2600/2000	5000/3250/2500	1500/975/750	8000/5200/4000	9000/5850/4500	3000/1950/1500
Total maximum amount for the country and abroad				**10000/6500/5000**	**14000/9100/7000**	**4000/2600/2000**	**20000/13000/10000**	**25000/16250/12500**	**8000/5200/4000**
Maximum number of card uses				20/20/20	30/30/30	15/15/15	100/100/100	150/150/150	75/75/75

INTERNATIONAL CREDIT CARD MASTERCARD GOLD, MASTERCARD GOLD FLEXI

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

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

Limit types / Microtag product	Debit MasterCard microtag	MC Standard microtag			MC Gold microtag	
	BGN	BGN	EUR	USD	BGN	EUR
Limits for the amount of a single transaction						
POS payment in the country	1,000	1,000	500	500	2,000	1,000
ATM withdrawal in the country	500	500	250	250	1,000	500
POS payment abroad	1,000	1,000	500	500	2,000	1,000
ATM withdrawal abroad	500	500	250	250	1,000	500
Twenty-four hour limits						
POS payment in the country	2,000	2,000	1,000	1,000	3,000	1,500
ATM withdrawal in the country	1,000	1,000	500	500	2,000	1,000
POS payment abroad	2,000	2,000	1,000	1,000	3,000	1,500
ATM withdrawal abroad	1,000	1,000	500	500	2,000	1,000
POS payment in the country and abroad	2,500	2,500	1,250	1,250	4,000	2,000
ATM withdrawal in the country and abroad	1,000	1,500	750	750	3,000	1,500
Total maximum amount for the country and abroad	**4,000**	**4,000**	**2,000**	**2,000**	**6,000**	**3,000**
Maximum number of card uses	15	15	15	15	20	20
Weekly limits						
POS payment in the country	4,000	4,000	2,000	2,000	6,000	3,000
ATM withdrawal in the country	2,000	2,000	1,000	1,000	3,000	1,500
POS payment abroad	4,000	4,000	2,000	2,000	6,000	3,000
ATM withdrawal abroad	2,000	2,000	1,000	1,000	3,000	1,500
POS payment in the country and abroad	5,000	5,000	2,500	2,500	7,000	3,500
ATM withdrawal in the country and abroad	3,000	3,000	1,500	1,500	4,000	2,000
Total maximum amount for the country and abroad	**8,000**	**8,000**	**4,000**	**4,000**	**10,000**	**5,000**
Maximum number of card uses	75	75	75	75	80	80