



TARIFF

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

January, 1-st, 2026

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Section I. BANK ACCOUNTS

		Евро/Лева
1.	Current Accounts	
1.1.	Account opening	2,30 EUR/4,50 BGN
1.2.	Monthly account maintenance fee	2,30 EUR /4,50 BGN
1.3.	Minimum balance 3 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)	5,00 EUR/ 9,78 BGN
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	1,50 EUR/2,93 BGN
2.2.	Monthly account maintenance fee with Debit MasterCard, Debit MasterCard Standard/ micro card * and MasterCard Business/ micro card*	1,30 EUR/2,54 BGN
	* The fee is collected when there is no active card in the servicing account	
2.3.	Minimum balance 3 EUR	
2.4.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	5,00 EUR/ 9,78 BGN
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
3.1.2.	Monthly account maintenance fee	1,30 EUR /2,54 BGN
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)	5,00EUR /9,78 BGN
3.2.	SAFE ACCOUNT - savings product for regular savings	
3.2.1.	Account opening	free of charge
3.2.2.	Monthly account maintenance fee	free of charge
3.2.3.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	free of charge
4.	Termless Deposit "D Bank Plus"	
4.1.	Account opening	free of charge

4.2.	Monthly account maintenance fee	1,30 EUR /2,54 BGN
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)	5,00 EUR/9,78 BGN
5.	Deposit Accounts	
5.1.	Account opening	free of charge
5.2.	Monthly account maintenance fee	free of charge
5.3.	Minimum balance	According to the type of deposit
5.4.	Account closure	free of charge
6.	Donation Accounts	
6.1.	Account opening	free of charge
6.2.	Monthly account maintenance fee	free of charge
6.3.	Minimum balance	not required
6.4.	Account closure	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	10,00EUR/19,56BGN
7.2.	Monthly account maintenance fee	5,00 EUR/9,78 BGN
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)	5,00 EUR/9,78 BGN
8.	Escrow Accounts	
8.1.	Account opening	50,00EUR/97,79BGN
8.2.	Monthly account maintenance fee	free of charge
8.3.	Minimum balance	no minimum balance
8.4.	For drafting of Escrow Account Agreement	By agreement, min.130,00EUR/ 254,26 BGN
8.5.	Closure (fee is collected only for closure of accounts opened for less than 6 months)	5,00 EUR /9,78 BGN
9.	Other applicable fees	
9.1.	Monthly storage fee	0.00 %
	In case the average daily balance for the respective calendar month, cumulatively for all current, card and savings accounts	

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)	5,00 EUR+ ДДС /9,78 BGN + ДДС
9.3.	Charging from another client account (once for each account)	5,00 EUR /9,78 BGN
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	50,00EUR/97,79BGN
9.4.2.	a foreign natural person, a citizen of countries in the EEA	25,00EUR/48,90BGN
9.5.	Administration of a distraint notice (The fee is payable on each distrainted account except credit card accounts)	13,00EUR/25,43BGN

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	Евро/Лева	Foreign Currency
1.1.	Up to BGN 2,000 or their equivalent in foreign currency at the BNB exchange rate for the day (per transaction)*	1,05 EUR /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. 200 EUR/ 391,17 BGN0	0.2% on the total amount of the contribution, max. 200 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.	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.	1,55 EUR /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. 2,05 EUR/ 4,00 BGN, maxi. 200 EUR /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. 2,60 EUR/5,08 BGN, maxi. 400EUR /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)	5%, min.5,00EUR / 9,78 BGN with VAT	0.5%, min. 5 EUR, with VAT
1.8.	Checking banknotes without depositing in an account	0,50 EUR /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 1 022,59 EUR/2 000,01 BGN to 25 565 EUR/50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or outlet).		
2.2.	The Bank requires a written notice of three business days by 12. 00 o'clock for cash withdrawal of over 25 565 EUR / 50 000 BGN or the equivalent in another currency. Notice is not required for withdrawal from deposit account on maturity date, except in cases where the withdrawal will be in a location other than the place where the deposit account was opened (FC, office or outlet).		
2.3.	Withdrawal of amounts up to 1 022.58 EUR/2 000 BGN or their equivalent in foreign currency at the BNB exchange rate for the day (per transaction)	3,10 EUR /6,06 BGN	3.10 EUR
2.4.	Withdrawal of requested amounts over 1 022.58 EUR/ 2 000 BGN to 255 645.94 EUR / 500 000 BGN or their equivalent in foreign currency on the entire amount	-0.65% on the total withdrawal amount	- 0.65% on the total withdrawal amount
	Withdrawal of requested amounts over 255 645.94 EUR / 500 000 BGN or their equivalent in foreign currency on the entire amount	-0.95% on the total amount	- 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 provided on an account to an individual (within two working days from the date of utilization of the loan).	no commission	no commission
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 255 645.94 EUR / 500 000 BGN (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 1 022.58 EUR/ 2 000 BGN to 255 645.94 EUR / 500 000 BGN or their equivalent in foreign currency, on the entire amount - in the amount of more than 255 645.94 EUR / 500 000 BGN or their equivalent in foreign currency, on the entire amount	0.70% of the total withdrawal amount 0.95% on the total amount	0.70% of the total withdrawal amount 0.95% on the total amount
2.7.	Cash ordered for withdrawal but subsequently cancelled, of the amount ordered or reduced	0.65%, min.29.34BGN/ 15,00 EUR	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	0,50 EUR/ 0,98 BGN	
3.2.	Cash deposit of coins worth over 10 BGN and crediting an account	5 % of the amount, min. 9,78 BGN/5EUR	

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 1 022.58 EUR /2 000 BGN, the Bank deducts the fee under item 1.2. for the amount over 1 022.58 EUR /2 000 BGN plus the fee under item 1.1. for the amount up to 1 022.58 EUR /2 000 BGN.
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.

Section III. PAYMENTS

		AT THE BANK	OLINE BANKING
1.	Transfers to other banks in EUR within the country and the EEA		
1.1.	Standard transfers (including credit and budget transfers)	3,07 EUR/6,00 BGN	0,56EUR/1,10 BGN
1.2.	Express transfers	11,25 EUR/22 BGN	6,64 EUR/13 BGN
1.3.	Instant transfers	3,07 EUR/6,00 BGN	0,56EUR/1,10 BGN
1.4.	Payment for execution of garnishment notice	5,11 EUR /10 BGN	
2.	Payments between customers within the Bank system		
2.1.	Transfer between clients in local currency	1,79 EUR /3,50 BGN	0,26EUR/0,50 BGN
2.2.	Transfer between clients in foreign currency	2 EUR/3,92BGN	1 EUR /1,96 BGN
2.3.	From an account of the same client	Free of charge	Free of charge
2.4.	Transfer for execution of a garnishment order	2,56 EUR /5 BGN	
3.	For outgoing payment to another bank, through a cash payment		
3.1.	to budget entities	0,6%, мин.3.58EUR/ 7 BGN	
3.2.	to other beneficiaries	0,9%, мин.4.09EUR/ 8 BGN	
4.	For payment cancellation	5,11 EUR/10 BGN	3,58 EUR/7 BGN
5.	Standing orders		
5.1.	Fixed standing orders*		
5.1.1	In single attempt of transaction	0,31EUR/ 0,60 BGN	
5.1.2	In repeated attempt of transaction	0,36EUR/ 0,70 BGN	
5.2.	Standing orders –PUSH and PULL – monthly fee	0,51EUR /1,00 BGN	
5.3.	Standing order for monthly installment payment for credit card - monthly fee	0,51EUR/ 1,00 BGN	
	*The fees referred to p.5.1. are collected additionally with the fees through online banking for relevant operations		
6.	Transfers in EUR received from other EEA banks	Free of charge	
7.	Outgoing transfer in EUR outside EEA and transfers in USD and other currencies		
7.1.	Standard transfers payment order with Next day value date (TOM value date)		
	до 1 000 EUR	20 EUR	15 EUR
	над 1 000 EUR до 10 000 EUR	22 EUR	20 EUR
	над 10 000 EUR до 30 000 EUR	33 EUR	25 EUR
	над 30 000 EUR до 50 000 EUR	60 EUR	60 EUR
	над 50 000 EUR	145 EUR	140 EUR

7.2. Payment order with Today working day value (SAME DAY value date)

	до 1 000 EUR	20 EUR	17 EUR
	над 1 000 EUR до 10 000 EUR	30 EUR	25 EUR
	над 10 000 EUR до 30 000 EUR	40 EUR	35 EUR
	над 30 000 EUR до 50 000 EUR	80 EUR	75 EUR
	над 50 000 EUR	160 EUR	155 EUR
8.	For cancellation or change of payment (incl. incorrect identifier)	35 EUR + actual costs of other banks	
9.	For additional correspondence	35 EUR + actual costs of other banks	
10.	For transfers in currency to customers who do not have an account with the Bank, the client owes an additional fee	30 EUR	
11.	To cancel or change a translation that is posted to the client's account but not broadcast	5 EUR	
12.	For transfers to non-EEA countries with OUR expense option, in addition to the commissions under items 7, the expenses of the correspondent bank		
12.1.	transfers in USD	25 USD	
12.2.	transfers in EUR	25 EUR	
13.	Incoming payments received in EUR outside EEA and transfers in USD and other currencies		
	to 100 EUR		Free of charge
	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
14.	For cancellation and return of payment received		According to item 7.1. Section III
15.	For additional correspondence		30 EUR
16	Other Fees for "D Bank Online" - Remote Banking Service		
16.1.	Subscription and maintenance in the "D Bank Online" system		free of charge
16.2.	For including and/or adding an account in/to "D Bank Online"		free of charge
16.3.	Cash withdrawal order through a free message		free of charge
16.4.	To obtain operational and reference information at the Bank		by agreement, min. 10 EUR
16.5.	Monthly subscription for the use of "D Bank Online" service		free of charge
16.6.	To generate a new password for the D Bank Online service		2 BGN/ 1,02EUR
16.7.	Enable and use the D Tauken Mobile App		free of charge
16.8.	Activate the new D Tauken after deactivating the current one, changed device, factory reset, etc.		2 BGN/ 1,02EUR

16.9.	TAN via SMS	free of charge
16.10.	SMS at log in (access to the system)	free of charge

Notes:

1. Payment orders are processed according to the order in which they are received.
2. A payment order accepted at a Bank branch by 4:45 p.m. or through the Bank's online channel by 7:45 p.m. is executed with value date the same business day.
3. Orders for internal bank payments in local currency are executed within the same day if received by the Bank by 4:00 p.m. and provided there are sufficient available funds in the client's accounts.
4. The Bank accepts orders for payments in local currency relating to interbank payments through the TARGET system, which are executed within the same day if received by the Bank by 3:30 p.m. and provided there are sufficient available funds in the client's accounts.
5. Bank operations ordered after the times specified in items 2, 3 and 4 are recorded on the same business day, provided there are sufficient available funds in the client's accounts; however, client transfers are executed with value date the next business day.
6. When the client's order does not explicitly specify who bears the commissions, fees and expenses, the Bank collects them from the ordering party.
7. Upon receipt of a foreign currency transfer with OUR charges, and if the Bank is unable to collect the due commission from the counterparty within 2 months, the Bank collects the commission due for the incoming foreign currency transfer from the Beneficiary's account.
8. For payments of amounts for medical treatment abroad, upon presentation of the required documents, where the funds have been raised through a donation account, the Bank does not charge a commission for the outgoing transfer.
9. For incoming transfers with OUR charges (borne by the ordering party), the charges under item 13 of Section III shall be collected from the beneficiary if not paid by the ordering party.
10. For the purpose of fee calculation by ranges for outgoing and incoming foreign currency transfers in currencies other than euro, the transfer amount is recalculated into euro at the Bulgarian National Bank fixing rate on the day of the transaction.

Value Dates

1. For interest-bearing accounts in BGN and foreign currency in internal bank transfer operations, the value date is : the date of the transaction.
2. For payments in BGN, the value date of a transfer is considered to be : the date of the payment order.
3. When debiting a client's foreign currency interest-bearing account upon submission of a payment order, the value date for the client's account is: the date of the order.
4. When crediting a client's account with the Bank:
 - 4.1. For payments in BGN and foreign currency – the value date is the date of crediting the Bank's correspondent or settlement account.
 - 4.2. For payments in foreign currency from countries outside the EU and the EEA – the client's account is credited on the next business day with value date equal to the date the funds are received in the Bank's correspondent account.
5. For cash operations:
 - 5.1. For cash deposits – the date of deposit.
 - 5.2. For valuable consignments – the date of final counting of the banknotes (processing period for valuable consignments – maximum 3 business days from the date of receipt of the consignment).

6. For received transfers used to settle liabilities to the Bank – with the due date – the value date indicated in the transfer by the correspondent bank.
7. For corrective transactions – the value date of the originally recorded transaction.
8. When closing interest-bearing accounts during the year, the day of account closure is not considered an interest-bearing day.
9. The value date is an interest-bearing day for the following period.

Section IV. BANK CARDS

1. Fees for issuing and maintenance 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

ANNEX 2 - Transaction limits on debit and credit cards

EUR / BGN

1.1.	Card / micro card issuance	free of charge
1.1.1.	Annual ADDITIONAL card issuance	2,56 EUR/5 BGN
1.2.	Renewal card due to expiration of validity	2,56 EUR/ 5 BGN
1.3.	Express card issuance	
1.3.1.	International debit card / micro card Debit MasterCard	10,23 EUR /20 BGN
1.3.2.	International debit card / micro card MasterCard Standard	12,78 EUR /25 BGN
1.3.3.	International credit card / micro card MasterCard Standard International debit / credit card MasterCard Business, International credit card MasterCard Gold	12,78 EUR /25 BGN
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)	5,11 EUR/ 10 BGN
1.4.2.	International debit / credit card / micro card MasterCard Standard	10,23EUR/20BGN
1.4.4.	International credit card / micro card MasterCard Gold	10,23 EUR /20 BGN
1.5.	Monthly fees	
1.5.1.	Monthly micro card maintenance Debit MasterCard and debit micro card MasterCard Standard	0,10 EUR/ 0,20 BGN
1.5.2.	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, credit micro card MasterCard Business Flexi	0,26 EUR /0,50 BGN

1.6.	Minimum account balance (as per account currency)	
1.6.1.	International debit card Debit MasterCard 3 EUR	
1.6.2.	International debit card MasterCard Standard 30 EUR/45USD	
1.6.3.	International debit card MasterCard Business 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	5,11 EUR/ 10 BGN + VAT
1.8.	Change of card / micro card parameters and limits	
1.8.1.	International debit card Debit MasterCard	2,56 EUR /5 BGN
1.8.2.	For international debit/ credit card / micro card MasterCard Standard, International debit/ credit card / micro card MasterCard Business	5,11 EUR /10 BGN
1.9.	Opening an arbitration procedure	actual costs + 30,68 EUR/ 60.00 BGN
1.10.	Processing of a chargeback by an Arbitration Commission	actual costs
1.11.	Unjustified transaction claim	15,34 EUR /30 BGN + VAT
1.12.	Fee for generating a new PIN code	
1.12.1.	New PIN code for international Debit MasterCard, / microdebit Debit MasterCard	2,56 EUR/ 5 BGN
1.12.2.	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	5,11 EUR/ 10 BGN
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	0,15 EUR/ 0,30 BGN
2.1.1.2.	at an ATM of another bank in Bulgaria	0,2%, мин. 1,35BGN/0,69 EUR
2.1.1.3.	at an ATM in the EEA	0,2%, мин. 1,35 BGN/0,69 EUR
2.1.1.4.	at an ATM outside the EEA	2,56 EUR /5,00 BGN + 1 %
2.1.1.5.	at a POS terminal at another bank's office in Bulgaria	2,56 EUR /5,00 BGN + 1 %
2.1.1.6.	at a POS terminal in the EEA	2,56 EUR /5,00 BGN + 1 %
2.1.1.7.	at a POS terminal outside the EEA	2,56 EUR /5,00 BGN + 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	0,15 EUR/ 0,30 BGN

2.1.4.	Checking the account balance at an ATM	
2.1.4.1.	Checking the account balance at an ATM of the Bank	0,26 EUR /0,50 BGN
2.1.4.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,31 EUR/ 0,60 BGN
2.1.4.3.	Checking the account balance at an ATM outside the EEA	0,77 EUR/ 1,50 BGN
2.1.5.	Incoming card transfers incl. refund	1.1 % of the amount
2.1.6.	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	0,51 EUR/ 1.00 BGN + 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	21,47 EUR/ 42 BGN
2.2.1.2.	International debit card MasterCard Business	36,81 EUR/ 72 BGN
2.2.2.	Annual ADDITIONAL card maintenance fee	
2.2.2.1.	International debit card MasterCard Standard	10,23 EUR/ 20 BGN
2.2.2.2.	International debit card MasterCard Business	15,34 EUR/ 30 BGN
2.2.3.	Cash withdrawal	
2.2.3.1.	at an ATM of the Bank	1,53EUR/3BGN/+1%
2.2.3.2.	at an ATM of another bank in Bulgaria	2,05EUR/4 BGN + 1,5 %
2.2.3.3.	at an ATM in the EEA	2,05 EUR/ 4 BGN + 1,5%
2.2.3.4.	at an ATM outside the EEA	2,56EUR/5BGN +3 %
2.2.3.5.	at a POS terminal at another bank's office in Bulgaria	2,05EUR/4BGN+ 1,5%
2.2.3.6.	at a POS terminal in the EEA	2,05 EUR /4 BGN + 1,5%
2.2.3.7.	at a POS terminal outside the EEA	2,56 EUR/5BGN+3%
2.2.4.	Payment of goods and services at POS terminals	free of charge
2.2.5.	Cash deposit an ATM of the Bank	0,15 EUR/ 0,30 BGN
2.2.6.	Checking the account balance at an ATM	
2.2.6.1.	Checking the account balance at an ATM of the Bank	0,26 EUR/ 0,50 BGN
2.2.6.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,31 EUR /0,60 BGN
2.2.6.3.	Checking the account balance at an ATM outside the EEA	0,77 EUR/ 1,50 BGN
2.2.7.	Incoming card transfers incl. refund	1.1 % of the amount

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	0,51 EUR /1.00 BGN + 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	21,47 EUR/ 42 BGN
2.3.2.	Annual ADDITIONAL card maintenance fee	10,23 EUR/ 20 BGN
2.3.3.	Cash withdrawal	
	at an ATM of the Bank	2,05EUR/4BGN+
2.3.3.1.		1,5%
	at an ATM of another bank in Bulgaria	2.56EUR/5BGN+
2.3.3.2.		2,5%
	at an ATM in the EEA	2,56EUR/5BGN+
2.3.3.3.		2,5%
	at an ATM outside the EEA	3,58 EUR / 7 BGN+
2.3.3.4.		3 %
	at a POS terminal at another bank's office in Bulgaria	3,58EUR/7BGN+
2.3.3.5.		2,5%
	at a POS terminal in the EEA	3,58EUR/7BGN+
2.3.3.6		2,5%
	at a POS terminal outside the EEA	3,58 EUR/7BGN +
2.3.3.7.		3 %
2.3.4.	Payment of goods and services at POS terminals	free of charge
2.3.5.	Cash deposit an ATM of the Bank	0,15 EUR/ 0,30 BGN
2.3.6.	Checking the account balance at an ATM	
2.3.6.1.	Checking the account balance at an ATM of the Bank	0,26 EUR /0,50 BGN
2.3.6.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,31 EUR /0,60 BGN
2.3.6.3.	Checking the account balance at an ATM outside the EEA	0,77 EUR/ 1,50 BGN
2.3.7.	Incoming card transfers incl. refund	1.1 % of the amount
2.3.8.	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	0,51EUR/1BGN+ 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	36,81 EUR/ 72 BGN
2.4.1.2.	International credit card MasterCard Gold	25,56 EUR /50 BGN for the first year; 46,02 EUR /90 BGN for the rest year
2.4.2.	Annual ADDITIONAL card maintenance fee	
2.4.2.1.	International credit card MasterCard Business	20,45 EUR /40 BGN
2.4.2.2.	International credit card MasterCard Gold	25,56 EUR /50 BGN
2.4.3.	Cash withdrawal	
2.4.3.1.	at an ATM of the Bank	2,05EUR/4BGN+1,5 %
2.4.3.2.	at an ATM of another bank in Bulgaria	2,56EUR/5BGN+2,5 %
2.4.3.3.	at an ATM in the EEA	2,56EUR/5BGN+2,5 %
2.4.3.4.	at an ATM outside the EEA	3,58 EUR /7 BGN+3%
2.4.3.5.	at a POS terminal at another bank's office in Bulgaria	3,58EUR/7BGN+2,5 %
2.4.3.6.	at a POS terminal in the EEA	3,58EUR/7BGN+2,5 %
2.4.3.7.	at a POS terminal outside the EEA	3,58 EUR/7BGN + 3 %
2.4.4.	Payment of goods and services at POS terminals	Free of charge
2.4.5.	Cash deposit an ATM of the Bank	0,15 EUR/ 0,30 BGN
2.4.6.	Checking the account balance at an ATM	
2.4.6.1.	Checking the account balance at an ATM of the Bank	0,26 EUR /0,50 BGN
2.4.6.2.	Checking the account balance at an ATM of another bank in Bulgaria and ATM in the EEA	0,31 EUR/ 0,60 BGN
2.4.6.3.	Checking the account balance at an ATM outside the EEA	0,77 EUR /1,50 BGN
2.4.7.	Incoming card transfers incl. refund	1.1 % of the amount
2.4.8.	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	0,5EUR/1BGN+ 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
3.2.	Card registration / registration editing fee	free of charge
3.3.	Fee for registration / editing of utility payment	free of charge
3.4.	Minimum deposit amount for SMS and/or e-mail notification	2,56 EUR /5 BGN
3.5.	Utility payment notification:	
3.5.1.	SMS notification for a new bill received for payment	0,06 EUR/ 0.12 BGN (+ VAT)
3.5.2.	SMS notification for new bill received for payment exceeding the maximum amount	0,06 EUR / 0.12 BGN (+ VAT)
3.5.3.	SMS notification for a successful or unsuccessful utility payment	0,06 EUR /0.12 BGN (+ VAT)
3.5.4.	E-mail notification	free of charge
3.6.	SMS authorization (for all card products of the Bank)	as per system operator's tariff
3.7.	SMS disposable balance (for all card products of the Bank)	as per system operator's tariff
3.8.	Fee for utility payment from account	0,13 EUR/ 0.25 BGN
3.9.	For notification through the D Info service:	
3.9.1.	subscription for a single notification	0,06 EUR /0.12 BGN + VAT
3.9.2.	package of 50 SMS	2,56 EUR /5 BGN + VAT
3.9.3.	package of 100 SMS	4,60 EUR /9 BGN + VAT
3.9.4.	Annual maintenance fee for D Info	1.02 EUR /2 BGN + VAT
3.10.	For e-mail notification through the D Info service	free of charge
3.11.	Change in registration for the D Info service	1.02 EUR/2 BGN

Section V. LOANS

1.	Overdraft on debit cards / current accounts	EUR/BGN
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%
3.3.3.2	with a remaining term of less than 1 year at the time of repayment	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%
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%

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%
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%

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
7.2.	Drafting of a mortgage deletion agreement, including partial deletion	25,56 EUR /50 BGN + VAT
7.3.	Drafting/coordination of documents for entry of a registered pledge	25,56 EUR/ 50 BGN + VAT
7.4.	Drafting of a registered pledge deletion agreement, including partial deletion	25,56 EUR/ 50 BGN + VAT
7.5.	Renewal and registration of renewal - mortgage	25,56 EUR /50 BGN + VAT
7.6.	Renewal and registration of renewal - registered pledge	25,56 EUR /50 BGN + VAT
7.7.	Written preliminary legal opinion	by agreement, min. 127,82 EUR /250 BGN + VAT
7.8.	Computer records from the Property Register	
7.8.1.	for the first page	5,11 EUR /10 BGN + VAT
7.8.2.	for any subsequent page	1,02 EUR/2 BGN + VAT
7.9.	Other legal services	by agreement, min. 127,82 EUR /250 BGN + VAT

8. Other

8.1.	For the issuance of a reference or certificate for loan repayment and/or existence or lack of obligations	30,68 EUR/ 60 BGN + VAT
8.2.	For a reference, requested by the customer at the CCR or NSSI, for each reference	2,56 EUR /5 BGN + 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	EUR/BGN
1.1.	Transactions with equities or rights over equities up to 25 564,59 EUR / 50 000 BGN	2% of the value of the deal, min. 25,56 EUR /50 BGN
1.2.	Transactions with equities or rights over equities over 25 564,59 EUR / 50 000 BGN	2% of the value of the deal, min. 102,26 EUR /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. 5,11EUR /10 BGN
1.4.	Transactions with bonds	0.10% of the value of the deal, min. 10,23EUR/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	20,45 EUR /40 BGN + VAT
2.3.	Representation of a shareholder on a General Meeting of an issuer	25,56 EUR /50 BGN + VAT

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

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* <i>* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.</i>	0.04%, min 5,11EUR /10 BGN 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 * <i>* The fee is charged to the value of the client's portfolio, calculated at market prices at the end of each month.</i>	0.02%;min. 5,11EUR / BGN for non-professional clients,professional clients - free of charge
1.4.	Issuance of an account statement, notification or reference to financial instruments	5,11EUR /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	5,11 EUR /10 BGN
2.2.	Blocking and unblocking of government securities on the account	25,56 EUR/ 50 BGN
2.3.	Blocking and unblocking government securities as collateral for credit	0.2% of the face value, min. 5,11 EUR /10 BGN
2.4.	Issuance of a certificate of ownership of government securities	2,56 EUR/ 5 BGN
2.5.	Charge for canceling a lost or destroyed government securities certificate	5,11 EUR /10 BGN
3.	Safe-keeping of financial instruments registered in the Central Depository (CD)	
3.1.	Registration of a client and opening / closure of a client account for financial instruments at the account of the Bank with the CD	free of charge
3.2.	Issuance of a depository receipt from the CD	5,11 EUR/10 BGN
3.3.	Verification of account balance in the CD upon written order of the client	2,56 EUR/ 5 BGN
3.4.	Transfer of financial instruments from the client's own account to a client's account to the account of the Bank with the CD.	10,23 EUR/ 20 BGN
3.5.	Transfer of financial instruments from a client's account, led by another investment intermediary to a client's account with the Bank	free of charge
3.6.	Transfer of financial instruments from a client account, kept on the account of the Bank with the CD, on a client's account with another investment intermediary	10,23 EUR /20 BGN
3.7.	Blocking of financial instruments in the CD	25,56 EUR/ 50 BGN
3.8.	Issuing a blocking certificate	40,90 EUR /80 BGN
3.9.	Unblocking financial instruments in the CD	40,90 EUR /80 BGN
3.10.	Services Registry in CD (pledges, financial collaterals garnishment notices, etc.).	negotiable + VAT

Section 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*

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

Section X. OTHER SERVICES

EUR/BGN

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

EUR/BGN

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 0.46 eur/ BGN 0.90 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	2,30EUR/ 4.50 BGN
1.4.	Fee for closing a Package Program	2,56 EUR/ 5.00 BGN

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 standard/instant payments in euro in Bulgaria from account initiated 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	2,30EUR/ 5.95 BGN
2.4.	Fee for closing a Package Program	2,56EUR/ 5.00 BGN
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 of 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 0.46 eur/ BGN 0.90 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 standard/instant payments in EUR in Bulgaria from account initiated 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“	3,37 EUR/ 6.60 BGN

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 of 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 EUR, foreign currency or EUR equivalent calculated at the official exchange rate of the Bulgarian National Bank (BNB) for the respective currency on the day of payment registration, unless otherwise specifically agreed with the Bank.
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 No 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	1.53 EUR /2.99 BGN	1.53 EUR /2.99 BGN
1.2.	Monthly fee for servicing a card payment account with a Debit MasterCard debit card	1.02 EUR / 1.99 BGN	1.02 EUR /1.99 BGN
2.	Account maintenance		
2.1.	Servicing an account in a bank office	2.04 EUR / 3.99 BGN	free of charge
2.2.	Servicing an account in a bank office with a debit card issued to the account	1.27 EUR /2.49 BGN	free of charge
3.	Closing an account		
3.1.	Closing an account in an office opened up to 6 months before the closing date	2.11 EUR / 4.13 BGN	2.11 EUR / 4.13 BGN
4.	Depositing funds to an account		
4.1.	Depositing funds to an account in a bank office up to 1 585 EUR/BGN 3,100.	0.97 EUR / 1.90 BGN	0.97 EUR /1.90 BGN
5.	Cash withdrawal from an account		
5.1.	At the cash desk in the bank's office up to 1 022.58 EUR/BGN 2,000	2.06 EUR /4.03 BGN	2.06 EUR /4.03 BGN
5.2.	With ATM debit card, serviced by the bank**	0.15 EUR /0.29 BGN	0.15 EUR /0.29 BGN
5.3.	With ATM debit card serviced by another bank in the country	0.17% мин. 0,69/ EUR 1.34 BGN	0.17% мин. 0.69 EUR / 1.34 BGN
6.	Payment transactions performed by payment card, including the Internet		
6.1.	Payment by debit card at POS, serviced by the bank	Free of charge	Free of charge
6.2.	Payment by debit card at POS, serviced by another bank	Free of charge	Free of charge
7.	Credit transfer ***		
7.1.	On paper to a payment account with the same bank	1.78 EUR/3.49 BGN	1.78 EUR/3.49 BGN
7.2.	By online banking to a payment account with the same bank	0.22 EUR//0.43 BGN	0.22 EUR/0.43 BGN
7.3.	On paper through BISERA to a payment account with another bank	2.93 EUR/5.73 BGN	2.93 EUR/5.73 BGN
7.4.	By online banking through BISERA to a payment account with another bank	0.49 EUR/ 0.95 BGN	0.49 EUR / 0.95 BGN
7.5.	On paper to a payment account of the budget at the same bank	1.78 EUR/ 3.49 BGN	1.78 EUR / 3.49 BGN

7.6.	By online banking to a payment account of the budget at the same bank	0.25 EUR/ 0.49 BGN	0.25 EUR / 0.49 BGN
7.7.	On paper through BISERA to a budget payment account with another bank	2.85 EUR/ 5.58 BGN	2.85 EUR / 5.58 BGN
7.8.	By online banking through BISERA to a payment account of the budget with another bank	0.49 EUR/ 0.95 BGN	0.49 EUR / 0.95 BGN
8.	Periodic translation		
8.1.	Execution of periodic transfer to a payment account at the same bank, requested on paper - in case of a single attempt to pay	0.55 EUR/1.07 BGN	0.33 EUR / 0.64BGN
8.2.	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	0.81 EUR/1.59 BGN	0.33 EUR/ 0.64BGN

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 CARD

INTERNATIONAL DEBIT CARD DEBIT MASTERCARD

CARD LIMITS EUR	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	1,500	2,000	500	2,500	3,000	1,000	4,500	6,000	2,000
Withdrawal at ATM in the country	500	1,000	200	2,000	3,000	1,000	4,000	5,000	1,500
Payment at POS abroad	1,000	1,500	500	2,500	3,000	1,000	6,000	7,500	2,000
Withdrawal at ATM abroad	1,000	1,500	500	2,000	3,000	1,000	4,000	5,000	1,500
Payment at POS in the country and abroad				4,500	6,000	1,250	8,000	9,500	2,500
Withdrawal at ATM in the country and abroad				3,000	4,500	1,000	6,000	7,000	2,500
Total maximum amount for the country and abroad				7,000	8,500	3,000	12,000	14,000	5,000
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 EUR/USD	limited BG EUR/USD	standard EUR/USD	preferential EUR/USD	limited EUR/USD	standard EUR/USD	preferential EUR/USD	limited EUR/USD	standard EUR/USD
Payment at POS in the country	2000/2600	2500/3250	500/650	3000/3900	4500/5850	1000/1300	6000/7800	7500/9750	2000/2600
Withdrawal at ATM in the country	1000/1300	1500/1950	250/325	1500/1950	2000/2600	500/650	3000/3900	3500/4550	1000/1300
Payment at POS abroad	2000/2600	2500/3250	500/650	3000/3900	4500/5850	1000/1300	6000/7800	7500/9750	2000/2600
Withdrawal at ATM abroad	1000/1300	1500/1950	250/325	1500/1950	2000/2600	500/650	3000/3900	3500/4550	1000/1300
Payment at POS in the country and abroad				4000/5200	5500/7150	1250/1625	8000/10400	9500/12350	2500/3250
Withdrawal at ATM in the country and abroad				2000/2600	2500/3250	750/975	4000/5200	4500/5850	1500/1950
Total maximum amount for the country and abroad				5000/6500	7000/9100	2000/2600	10000/13000	12500/16250	4000/5200
Maximum number of card uses				20/20	30/30	15/15	100/100	150/150	75/75

INTERNATIONAL CREDIT CARD MASTERCARD STANDARD, MASTERCARD STANDARD FLEXI

CARD LIMITS	LIMITS FOR AMOUNT PER TRANSACTION			TWENTY-FOUR HOUR LIMITS			WEEKLY LIMITS		
	preferential EUR/USD	limited EUR/USD	standard EUR/USD	preferential EUR/USD	limited EUR/USD	standard EUR/USD	preferential EUR/USD	limited EUR/USD	standard EUR/USD
Payment at POS in the country	2000/2600	2500/3250	500/650	3000/3900	4500/5850	1000/1300	6000/7800	7500/9750	2000/2600
Withdrawal at ATM in the country	1000/1300	1500/1950	250/325	1500/1950	2000/2600	500/650	3000/3900	3500/4550	1000/1300
Payment at POS abroad	2000/2600	2500/3250	500/650	3000/3900	4500/5850	1000/1300	6000/7800	7500/9750	2000/2600
Withdrawal at ATM abroad	1000/1300	1500/1950	250/325	1500/1950	2000/2600	500/650	3000/3900	3500/4550	1000/1300
Payment at POS in the country and abroad				4000/5200	5500/7150	1250/1625	8000/10400	9500/12350	2500/3250
Withdrawal at ATM in the country and abroad				2000/2600	2500/3250	750/975	4000/5200	4500/5850	1500/1950
Total maximum amount for the country and abroad				5000/6500	7000/9100	2000/2600	10000/13000	12500/16250	4000/5200
Maximum number of card uses				20/20	30/30	15/15	100/100	150/150	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	7000/13500/17550	32000/16000/20800	10000/5000/6500
Maximum number of card uses				30/30/30	40/40/40	20/20/20	120/120/120	160/160/160	80/80/80

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

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