



# **TARIFF**

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

**March, 11-th, 2024**

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## Section I. BANK ACCOUNTS

| <b>1.</b>   | <b>Current Accounts</b>   | <b>BGN</b>   | <b>Currency</b>   |
|-------------|---|--|-------------------|
| 1.1.        | Account opening   | 3 BGN  | 3 BGN             |
| 1.2.        | Monthly account maintenance fee   | 4.00 BGN   | 4.00 BGN          |
| 1.3.        | Minimum balance   | 5 BGN  | 5 currency units  |
| 1.4.        | Closure (fee is collected only for closure of accounts opened for less than 6 months)   | 10 BGN   | 10 BGN            |
| 1.5.        | Payment account for basic operations  | Fees are in accordance with Annex 1 to this tariff |                   |
| <b>2.</b>   | <b>Current Accounts with Debit MasterCard</b>   |  |                   |
| 2.1.        | Account opening   | 2 BGN  | -                 |
| 2.2.        | Monthly account maintenance fee with Debit MasterCard, Debit MasterCard Standard/ micro card * and MasterCard Business/ micro card* | 2.50 BGN   | -                 |
|             | * The fee is collected when there is no active card in the servicing account  |  |                   |
| 2.3.        | Minimum balance   | 5 BGN  | -                 |
| 2.4.        | Closure (fee is collected only for closure of accounts opened for less than 6 months)   | 10 BGN   | -                 |
| 2.5.        | Payment account for basic operations  | Fees are in accordance with Annex 1 to this tariff |                   |
| <b>3.</b>   | <b>Savings Accounts</b>   |  |                   |
| <b>3.1.</b> | <b>Saving Account</b>   |  |                   |
| 3.1.1.      | Account opening   | free of charge                                     | free of charge    |
| 3.1.2.      | Monthly account maintenance fee   | 2.50 BGN   | 2.50 BGN          |
| 3.1.3.      | Minimum balance   | 20 BGN   | 20 currency units |
| 3.1.4.      | Closure (fee is collected only for closure of accounts opened for less than 6 months)   | 10 BGN   | 10 BGN            |
| <b>3.2.</b> | <b>SAFE ACCOUNT - savings product for regular savings</b>   |  |                   |
| 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    |
| <b>4.</b>   | <b>Termless Deposit "D Bank Plus"</b>   |  |                   |
| 4.1.        | Account opening   | free of charge                                     | free of charge    |

|           |   |                             |                             |
|-----------|---|-----------------------------|-----------------------------|
| 4.2.      | Monthly account maintenance fee   | 2.50 BGN                    | 2.40 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)   | 10 BGN                      | 10 BGN                      |
| <b>5.</b> | <b>Deposit Accounts</b>   |                             |                             |
| 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   | 100 BGN                     | 50 currency units           |
| 5.4.      | Account closure   | free of charge              | free of charge              |
| <b>6.</b> | <b>Donation Accounts</b>  |                             |                             |
| 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   | free of charge              | free of charge              |
| 6.4.      | Account closure   | free of charge              | free of charge              |
| <b>7.</b> | <b>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)</b> |                             |                             |
| 7.1.      | Account opening   | 20 BGN                      | 20 BGN                      |
| 7.2.      | Monthly account maintenance fee   | 9 BGN                       | 9 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)   | 10 BGN                      | 10 BGN                      |
| <b>8.</b> | <b>Escrow Accounts</b>  |                             |                             |
| 8.1.      | Account opening   | 100 BGN                     | 100 BGN                     |
| 8.2.      | Monthly account maintenance fee   | free of charge              | free of charge              |
| 8.3.      | Minimum balance   | no minimum balance required | no minimum balance required |
| 8.4.      | For drafting of Escrow Account Agreement  | by agreement, min. 250 BGN  | by agreement, min. 250 BGN  |
| 8.5.      | Closure (fee is collected only for closure of accounts opened for less than 6 months)   | 10 BGN                      | 10 BGN                      |
| <b>9.</b> | <b>Other applicable fees</b>  |                             |                             |
| 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 BGN + VAT |
| 9.3.   | Charging from another client account (once for each account)  | 10 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  | 100 BGN     |
| 9.4.2. | a foreign natural person, a citizen of countries in the EEA   | 50 BGN      |
| 9.5.   | Administration of a distraint notice (The fee is payable on each distrainted account except credit card accounts) | 25 BGN      |

#### Notes:

- The fees for opening and maintenance of accounts not mentioned above are by agreement with the Bank.
- No fees and commissions are due for opening and servicing of special accounts of lawyers, bailiffs, notaries, insurance agents, depository 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.
- 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                                  | Currency                             |
|------|---|--------------------------------------|--------------------------------------|
| 1.1. | up to 2 000 BGN or their currency equivalent at the BNB exchange rate for the respective day  | 2 BGN                                | 1 EUR                                |
| 1.2. | over 2 000 BGN, for the amount exceeding 2 000 BGN or its currency equivalent at the BNB exchange rate for the respective day (in addition to the fee under item 1.1.)                        | 0.2%,<br>min. 3 BGN,<br>max. 300 BGN | 0.3%,<br>min. 2 EUR,<br>max. 150 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<br>The fee is due in addition to the fee under item 1.1 / item. 1.2.   | 3 BGN                                | 1 EUR                                |
| 1.5. | Cash deposit by a third party to an individual account, regardless of the amount  | 0.4%,<br>min. 4 BGN,<br>max. 300 BGN | 0.4%,<br>min. 2 EUR,<br>max. 150 EUR |

|           |   |  |  |
|-----------|---|--|--|
| 1.6.      | Cash deposit by a third party to a company account, regardless of the amount  | 0.5%,<br>min. 4 BGN,<br>max. 600 BGN                             | 0.5%,<br>min. 3 EUR,<br>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. 20 BGN<br>+ VAT  | 5 %, min. 20 BGN<br>+ VAT  |
| 1.8.      | Checking banknotes without depositing in an account   | 1 BGN per banknote<br>+ VAT                                      | 1 BGN per<br>banknote + VAT                                      |
| <b>2.</b> | <b>Cash Withdrawal</b>  |  |  |
| 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.      | Cash withdrawal of up to 2 000 BGN or the equivalent in another currency at the BNB exchange rate for the respective day.   | 6.00 BGN   | 3.00 EUR   |
| 2.4.      | Cash withdrawal of over 2 000 BGN, for the amount exceeding 3 000 BGN or the equivalent in another currency at the BNB exchange rate for the respective day.  | 0.65%,<br>min. 2 BGN   | 0.65%,<br>min. 2.50 EUR  |
| 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 BGN 500,000 (or its equivalent in currency) as of the withdrawal date.  | A fee is due<br>according to item<br>2.3. etc. 2.4. etc.<br>2.6. | A fee is due<br>according to<br>item 2.3. etc. 2.4.<br>etc. 2.6. |
| 2.6.      | For cash withdrawal without notice, for the amount exceeding 2 000 BGN  | 0.70%,<br>min. 10 BGN  | 0.7%,<br>min. 5.00 EUR   |
| 2.7.      | Cash ordered for withdrawal but subsequently cancelled, of the amount ordered or reduced  | 0.65%,<br>min. 30 BGN  | 0.65%,<br>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 :  | 0.7%, min. 10 BGN  | 0.7%, min. 3.50<br>EUR   |

### 3. Transactions in Coins

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

**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 cash over BGN 2,000, requested in advance, the Bank deducts the fee under item 2.4 for the amount over BGN 2,000 plus the fee under item 2.3 for the amount up to BGN 2,000.  
When withdrawing cash in excess of BGN 2,000, which has not been declared in advance, the Bank deducts the fee under item 2.6 for the part over BGN 2,000 and the fee under item 2.3 for the amount up to BGN 2,000.
6. 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.
7. 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.
8. 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.
9. The bank does not deduct a fee for replacing damaged Bulgarian banknotes and coins.

**Section III. PAYMENTS**

| A.        | Payments in National Currency                                 | BGN      | Currency |
|-----------|---|----------|----------|
| <b>1.</b> | <b>Outgoing payments from account initiated</b>               |          |          |
| 1.1.      | at the bank through BISERA                                    | 6 BGN    |          |
| 1.2.      | through online banking through BISERA                         | 1.10 BGN |          |
| 1.3.      | through online banking through BLINK                          | 1.10 BGN |          |
| 1.4.      | Payment through BISERA for execution of garnishment notice    | 10 BGN   |          |
| <b>2.</b> | <b>Outgoing payments from account initiated through RINGS</b> |          |          |
| 2.1.      | at the bank   | 22 BGN   |          |
| 2.2.      | through online banking  | 13 BGN   |          |
| 2.3.      | Payment through RINGS for execution of garnishment notice     | 32 BGN   |          |

|             |  |                   |
|-------------|--|-------------------|
| <b>3.</b>   | <b>Between customers within the Bank system</b>  |                   |
| 3.1.        | at the bank  | 3.50 BGN          |
| 3.2.        | through online banking   | 0.50 BGN          |
| 3.3.        | Payment between customers within the Bank for execution of garnishment notice  | 5 BGN             |
| <b>4</b>    | <b>From and to the account of the same customer</b>  |                   |
| 4.1.        | at the bank  | no commission     |
| 4.2.        | through online banking   | no commission     |
| <b>5</b>    | <b>For outgoing payment to another bank, through a cash payment</b>  |                   |
| <b>5.1.</b> | <b>For outgoing payment to another bank, through a cash payment initiated through BISERA</b>                         |                   |
| 5.1.1.      | to budget entities   | 0.6%, min. 7 BGN  |
| 5.1.2.      | to other beneficiaries   | 0.9%, min. 8 BGN  |
| <b>5.2.</b> | <b>Outgoing payment to another bank, through a cash payment initiated through RINGS</b>                              |                   |
| 5.2.1.      | to budget entities and to other beneficiaries  | 0.9%, min. 30 BGN |
| <b>6</b>    | <b>For payment cancellation</b>  |                   |
| 6.1.        | at the bank  | 10 BGN            |
| 6.2.        | through online banking   | 7 BGN             |
| <b>7.</b>   | <b>Initiation, payment or rejection direct debit (collected for each of the operations)</b>                          |                   |
| 7.1.        | Interbank direct debit through BISERA  | 6 BGN             |
| 7.2.        | Intrabank direct debit   | 3.50 BGN          |
| <b>8</b>    | <b>Confirmation of immediate collection via RINGS</b>  | <b>15 BGN</b>     |
| <b>9.</b>   | <b>Standing orders</b>   |                   |
| 9.1.        | Fixed standing orders*   |                   |
| 9.1.1       | In single attempt of transaction   | 0.60 BGN          |
| 9.1.2       | In repeated attempt of transaction   | 0.70 BGN          |
| 9.2.        | Standing orders –PUSH and PULL – monthly fee   | 1.00 BGN          |
| 9.3.        | Standing order for monthly installment payment for credit card - monthly fee   | 1.00 BGN          |
|             | *The fees referred to p.9.1. are collected additionally with the fees through online banking for relevant operations |                   |
| <b>B.</b>   | <b>Outgoing Payments in Foreign Currency</b>   |                   |
| <b>1.</b>   | <b>Standard payments with two workings days value (SPOT value date). Does not apply to transfers in EUR.</b>         |                   |
| 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   |
| <b>2.</b> | <b>Payment order with Next day value date (TOM value date)</b>   |                               |           |
| 2.1.      | Payment order through online banking   |                               |           |
| 2.1.1.    | Outgoing transfer in EUR in EEA (Including SEPA)   |                               |           |
|           |  | to 51 200 EUR                 | 0.56EUR   |
|           |  | over 51 200 EUR               | 6.64 EUR  |
| 2.1.2.    | 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 in EEA (Including SEPA)   |                               |           |
|           |  | to 51 200 EUR                 | 3.07 EUR  |
|           |  | over 51 200 EUR               | 11.25 EUR |
| 2.2.2.    | 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   |
| <b>3.</b> | <b>Payment order with Today working day value (SAME DAY value date)</b>  |                               |           |
| 3.1.      | Payment order through online banking   |                               |           |
| 3.1.1.    | Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)  |                               | 6.64 EUR  |
| 3.1.2.    | 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.   | Outgoing transfer in EUR in EEA (Including TARGET 2 and BISERA 7)   | 11.25 EUR                             |
| 3.2.2.   | 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                                |
| <b>C</b> | <b>Intrabank Payments in Foreign Currency at the Bank</b>   |                                       |
| 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                         |
| <b>D</b> | <b>Incoming Currency Payments</b>   |                                       |
| 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                     |
| 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                     |
| 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. The Bank accepts payment orders in BGN for interbank payments initiated through BISERA that will be executed on the same day if received by the Bank by 15.30 h, and subject to available balance in the customer's account.
3. Orders for intrabank payments in BGN are executed on the same day, if received by the Bank by 16.00 h and subject to available balance in the customer's account.
4. The Bank accepts payment orders in BGN for interbank payments initiated through RINGS which will be executed on the same day if received by the Bank by 15.00 h and subject to available balance in the customer's account.
5. Bank transactions ordered after the time specified in item 2, item 3 and item 4 will be registered on the same business day subject to available balance in the customer's account, but the transfers will be executed with value date on the following business day.
6. Where the customer's order does not specify explicitly who will bear the commissions, fees and charges, the Bank will collect them from the originator.
7. In case of received payment in foreign currency with expenses OUR and the inability of the Bank to collect commission, within two months of the counterparty, 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**

|           |  | BGN            | Currency       |
|-----------|--|----------------|----------------|
| <b>1.</b> | <b>Fees for issuing and maintenance of :</b><br><b>International debit card / micro card Debit MasterCard,</b><br><b>International debit card / micro card MasterCard Standard,</b><br><b>International credit card / micro card MasterCard Standard</b><br><b>International credit card / micro card MasterCard Standard Flexi,</b><br><b>International debit card / micro card MasterCard Business, (not available for new customers)</b><br><b>International credit card / micro card MasterCard Business, (not available for new customers)</b><br><b>International credit card / micro card MasterCard Business Flexi, (not available for new customers)</b><br><b>International credit card / micro card MasterCard Gold,</b><br><b>International credit card / micro card MasterCard Gold Flexi</b> |                |                |
| 1.1.      | Card / micro card issuance   | free of charge | free of charge |
| 1.2.      | Renewal card due to expiration of validity   | 5 BGN          | 5 BGN          |
| 1.3.      | Express card issuance  |                |                |
| 1.3.1.    | International debit card / micro card Debit MasterCard   | 20 BGN         | 20 BGN         |
| 1.3.2.    | International debit card / micro card MasterCard Standard  | 38 BGN         | 38 BGN         |
| 1.3.3.    | International credit card / micro card MasterCard Standard<br>International debit / credit card MasterCard Business,<br>International credit card MasterCard Gold  | 58 BGN         | 58 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)  | 10 BGN                            | 10 BGN                            |
| 1.4.2. | International debit / credit card / micro card MasterCard Standard  | 20 BGN                            | 20 BGN                            |
| 1.4.3. | International debit card / micro card MasterCard Business   | 30 BGN                            | 30 BGN                            |
| 1.4.4. | International credit card / micro card MasterCard Gold  | 50 BGN                            | 50 BGN                            |
| 1.5.   | Monthly fees and activate a card  |                                   |                                   |
| 1.5.1  | Monthly card account maintenance fee for international debit card Debit MasterCard, MasterCard Standard/ micro card*, MasterCard Business/ micro card*<br>(According to item Section I, τ.2.2.)   |                                   |                                   |
|        | * The fee is collected when there is no active card in the servicing account  |                                   |                                   |
| 1.5.2. | Activate a micro card   | 7 BGN                             | 7 BGN                             |
| 1.5.3. | Monthly micro card maintenance<br>Debit MasterCard and debit micro card MasterCard Standard   | 0.20 BGN                          | 0.20 BGN                          |
| 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, credit micro card MasterCard Business Flexi | 0.50 BGN                          | 0.50 BGN                          |
| 1.5.5. | Monthly fee for servicing an account with a deactivated credit card<br>(the fee is due after the third month from the date of deactivation of the credit card for accounts in BGN and foreign currency)   | According to Section I, item 1.2. | According to Section I, item 1.2. |
| 1.6.   | Minimum account balance (as per account currency)   |                                   |                                   |
| 1.6.1. | International debit card Debit MasterCard   | 5 BGN                             | 5 BGN                             |
| 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                      |
| 1.6.4. | International credit card MasterCard Standard PayPass, International credit card MasterCard Business, International credit card MasterCard Gold   | not required                      | not required                      |
| 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                      | 10 BGN + VAT                      |
| 1.8.   | Change of card / micro card parameters and limits   |                                   |                                   |
| 1.8.1. | International debit card Debit MasterCard   | 5 BGN                             | 5 BGN                             |

|             |  |                          |                          |
|-------------|--|--------------------------|--------------------------|
| 1.8.2.      | For international debit/ credit card / micro card MasterCard Standard, International debit/ credit card / micro card MasterCard Business   | 10 BGN                   | 10 BGN                   |
| 1.9.        | Unreturned card / micro card   | 4 BGN                    | 4 BGN                    |
| 1.10.       | Unblocking of a card wrong PIN entered 3 times   | 3 BGN                    | 3 BGN                    |
| 1.11.       | Opening an arbitration procedure   | actual costs + 60.00 BGN | actual costs + 60.00 BGN |
| 1.12.       | Processing of a chargeback by an Arbitration Commission  | actual costs             | actual costs             |
| 1.13.       | Unjustified transaction claim  | 30 BGN + VAT             | 30 BGN + VAT             |
| 1.14.       | Registration for 3D Secure code  | free of charge           | free of charge           |
| 1.15.       | Generating a new temporary 3D secret code  | free of charge           | free of charge           |
| 1.16.       | Blocking/Activating a user profile for 3D Secure code  | free of charge           | free of charge           |
| 1.17.       | Fee for generating a new PIN code  |                          |                          |
| 1.17.1.     | New PIN code for international Debit MasterCard, / microdebit Debit MasterCard   | 5 BGN                    | -                        |
| 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                   | 10 BGN                   |
| <b>2.</b>   | <b>Fees for transactions and other informational services</b>  |                          |                          |
| <b>2.1.</b> | <b>International debit card Debit MasterCard / micro card Debit MasterCard</b>   |                          |                          |
| 2.1.1.      | Cash withdrawal  |                          |                          |
| 2.1.1.1.    | at an ATM of the Bank  | 0.30 BGN                 | 0.30 BGN                 |
| 2.1.1.2.    | at an ATM of another bank in Bulgaria  | 0.2% min. 1.20 BGN       | 0.2% min. 1.20 BGN       |
| 2.1.1.3.    | at an ATM in the EEA   | 0.2% min. 1.20 BGN       | 0.2% min. 1.20 BGN       |
| 2.1.1.4.    | at an ATM outside the EEA  | 5,00 BGN + 1 %           | 5,00 BGN + 1 %           |
| 2.1.1.5.    | at a POS terminal at another bank's office in Bulgaria   | 5,00 BGN + 1 %           | 5,00 BGN + 1 %           |
| 2.1.1.6.    | at a POS terminal in the EEA   | 5,00 BGN + 1 %           | 5,00 BGN + 1 %           |
| 2.1.1.7.    | at a POS terminal outside the EEA  | 5,00 BGN + 1,5 %         | 5,00 BGN + 1,5 %         |
| 2.1.2.      | Payment of goods and services at POS terminals   |                          |                          |
| 2.1.2.1.    | at a POS terminal in a commercial outlet in Bulgaria   | free of charge           | free of charge           |
| 2.1.2.2.    | at a virtual POS terminal in Bulgaria (incl. utility payments, etc. -not applicable to micro-card)   | free of charge           | free of charge           |
| 2.1.2.3.    | at a POS terminal abroad   | free of charge           | free of charge           |
| 2.1.3.      | Cash deposit an ATM of the Bank  | 0,30 BGN                 | 0,30 BGN                 |
| 2.1.4.      | Information for the last 5 ATM transactions  | free of charge           | free of charge           |

|          |  |                                  |                                  |
|----------|--|----------------------------------|----------------------------------|
| 2.1.5.   | Change of PIN at an ATM (not applicable to micro-card)   | free of charge                   | free of charge                   |
| 2.1.6.   | Checking the account balance at an ATM   | 0.40 BGN                         | 0.40 BGN                         |
| 2.1.7.   | Fee for card blocking / unblocking (total)   | 4 BGN                            | 4 BGN                            |
| 2.1.8.   | Monthly statement at the Bank  | 1 BGN                            | 1 BGN                            |
| 2.1.9.   | Incoming card transfers incl. refund   | 1.1 % of the amount              | 1.1 % of the amount              |
| 2.1.10.  | Fee for not received card within the stipulated 90 day period  | 2 BGN                            | 2 BGN                            |
| 2.1.11   | Transaction currency conversion fee (applicable in case of difference between transaction currency and card account currency for cash withdrawal transaction (cash advance). | 1 % of the amount of transaction | 1 % of the amount of transaction |
| 2.2.     | <b>International debit card / micro card MasterCard Standard, International debit card / micro card MasterCard Business, (not available for new customers)</b>               |                                  |                                  |
| 2.2.1.   | Annual MAIN card maintenance fee   |                                  |                                  |
| 2.2.1.1. | International debit card MasterCard Standard   | 42.00 BGN                        | 42.00 BGN                        |
| 2.2.1.2. | International debit card MasterCard Business   | 72.00 BGN                        | 72.00 BGN                        |
| 2.2.2.   | Annual ADDITIONAL card maintenance fee   |                                  |                                  |
| 2.2.2.1. | International debit card MasterCard Standard   | 20 BGN                           | 20 BGN                           |
| 2.2.2.2. | International debit card MasterCard Business   | 30 BGN                           | 30 BGN                           |
| 2.2.3.   | Cash withdrawal  |                                  |                                  |
| 2.2.3.1. | at an ATM of the Bank  | 3 BGN + 1 %                      | 3 BGN + 1 %                      |
| 2.2.3.2. | at an ATM of another bank in Bulgaria  | 3 BGN + 1,5 %                    | 3 BGN + 1,5 %                    |
| 2.2.3.3. | at an ATM in the EEA   | 3 BGN + 1,5 %                    | 3 BGN + 1,5 %                    |
| 2.2.3.4. | at an ATM outside the EEA  | 5 BGN + 1,5 %                    | 5 BGN + 1,5 %                    |
| 2.2.3.5. | at a POS terminal at another bank's office in Bulgaria   | 4 BGN + 1,5 %                    | 4 BGN + 1,5 %                    |
| 2.2.3.6. | at a POS terminal in the EEA   | 4 BGN + 1,5 %                    | 4 BGN + 1,5 %                    |
| 2.2.3.7. | at a POS terminal outside the EEA  | 5 BGN + 1,5 %                    | 5 BGN + 1,5 %                    |
| 2.2.4.   | Payment of goods and services at POS terminals   |                                  |                                  |
| 2.2.4.1. | at a POS terminal in a commercial outlet in Bulgaria   | free of charge                   | free of charge                   |
| 2.2.4.2. | at a virtual POS terminal in Bulgaria (incl. utility payments, etc. - not applicable to micro-card)  | free of charge                   | free of charge                   |
| 2.2.4.3. | at a POS terminal abroad   | free of charge                   | free of charge                   |
| 2.2.5.   | Cash deposit an ATM of the Bank  | 0,30 BGN                         | 0,30 BGN                         |
| 2.2.6.   | Change of PIN at an ATM (not applicable to micro-card)   | 0.15 BGN                         | 0.15 BGN                         |
| 2.2.7.   | Checking the account balance at an ATM   | 0.50 BGN                         | 0.50 BGN                         |
| 2.2.8.   | Incoming card transfers incl. refund   | 1.1 % of the amount              | 1.1 % of the amount              |
| 2.2.9.   | Fee for not received card within the stipulated 90 day period  | 3.00 BGN                         | 3.00 BGN                         |

|             |   |  |  |
|-------------|---|--|--|
| 2.2.10.     | Transaction currency conversion fee (applicable in case of difference between transaction currency and card account transaction currency for cash withdrawal transaction (cash advance)).   | 1 % of the amount of transaction                       | 1 % of the amount of transaction                       |
| <b>2.3.</b> | <b>International credit card / micro card MasterCard Standard, International credit card / micro card MasterCard Standard Flexi</b>   |  |  |
| 2.3.1.      | Annual MAIN card maintenance fee  | 42 BGN   | 42 BGN   |
| 2.3.2.      | Annual ADDITIONAL card maintenance fee  | 20.00 BGN  | 20.00 BGN  |
| 2.3.3.      | Cash withdrawal   |  |  |
| 2.3.3.1.    | at an ATM of the Bank   | 3 BGN + 1,5 %  | 3 BGN + 1,5 %  |
| 2.3.3.2.    | at an ATM of another bank in Bulgaria   | 3 BGN + 2,5 %  | 3 BGN + 2,5 %  |
| 2.3.3.3.    | at an ATM in the EEA  | 3 BGN + 2,5 %  | 3 BGN + 2,5 %  |
| 2.3.3.4.    | at an ATM outside the EEA   | 7 BGN + 3 %  | 7 BGN + 3 %  |
| 2.3.3.5.    | at a POS terminal at another bank's office in Bulgaria  | 7 BGN + 2,5 %  | 7 BGN + 2,5 %  |
| 2.3.3.6.    | at a POS terminal in the EEA  | 7 BGN + 2,5 %  | 7 BGN + 2,5 %  |
| 2.3.3.7.    | at a POS terminal outside the EEA   | 7 BGN + 3 %  | 7 BGN + 3 %  |
| 2.3.4.      | Payment of goods and services at POS terminals  |  |  |
| 2.3.4.1.    | at a POS terminal in a commercial outlet in Bulgaria  | free of charge   | free of charge   |
| 2.3.4.2.    | at a virtual POS terminal in Bulgaria (incl. utility payments, etc. - not applicable to micro-card)   | free of charge   | free of charge   |
| 2.3.4.3.    | at a POS terminal abroad  | free of charge   | free of charge   |
| 2.3.5.      | Cash deposit an ATM of the Bank   | 0,30 BGN   | 0,30 BGN   |
| 2.3.6.      | Change of PIN at an ATM (not applicable to micro-card)  | 0.15 BGN   | 0.15 BGN   |
| 2.3.7.      | Checking the account balance at an ATM  | 0.50 BGN   | 0.50 BGN   |
| 2.3.8.      | Fee for card blocking in case of default  | 2 BGN  | 2 BGN  |
| 2.3.9.      | Incoming card transfers incl. refund  | 1.1 % of the amount                                    | 1.1 % of the amount                                    |
| 2.3.10.     | Fee for not received card within the stipulated 90 day period   | 3.00 BGN   | 3.00 BGN   |
| 2.3.11.     | Transaction currency conversion fee (applicable in case of difference between transaction currency and card account transaction currency for cash withdrawal transaction (cash advance)).   | 1 % of the amount of transaction                       | 1 % of the amount of transaction                       |
| <b>2.4.</b> | <b>International credit card / micro card MasterCard Business, (not available for new customers) International credit card / micro card MasterCard Business Flexi, (not available for new customers) International credit card / micro card MasterCard Gold, International credit card / micro card MasterCard Gold Flexi</b> |  |  |
| 2.4.1.      | Annual MAIN card maintenance fee  |  |  |
| 2.4.1.1.    | International credit card MasterCard Business   | 72 BGN   | 72 BGN   |
| 2.4.1.2.    | International credit card MasterCard Gold   | 50 BGN for the first year;<br>90 BGN for the rest year | 50 BGN for the first year;<br>90 BGN for the rest year |
| 2.4.2.      | Annual ADDITIONAL card maintenance fee  |  |  |
| 2.4.2.1.    | International credit card MasterCard Business   | 40 BGN   | 40 BGN   |



|             |  |                                  |                                  |
|-------------|--|----------------------------------|----------------------------------|
| 2.4.2.2.    | International credit card MasterCard Gold  | 50 BGN                           | 50 BGN                           |
| 2.4.3.      | Cash withdrawal  |                                  |                                  |
| 2.4.3.1.    | at an ATM of the Bank  | 3 BGN+ 1,5%                      | 3 BGN+ 1,5%                      |
| 2.4.3.2.    | at an ATM of another bank in Bulgaria  | 7 BGN + 2,5 %                    | 7 BGN + 2,5 %                    |
| 2.4.3.3.    | at an ATM in the EEA   | 7 BGN + 2,5 %                    | 7 BGN + 2,5 %                    |
| 2.4.3.4.    | at an ATM outside the EEA  | 7 BGN + 3 %                      | 7 BGN + 3 %                      |
| 2.4.3.5.    | at a POS terminal at another bank's office in Bulgaria   | 7 BGN + 2,5 %                    | 7 BGN + 2,5 %                    |
| 2.4.3.6.    | at a POS terminal in the EEA   | 7 BGN + 2,5 %                    | 7 BGN + 2,5 %                    |
| 2.4.3.7.    | at a POS terminal outside the EEA  | 7 BGN + 3 %                      | 7 BGN + 3 %                      |
| 2.4.4.      | Payment of goods and services at POS terminals   |                                  |                                  |
| 2.4.4.1.    | at a POS terminal in a commercial outlet in Bulgaria   | free of charge                   | free of charge                   |
| 2.4.4.2.    | at a virtual POS terminal in Bulgaria (incl. utility payments, etc. - not applicable to micro-card)  | free of charge                   | free of charge                   |
| 2.4.4.3.    | at a POS terminal abroad   | free of charge                   | free of charge                   |
| 2.4.5.      | Cash deposit an ATM of the Bank  | 0,30 BGN                         | 0,30 BGN                         |
| 2.4.6.      | Change of PIN at an ATM (not applicable to micro-card)   | 0.15 BGN                         | 0.15 BGN                         |
| 2.4.7.      | Checking the account balance at an ATM   | 0.50 BGN                         | 0.50 BGN                         |
| 2.4.8.      | Fee for card blocking in case of default   | 2 BGN                            | 2 BGN                            |
| 2.4.9.      | Incoming card transfers incl. refund   | 1.1 % of the amount              | 1.1 % of the amount              |
| 2.4.10.     | Fee for not received card within the stipulated 90 day period  | 3.00 BGN                         | 3.00 BGN                         |
| 2.4.11.     | Transaction currency conversion fee (applicable in case of difference between transaction currency and card account currency for cash withdrawal transaction (cash advance). | 1 % of the amount of transaction | 1 % of the amount of transaction |
| <b>3.</b>   | <b>Electronic utility payments and SMS/e-mail notification</b>   |                                  |                                  |
| 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                            | 5 BGN                            |
| <b>3.5.</b> | <b>Utility payment notification:</b>   |                                  |                                  |
| 3.5.1.      | SMS notification for a new bill received for payment   | 0.12 BGN (+ VAT)                 | 0.12 BGN (+ VAT)                 |
| 3.5.2.      | SMS notification for new bill received for payment exceeding the maximum amount  | 0.12 BGN (+ VAT)                 | 0.12 BGN (+ VAT)                 |
| 3.5.3.      | SMS notification for a successful or unsuccessful utility payment  | 0.12 BGN (+ VAT)                 | 0.12 BGN (+ 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                        | 0.25 BGN                        |
| <b>3.9.</b> | <b>For notification through the D Info service:</b>        |                                 |                                 |
| 3.9.1.      | subscription for a single notification                     | 0.12 BGN + VAT                  | 0.12 BGN + VAT                  |
| 3.9.2.      | package of 50 SMS  | 5 BGN + VAT                     | 5 BGN + VAT                     |
| 3.9.3.      | package of 100 SMS   | 9 BGN + VAT                     | 9 BGN + VAT                     |
| 3.9.4.      | Annual maintenance fee for D Info                          | 2 BGN                           |                                 |
| 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                           |                                 |

## Section V. LOANS

| <b>1.</b>   | <b>Overdraft on debit cards / current accounts</b>   | <b>BGN</b>      | <b>Currency</b> |
|-------------|--|-----------------|-----------------|
| 1.1.        | Fee for consideration and approval - the minimum fee is collected at the time of filing of the loan application, and the remaining fee is collected based on the approved amount, upon approval and registration of transaction. | 1%, min. 10 BGN | 1%, min. 10 BGN |
| 1.2.        | Fee for changing credit parameters (price or non-price)  | 50 BGN          | 50 BGN          |
|             | * Upon extension of the term of an overdraft facility only the fee under item 1.1. shall be collected.   |                 |                 |
| <b>2.</b>   | <b>Overdraft with cash collateral</b>  |                 |                 |
| 2.1.        | Fee for review and approval - the minimum fee is collected at the time of filing of the loan application, and the remaining fee is collected based on the approved amount, upon approval and registration of transaction.        | 1%, min. 30 BGN | 1%, min. 30 BGN |
| 2.2.        | Fee for changing credit parameters (price or non-price)  | 50 BGN          | 50 BGN          |
|             | * Upon extension of the term of an overdraft facility only the fee under item 2.1. shall be collected.   |                 |                 |
| <b>3.</b>   | <b>Consumer loans</b>  |                 |                 |
| 3.1.        | Fee for review and approval - on the approved amount, upon approval and registration of transaction.   | 1%, min. 90 BGN | 1%, min. 90 BGN |
| 3.2.        | Fee for changing credit parameters (price or non-price)  | 50 BGN          | 50 BGN          |
| <b>3.3.</b> | <b>Fast consumer credit</b>  |                 |                 |
| 3.3.1.      | Survey and approval fee  | free of charge  | free of charge  |
| 3.3.2.      | Risk Assessment Fee - the fee is collected on the approved loan amount, upon its absorption  | 2,5%            | 2,5%            |

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%               |
| 3.3.4.    | Fee for changing loan parameters (price or non-price)   | 50 BGN             | 50 BGN             |
| <b>4.</b> | <b>Consumer loans with cash collateral</b>  |                    |                    |
| 4.1.      | Fee for review and approval - the minimum fee is collected at the time of filing of the loan application, and the remaining fee is collected based on the approved amount, upon approval and registration of transaction. | 1%, min. 30 BGN    | 1%, min. 30 BGN    |
| 4.2.      | The fee for changing credit parameters (price or non-price)   | 50 BGN             | 50 BGN             |
| <b>5.</b> | <b>Consumer Loans with a mortgage</b>   |                    |                    |
| 5.1.      | Fee for review and approval -<br>to 600 000 BGM / 300 000 EUR<br>up 600 000 BGM / 300 000 EUR   | 250 BGN<br>500 BGN | 250 BGN<br>500 BGN |
|           | The fee is collected after approval of the loan, before utilization   |                    |                    |
| 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%                 |
| 5.4.      | The fee for changing credit parameters (price or non-price)   | 50 BGN             | 50 BGN             |
| <b>6.</b> | <b>Housing and mortgage loans</b>   |                    |                    |
| 6.1.      | Fee for review and approval   |                    |                    |
| 6.1.1.    | Fee for review and approval Housing loans<br>The fee is collected after approval of the loan, before utilization  | 250 BGN            | 250 BGN            |
| 6.1.2.    | Fee for review and approval mortgage loans -<br>to 600 000 BGM / 300 000 EUR<br>up 600 000 BGM / 300 000 EUR  | 250 BGN<br>500 BGN | 250 BGN<br>500 BGN |
|           | The fee is collected after approval of the loan, before utilization   |                    |                    |

|           |   |                                  |                                  |
|-----------|---|----------------------------------|----------------------------------|
| 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%                               |
| 6.4.      | The fee for changing credit parameters (price or non-price)   | 50 BGN                           | 50 BGN                           |
| <b>7.</b> | <b>Legal Services</b>   |                                  |                                  |
| 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                     | 50 BGN + VAT                     |
| 7.3.      | Drafting/coordination of documents for entry of a registered pledge   | 50 BGN + VAT                     | 50 BGN + VAT                     |
| 7.4.      | Drafting of a registered pledge deletion agreement, including partial deletion  | 50 BGN + VAT                     | 50 BGN + VAT                     |
| 7.5.      | Renewal and registration of renewal - mortgage  | 50 BGN + VAT                     | 50 BGN + VAT                     |
| 7.6.      | Renewal and registration of renewal - registered pledge   | 50 BGN + VAT                     | 50 BGN + VAT                     |
| 7.7.      | Written preliminary legal opinion   | by agreement, min. 250 BGN + VAT | by agreement, min. 250 BGN + VAT |
| 7.8.      | Computer records from the Property Register   |                                  |                                  |
| 7.8.1.    | for the first page  | 10 BGN + VAT                     | 10 BGN + VAT                     |
| 7.8.2.    | for any subsequent page   | 2 BGN + VAT                      | 2 BGN + VAT                      |
| 7.9.      | Other legal services  | by agreement, min. 250 BGN + VAT | by agreement, min. 250 BGN + VAT |
| <b>8.</b> | <b>Other</b>  |                                  |                                  |
| 8.1.      | For the issuance of a reference or certificate for loan repayment and/or existence or lack of obligations   | 60 BGN + VAT                     | 60 BGN + VAT                     |
| 8.2.      | For a reference, requested by the customer at the CCR or NSSI, for each reference   | 5 BGN + VAT                      | 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

|      |  |  |
|------|--|--|
| 1.1. | Transactions with equities or rights over equities up to BGN 50 000                          | 2% of the value of the deal,<br>min. 50 BGN    |
| 1.2. | Transactions with equities or rights over equities over BGN 50,000                           | 2% of the value of the deal,<br>min. 200 BGN   |
| 1.3. | Transactions on secondary market with government securities issued under BNB Ordinance No. 5 | 0.10% of the value of the deal,<br>min. 10 BGN |
| 1.4. | Transactions with bonds  | 0.10% of the value of the deal,<br>min. 20 BGN |

### 2. Other services related to investment intermediation and financial instruments

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

## Section VII. SAFE-KEEPING AND ADMINISTRATION OF SECURITIES

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

|      |  |  |
|------|--|--|
| 1.1. | Opening an account   | free of charge   |
| 1.2. | Monthly fee for safe-keeping and maintaining financial instruments on accounts with the Bank*<br><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%,<br>min 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 *<br><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%;<br>min.10 BGN for non-professional clients,<br>professional clients - free of charge  |
| 1.4. | Issuance of an account statement, notification or reference to financial instruments   | 10 BGN   |
| 1.5. | For repayment of matured bonds - on the par value  | 0.02%  |

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

|           |  |                                     |
|-----------|--|-------------------------------------|
| 2.1.      | Transfer of government securities under Art. 20, para. 2, 4, 5, 6 and 7 of BNB Ordinance No. 5   | 10 BGN                              |
| 2.2.      | Blocking and unblocking of government securities on the account  | 50 BGN                              |
| 2.3.      | Blocking and unblocking government securities as collateral for credit   | 0.2% of the face value, min. 10 BGN |
| 2.4.      | Issuance of a certificate of ownership of government securities  | 5 BGN                               |
| 2.5.      | Charge for canceling a lost or destroyed government securities certificate   | 10 BGN                              |
| <b>3.</b> | <b>Safe-keeping of financial instruments registered in the Central Depository (CD)</b>   |                                     |
| 3.1.      | Registration of a client and opening / closure of a client account for financial instruments at the account of the Bank with the CD                              | free of charge                      |
| 3.2.      | Issuance of a depository receipt from the CD   | 10 BGN                              |
| 3.3.      | Verification of account balance in the CD upon written order of the client   | 5 BGN                               |
| 3.4.      | Transfer of financial instruments from the client's own account to a client's account to the account of the Bank with the CD.                                    | 20 BGN                              |
| 3.5.      | Transfer of financial instruments from a client's account, led by another investment intermediary to a client's account with the Bank                            | free of charge                      |
| 3.6.      | Transfer of financial instruments from a client account, kept on the account of the Bank with the CD, on a client's account with another investment intermediary | 20 BGN                              |
| 3.7.      | Blocking of financial instruments in the CD  | 50 BGN                              |
| 3.8.      | Issuing a blocking certificate   | 80 BGN                              |
| 3.9.      | Unblocking financial instruments in the CD   | 80 BGN                              |
| 3.10.     | Services Registry in CD (pledges, financial collaterals garnishment notices, etc.).  | negotiable + VAT                    |

## Section 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\*

### 1. For use of a small safe deposit box

|      |               |               |
|------|---------------|---------------|
| 1.1. | for 3 months  | 74 BGN + VAT  |
| 1.2. | for 6 months  | 110 BGN + VAT |
| 1.3. | for 12 months | 190 BGN + VAT |

## 2. For use of a medium safe deposit box

|      |               |               |
|------|---------------|---------------|
| 2.1. | for 3 months  | 95 BGN + VAT  |
| 2.2. | for 6 months  | 140 BGN + VAT |
| 2.3. | for 12 months | 240 BGN + VAT |

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

|      |               |               |
|------|---------------|---------------|
| 3.1. | for 3 months  | 160 BGN + VAT |
| 3.2. | for 6 months  | 195 BGN + VAT |
| 3.3. | for 12 months | 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.               | 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  | 4 BGN + VAT                                      |
| 6. | Additional fee for delay of the use of the cartridge after the expiration date of the contract. In addition to the charge for the use of a cassette for the relevant term, a fee is also payable for each overdue day | 1 BGN + VAT                                      |
| 7. | Deposit for bona fide use   | 100 BGN  |

## Section X. OTHER SERVICES

|      |   |              |
|------|---|--------------|
| 1.   | For preparation of references within three working days, in Bulgarian   |              |
| 1.1. | for the current year  | 10 BGN + VAT |
| 1.2. | for the previous year (for each year)   | 20 BGN + VAT |
| 2.   | For preparation of references within three working days, in English   |              |
| 2.1. | for the current year  | 20 BGN + VAT |
| 2.2. | for the previous year (for each year)   | 40 BGN + VAT |
| 3.   | For issuance of a bank reference  |              |
| 3.1. | Bulgarian language  | 30 BGN + VAT |
| 3.2. | Foreign language  | 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   | 30 BGN + VAT |
| 4.2. | Certificate for availability of funds with the Bank in a foreign language   | 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 | 50 BGN + VAT |

|      |  |                                  |
|------|--|----------------------------------|
| 5.   | For express issuance (within 2 hours) of documents and references, additional fee is charged     | 30 BGN + VAT                     |
| 6.   | Fax transmission services  |                                  |
| 6.1. | if sent abroad   | 4 BGN + VAT                      |
| 6.2. | if sent in Bulgaria  | 2 BGN + VAT                      |
| 7.   | Mail services at customer's request, for each letter   | 4 BGN + VAT                      |
| 8.   | Special courier services   | 10 BGN + actual costs + VAT      |
| 9.   | Photocopy, per page  | 1 BGN + VAT                      |
| 10.  | Legal services   | by agreement, min. 200 BGN + VAT |
| 11.  | Check attorney in register „Edinstvo 2”  | 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                      | 1 BGN with included VAT          |

## Section XI. PACKAGE PROGRAMS

| 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 15 pcs. at a fee of BGN 0.70 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  |
| <b>1.3.</b> | <b>Monthly maintenance fee Package MODERATO</b>  | <b>4.50 BGN</b> |
| <b>1.4.</b> | <b>Fee for closing a Package Program</b>   | <b>5.00 BGN</b> |



| <b>2.</b>   | <b>Package ALEGRO</b>  | <b>Fee in packages</b> |
|-------------|--|------------------------|
| 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         |
| <b>2.3.</b> | <b>Monthly maintenance fee Package ALEGRO</b>  | <b>5.95 BGN</b>        |
| <b>2.4.</b> | <b>Fee for closing a Package Program</b>   | <b>5.00 BGN</b>        |

| <b>3.</b>   | <b>Package ONLINE</b>  | <b>Fee in packages</b> |
|-------------|--|------------------------|
| <b>3.1.</b> | <b>Package opening</b>   | <b>free of charge</b>  |
| 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 15 pcs. at a fee of BGN 0.60 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  |
| <b>3.3.</b> | <b>Monthly maintenance fee Package „ONLINE“</b>   | <b>6.60 BGN</b> |
| <b>3.4.</b> | <b>Fee for closing a Package Program</b>  | <b>5.00 BGN</b> |

## 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 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<br>PSOO | FEES PSOO for<br>transfers under<br>Art. 120a of the<br>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     | 2.99 BGN   |
| 1.2. | Monthly fee for servicing a card payment account with a Debit MasterCard debit card | 1.99 BGN     | free of charge   |
| 2.   | Account maintenance   |              |  |
| 2.1. | Servicing an account in a bank office   | 3.72 BGN     | free of charge   |
| 2.2. | Servicing an account in a bank office with a debit card issued to the account       | 2.36 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       | без такса    | без такса  |
| 4.   | Depositing funds to an account  |              |  |
| 4.1. | Depositing funds to an account in a bank office up to BGN 3,100.                    | 1.19 BGN     | 1.19 BGN   |
| 5.   | Cash withdrawal from an account   |              |  |
| 5.1. | At the cash desk in the bank's office up to BGN 2,000                               | 3.54 BGN     | free of charge,<br>regardless of the<br>amount                 |
| 5.2. | With ATM debit card, serviced by the bank   | 0.28 BGN     | free of charge   |

|      |   |                |                |
|------|---|----------------|----------------|
| 5.3. | With ATM debit card serviced by another bank in the country   | 1.09 BGN       | 1.09 BGN       |
| 6.   | Direct debit payment  |                |                |
| 6.1. | To an account with the same bank  | 2.47 BGN       | free of charge |
| 6.2. | To an account with another bank   | 4.64 BGN       | 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  | 2.49 BGN       | free of charge |
| 8.2. | By online banking to a payment account with the same bank   | 0.45 BGN       | free of charge |
| 8.3. | On paper through BISERA to a payment account with another bank  | 4.89 BGN       | free of charge |
| 8.4. | By online banking through BISERA to a payment account with another bank   | 1.02 BGN       | free of charge |
| 8.5. | On paper to a payment account of the budget at the same bank  | 2.49 BGN       | free of charge |
| 8.6. | By online banking to a payment account of the budget at the same bank   | 0.49 BGN       | free of charge |
| 8.7. | On paper through BISERA to a budget payment account with another bank   | 4.74 BGN       | free of charge |
| 8.9. | By online banking through BISERA to a payment account of the budget with another bank   | 1.03 BGN       | 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                   | 1.09 BGN       | 0.65 BGN       |
| 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 | 1.66 BGN       | 0.65 BGN       |

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.