

TERMS AND FEES FOR ISSUING AND SERVICING OF PAYMENTS WITH ALARIC BRANDED BUSINESS DEBIT CARDS OF DSK BANK.

TYPE	Maestro Business Visa Business Space		MasterCard Business Space Visa Business Electron	
	EUR	USD	EUR	USD
I. FEES				
Card issuance	no fee	no fee	no fee	no fee
Express card issuance	13	18	23	33
Reissuance of new card after expiration	no fee	no fee	no fee	no fee
Reissuance of new card due to loss or theft of the card or PIN	7.50	10.00	11.00	13.00
Monthly fee for the 1st card issued	1.50	2.00	2.00	2.00
Monthly fee for every next card issued	1.00	1.00	1.50	2.00
Cash withdrawals at DSK Bank ATMs	0.17	0.20	0.17	0.00
Cash withdrawals from other bank ATMs in Bulgaria	0,52	0,76	0,52	0.20
Cash withdrawals from international ATMs	2.50+1,7%	3.50+1,7%	3.00+3.3%	4.00+3.3%
Cash withdrawals from OTP Group bank ATMs	1.50	2.00	1.50	2.00
Cash withdrawals from POS terminal at DSK bank cashiers	0,45% (min. 0,50)	0,45% (min. 0,70)	0,45% (min. 0,50)	0,45% (min. 0,70)
Cash withdrawals from POS terminal at other bank cashiers in Bulgaria	2+1,5%	3+1,5%	2+1,5%	3+1,5%
Cash withdrawals from POS terminal at other bank cashiers worldwide	2+1,5%	3+1,5%	2,50+3%	3,50+3%
Online Payment @ DSK POS terminal	no fee	no fee	no fee	no fee

Online Payment @ any other POS terminal in Bulgaria	no fee	no fee	no fee	no fee
Online Payment @ any other POS terminal worldwide	no fee	no fee	no fee	no fee
Cash back from a DSK merchant POS terminal	0.25	0.35	0.25	0.35
Cash-back from other merchant POS terminals in Bulgaria	0.25	0.35	0.25	0.35
Cash back from other merchant POS terminals in Bulgaria ^{5,6}	1.50	2.00	n/a	n/a
Changes to Card information	5.00	7.00	8.00	10.00
Blocking of Card online transaction when card is lost or stolen	no fee	no fee	no fee	no fee
PIN change at ATM	no fee	no fee	no fee	no fee
Account balance check at DSK Bank ATMs	0.15	0.20	0.15	0.20
Account balance check at other Bank ATMs	0.20	0.30	0.20	0.30
Account balance check at international Bank ATMs	1.50	2.00	1.50	2.00
Card deposits via terminal	1.50%	1.50%	1.50%	1.50%
Purchase of financial instruments	2.50+1%	3.00+1%	2.50+1%	3.00+1%
Non-return of card (except in case of loss, theft, or atm capture)	10.00	15.00	10.00	15.00
Express replacement of card internationally in cases of loss/theft/lost PIN	130.00	180.00	130.00	180.00
Hardcopy of transactions (outside of regular monthly statements) ²	7.50	10.00	7.50	10.00
Unjust transaction claim ³	15.00	20.00	15.00	20.00

Opening of arbitration procedure for international transaction claim ⁴	Paid by the bank	Paid by the bank	Paid by the bank	Paid by the bank
Fee for transfer from Brokerage account to Card account (excl. bank fees)	5.00	5.00	5.00	5.00
Administrative fee of the arbitrageur for claims review	Paid by the bank	Paid by the bank	Paid by the bank	Paid by the bank
IV. CARD EXPIRATION	3 years	3 years	3 years	3 years
V. TRANSACTION LIMITS	Limits under General Terms		Max Custom Agreed Limits	
24hr limit on ATM cash withdrawals	1000 BGN or equivalent USD or EUR amount*		2000 BGN or equivalent USD or EUR amount*	
Limit on "Cash Back" transactions in Bulgaria ^{5,6}	50 BGN or equivalent USD or EUR amount*		50 BGN or equivalent USD or EUR amount*	
Total 24hr Limit	9000 BGN or equivalent USD or EUR amount*		25000 BGN or equivalent USD or EUR amount*	
Number of PIN attempts	5		5	

*Exchange rates may vary:

1 EUR = 1.95583 BGN

1 USD = 1.82925 BGN

Notes:

- The Monthly fee is charged at the end of each month. In the month of the card issuance, the fee is prorated for the number of days from the date of issuance till the last day of the month and includes a surcharge of 2.50 EUR /3.00 USD.
Upon reissuance of the card due to loss, theft or any other reason, the monthly fee (prorated as in Note #1) is charged in addition to any fees associated with the reissuance of the card.
Upon cancellation of the contract the monthly fee is charged on a prorated basis.
- Fee for printed account information for the last 12 months is charged as long as the inquiry is not associated with a disputed transaction. Request for information older than 12 months may incur additional fees.
- Fee for ungrounded claims is collected upon the resolution of the claim.
- Fee for opening arbitration proceeding for a disputed international transaction as well as the administrative fee of the arbitration commission are collected at the beginning of the proceeding and are refunded to the client at then end only in case where verdict is granted in favor of the client.
- Cash-back at international locations is only available for Maestro card holders.
- Cash-back is not available for MasterCard holders.
- Includes a surcharge of 2.50 EUR / 3.00 USD.
- Includes a surcharge of 2.50 EUR/ 3.00 USD.