We are notifying you of changes in the Tariff of Eurobank Bulgaria AD, as follows:
Effective from 01.01.2026

For legal entity customers:

In section Product packages the following changes are made:

CURRENT

		Dinamika Start [1,5]	Dinamika Development [1,5]	Dinamika Max [1,5]	Dinamika Online [1, 5]
1	Opening of the current account of the package (the account):				
	1.1 via e-Postbank	-	free of charge	free of charge	free of charge
	1.2 via branch	free of charge	free of charge	free of charge	free of charge
2	Maintenance fee for the account: [2]				
	2.1. Monthly maintenance fee for the account: [2]				
	2.1.1 without activated sub-products of the package	BGN 33.25 (EUR 17.00)	BGN 52.81 (EUR 27.00)	BGN 101.70 (EUR 52.00)	BGN 39.12 (EUR 20.00)
	2.1.2 with activated all sub-products of the package [7]	BGN 21.51 (EUR 11.00)	BGN 37.16 (EUR 19.00)	BGN 86.06 (EUR 44.00)	BGN 25.43 (EUR 13.00)
	2.2. Annually maintenance fee for the account: [2]				
	2.2.1 annually with activated all sub-products of the package [7]	BGN 215.14 (EUR 110.00)	BGN 371.61 (EUR 190.00)	BGN 860.57 (EUR 440.00)	BGN 254.26(EUR130.00)
	2.2.2 monthly fee for not-activated sub-products of the package (only packages with annual payment) [2]	BGN 15.65 (EUR 8.00)	BGN 21.51 (EUR 11.00)	BGN 29.34 (EUR 15.00)	BGN 17.60 (EUR 9.00)
3	Depositing on the account:				
	3.1 sorted	according to section Cash Operations	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily according to section Cash Operations	Up to BGN 25 425.79 (EUR 13 000) daily BGN 0 (EUR 0) for the amount above BGN 25 425.79 (EUR 13 000.00) daily according to section Cash Operations	according to section Cash Operations
4	Withdrawal from the account:				
	4.1 upon request*	according to section Cash Operations	Up to BGN 3 911.66 (EUR 2 000) daily BGN 0 (EUR 0) for the amount above BGN 3 911.66 (EUR 2 000) daily according to section Cash Operations	Up to 9 779.15 BGN(EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily according to section Cash Operations	according to section Cash Operations

* The request must be submitted in written form not later than 12.00 pm as follows:
for amounts above BGN 3 911.66(EUR 2 000)– one working day in advance.
for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.
withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 are charged as withdrawal with request

5 Outgoing transfers within the Bank system and in the currency of the account:				
5.1 ordered via Internet Banking	Up to 30 transfers monthly as of account opening date BGN 0 (EUR 0) Above 30 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 200 transfers monthly as of account opening date BGN 0 (EUR 0) Above 200 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 60 transfers monthly as of account opening date BGN 0 (EUR 0) Above 60 transfers monthly as of account opening date according to section Internet banking/ Mobile banking

	Dinamika Start [1,5]	**Dinamika Development** [1,5]	**Dinamika Max** [1,5]	**Dinamika Online** [1, 5]
6 Interbank outgoing transfers via Bisera and Blink:				
6.1 credit transfer in BGN:				
6.1.1 ordered via Internet Banking	Up to 15 transfers monthly as of account opening date BGN 0 (EUR 0) Above 15 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 30 transfers monthly as of account opening date BGN 0 (EUR 0) Above 30 transfers monthly as of account opening date according to section Internet banking/ Mobile banking
6.2 standard transfer (SEPA) in EUR in EEA [4]:				
6.2.1 ordered via Internet Banking	according to section Internet banking/ Mobile banking	Up to 5 transfers monthly as of account opening date BGN 0 (EUR 0) Above 5 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 10 transfers monthly as of account opening date BGN 0 (EUR 0) Above 10 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 3 transfers monthly as of account opening date BGN 0 (EUR 0) Above 3 transfers monthly as of account opening date according to section Internet banking/ Mobile banking
7 Monthly maintenance fee for SMART POS	free of charge	free of charge	free of charge	free of charge
8 Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)*	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	Up to 9 500.00 BGN daily BGN 0 (EUR 0)
9 Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800 (EUR 409.03)on self-service terminal devices (digital zones for express banking)	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	Up to 9 500.00 BGN daily BGN 0 (EUR 0)

EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

* The limit for cash depositing on self-service terminal devices (digital zones for express banking) is common for holidays and the first working day after holidays.

NEW

	Dinamika Start [1,5]	Dinamika Development [1,5]	Dinamika Max [1,5]	Dinamika Online [1, 5]
1 Opening of the current account of the package (the account):				
1.1 via e-Postbank	-	free of charge	free of charge	free of charge
1.2 via branch	free of charge	free of charge	free of charge	free of charge
2 Maintenance fee for the account: [2]				
2.1. Monthly maintenance fee for the account: [2]				
2.1.1 without activated sub-products of the package	BGN 33.25 (EUR 17.00)	BGN 52.81 (EUR 27.00)	BGN 101.70 (EUR 52.00)	BGN 39.12 (EUR 20.00)
2.1.2 with activated all sub-products of the package [7]	BGN 21.51 (EUR 11.00)	BGN 37.16 (EUR 19.00)	BGN 86.06 (EUR 44.00)	BGN 25.43 (EUR 13.00)
2.2. Annually maintenance fee for the account: [2]				
2.2.1 annually with activated all sub-products of the package [7]	BGN 215.14 (EUR 110.00)	BGN 371.61 (EUR 190.00)	BGN 860.57 (EUR 440.00)	BGN 254.26(EUR130.00)
2.2.2 monthly fee for not-activated sub-products of the package (only packages with annual payment) [2]	BGN 15.65 (EUR 8.00)	BGN 21.51 (EUR 11.00)	BGN 29.34 (EUR 15.00)	BGN 17.60 (EUR 9.00)
3 Depositing on the account - in the currency of the account:				
3.1 sorted	according to section Cash Operations	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily according to section Cash Operations	Up to BGN 25 425.79 (EUR 13 000) daily BGN 0 (EUR 0) for the amount above BGN 25 425.79 (EUR 13 000.00) daily according to section Cash Operations	according to section Cash Operations
4 Withdrawal from the account - in the currency of the account:				
4.1 upon request*	according to section Cash Operations	Up to BGN 3 911.66 (EUR 2 000) daily BGN 0 (EUR 0) for the amount above BGN 3 911.66 (EUR 2 000) daily according to section Cash Operations	Up to 9 779.15 BGN(EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily according to section Cash Operations	according to section Cash Operations

* The request must be submitted in written form not later than 12.00 pm as follows:

for amounts above BGN 3 911.66~~(~~EUR 2 000~~) -~~ one working day in advance.

for amounts above 2 000 ~~EUR/~~USD and for any amount in case of other foreign currency – two working days in advance.

withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 are charged as withdrawal with request

5 Outgoing transfers within the Bank system and in the currency of the account:

5.1 ordered via Internet Banking	Up to 30 transfers monthly as of account opening date BGN 0 (EUR 0) Above 30 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 200 transfers monthly as of account opening date BGN 0 (EUR 0) Above 200 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 60 transfers monthly as of account opening date BGN 0 (EUR 0) Above 60 transfers monthly as of account opening date according to section Internet banking/ Mobile banking

	Dinamika Start [1,5]	Dinamika Development [1,5]	Dinamika Max [1,5]	Dinamika Online [1, 5]
6 Interbank outgoing transfers in EUR ~~via Bisera and Blink~~:				
6.1 credit transfer in with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant)) ~~BGN~~:				
6.1.1 ordered via Internet Banking	Up to 15 transfers monthly as of account opening date BGN 0 (EUR 0) Above 15 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 30 transfers monthly as of account opening date BGN 0 (EUR 0) Above 30 transfers monthly as of account opening date according to section Internet banking/ Mobile banking
6.2 standard transfer (SEPA) in EUR in EEA[4] without recipients in Bulgarian banks:				
6.2.1 ordered via Internet Banking	according to section Internet banking/ Mobile banking	Up to 5 transfers monthly as of account opening date BGN 0 (EUR 0) Above 5 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 10 transfers monthly as of account opening date BGN 0 (EUR 0) Above 10 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	Up to 3 transfers monthly as of account opening date BGN 0 (EUR 0) Above 3 transfers monthly as of account opening date according to section Internet banking/ Mobile banking
7 Monthly maintenance fee for SMART POS	free of charge	free of charge	free of charge	free of charge
8 Depositing of amounts in account in BGN and EUR on self-service terminal devices (Express banking digital zones)*	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	Up to BGN 9 779.15 (EUR 5 000.00) BGN daily BGN 0 (EUR 0)
9 Cash withdrawal from account, on each transaction The maximum amount per one transaction is EUR 2000 (BGN 3911.66) on self-service terminal devices (Express banking digital zones)	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0)

- ~~EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.~~

* The limit for cash depositing on self-service terminal devices (Express banking digital zones) is common for holidays and the first working day after holidays.

CURRENT

	Package special account for Insurance broker [1,5]	
		BGN (Euro equivalent)
1	Opening of the account to the package (the account)	free of charge
2	Monthly maintenance fee for the account: [2]	BGN 35.20 (EUR 18)
3	Depositing on the account	
	3.1 sorted	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) according to section Cash Operations
4	Outgoing transfers within the Bank system and in the currency of the account via Bisera and Blink:	
	4.1 ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.98 (EUR 0.50)
5	Interbank outgoing transfers in the currency of the account:	
	5.1 ordered via Internet Banking	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date BGN 0.98 (EUR 0.50)
6	Monthly maintenance fee for SMART POS	free of charge

NEW

	Package special account for Insurance broker [1,5]	
		BGN (Euro equivalent)
1	Opening of the account to the package (the account)	free of charge
2	Monthly maintenance fee for the account: [2]	BGN 35.20 (EUR 18)
3	Depositing on the account (in the currency of the account)	
	3.1 sorted	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) according to section Cash Operations
4	Outgoing transfers within the Bank system and in the currency of the account ~~via Bisera and Blink~~:	
	4.1 ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.98 (EUR 0.50)
5	Interbank outgoing transfers in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant)):	
	5.1 ordered via Internet Banking	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date BGN 0.98 (EUR 0.50)
6	Monthly maintenance fee for SMART POS	free of charge

CURRENT

		Professional housekeepers [1,5]	Condominiums for maintenance services [1]	Condominiums for repayment and reconstructions [1]	Additional ESCROW account for energy efficiency program [1]
1	Opening of the current account of the package	free of charge	free of charge	free of charge	BGN 25.43 (EUR 13.00)
2	Monthly maintenance fee for the account: [2]				
	2.1 without activated sub-products of the package	BGN 97.79 (EUR 50.00)	BGN 11.73 (EUR 6.00)	BGN 1.96 (EUR 1.00)	BGN 0 (EUR 0)
	2.2 with activated all sub-products of the package	BGN 88.01 (EUR 45.00)	-	-	-
3	Cash deposit from third parties (paid from the depositor):				
	Cash depositing by individual client to an account of a legal entities	BGN 0 (EUR 0)	BGN 0 (EUR 0)	BGN 0 (EUR 0)	-
4	Interbank outgoing transfers:				
	4.1 credit transfer in BGN via Bisera and Blink:				
	4.1.1 ordered via Internet Banking	Up to 200 transfers monthly as of account opening date BGN 0 (EUR 0) Above 200 transfers monthly as of account opening date - according to section Internet banking/ Mobile banking		- -	
	4.1.2 ordered at Bank's branch	-	Up to 5 transfers monthly as of account opening date BGN 0 (EUR 0) Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	Up to 5 transfers monthly as of account opening date BGN 0 (EUR 0) Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	-
5	Utility payments	Up to 10 transfers per month BGN 0 (EUR 0) Above 10 transfers per month – according to section Universal payer	Up to 5 transfers per month BGN 0 (EUR 0) Above 5 transfers per month – according to section Universal payer	-	-
6	Monthly maintenance fee on a Smart POS	free of charge	free of charge	free of charge	-

NEW

		Professional housekeepers [1,5]	Condominiums for maintenance services [1]	Condominiums for repayment and reconstructions [1]	Additional ESCROW account for energy efficiency program [1]
1	Opening of the current account of the package	free of charge	free of charge	free of charge	BGN 25.43 (EUR 13.00)
2	Monthly maintenance fee for the account: [2]				
	2.1 without activated sub-products of the package	BGN 97.79 (EUR 50.00)	BGN 11.73 (EUR 6.00)	BGN 1.96 (EUR 1.00)	BGN 0 (EUR 0)
	2.2 with activated all sub-products of the package	BGN 88.01 (EUR 45.00)	-	-	-
3	Cash deposit from third parties in the currency of the account (paid from the depositor):				
	Cash depositing by individual client to an account of a legal entities	BGN 0 (EUR 0)	BGN 0 (EUR 0)	BGN 0 (EUR 0)	-
4	Interbank outgoing transfers:				
	4.1 credit transfer in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant)):~~BGN via Bisera and Blink~~:				
	4.1.1 ordered via Internet Banking	Up to 200 transfers monthly as of account opening date BGN 0 (EUR 0) Above 200 transfers monthly as of account opening date - according to section Internet banking/ Mobile banking	- -		
	4.1.2 ordered at Bank's branch	-	Up to 5 transfers monthly as of account opening date BGN 0 (EUR 0) Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	Up to 5 transfers monthly as of account opening date BGN 0 (EUR 0) Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	-
5	Utility payments	Up to 10 transfers per month BGN 0 (EUR 0) Above 10 transfers per month – according to section Universal payer	Up to 5 transfers per month BGN 0 (EUR 0) Above 5 transfers per month – according to section Universal payer	-	-
6	Monthly maintenance fee on a Smart POS	free of charge	free of charge	free of charge	-

CURRENT

		Notary	Notary Special Account *	
* The Notary special account is under art.25a of the Law on Notaries and Notarial Practice. Package Notary Special Account BGN/EUR requires the client obligatory to use package Notary or package Notary Premia.				
		BGN (Euro equivalent)	BGN (Euro equivalent)	EUR
1	Opening of the account to the package (the account)	free of charge	free of charge	free of charge
2	Monthly maintenance fee for the account:[2]	BGN 29.34 (EUR 15.00)	free of charge	free of charge
3	Depositing on the account sorted and unsorted - for the amount over BGN 48 895.75 (EUR 25 000), per day for package Notary. Amounts below the range are free of charge.			
	3.1 sorted	0.20%, min. BGN 1.96 (EUR 1.00), no max	free of charge	free of charge
	3.2 unsorted	0.30%, min. BGN 1.96 (EUR 1.00), no max	free of charge	free of charge
4	Withdrawal from the account.			
	4.1 upon request *	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 3.91 (EUR 2.00)	according to section Cash Operations	
* The request must be submitted in written form not later than 12.00 pm as follows:				
	for amounts above BGN 3 911.66 (EUR 2 000)– one working day in advance.			
	for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.			
	Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request			
	4.2 without request (upon the Bank’s consent)	0.50%, min. BGN 9.78 (EUR 5.00)	according to section Cash Operations	
5	Outgoing transfers within the Bank system and in the currency of the account:			
	5.1 ordered at Bank's branch*	BGN 8.61 (EUR 4.40)	BGN 8.61 (EUR 4.40)	EUR 4.40
	* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.			
	5.2 ordered via Internet Banking	free of charge	free of charge	free of charge
6	Interbank outgoing transfers:			
	6.1 credit transfer in BGN:			
	6.1.1 ordered at Bank's branch	BGN 1.36 (EUR 0.70)	according to section Transfers/ Payments	
	6.1.2 ordered at Bank's branch (via RINGS)	BGN 15.65 (EUR 8.00)		
	6.1.3 ordered via Internet Banking via Bisera and Blink	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)		
	6.1.4 ordered via Internet Banking (RINGS)	BGN 9.78 (EUR 5.00)		
	6.2 standard transfer in EUR outside of EEA[4]:			
	6.2.1 ordered at Bank's branch	according to section Transfers/ Payments		0.15%, min. EUR 20.00, max EUR 300.00
	6.2.2 ordered via Internet Banking	according to section Internet banking/ Mobile banking		0.10%, min. EUR 20.00, max EUR 300.00
7	Monthly maintenance fee for the debit card of the package	free of charge	free of charge	free of charge
8	Monthly maintenance fee for SMART POS	free of charge	-	

NEW

		Notary	Notary Special Account *	
* The Notary special account is under art.25a of the Law on Notaries and Notarial Practice. Package Notary Special Account ~~BGN~~/EUR requires the client obligatory to use package Notary or package Notary Premia.				
		BGN (Euro equivalent)	BGN (Euro equivalent)	EUR
1	Opening of the account to the package (the account)	free of charge	free of charge	free of charge
2	Monthly maintenance fee for the account: [2]	BGN 29.34 (EUR 15.00)	free of charge	free of charge
3	Depositing on the account sorted and unsorted in the currency of the account - for the amount over BGN 48 895.75 (EUR 25 000), per day for package Notary. Amounts below the range are free of charge.			
	3.1 sorted	0.20%, min. BGN 1.96 (EUR 1.00), no max	free of charge	free of charge
	3.2 unsorted	0.30%, min. BGN 1.96 (EUR 1.00), no max	free of charge	free of charge
4	Withdrawal from the account in the currency of the account:			
	4.1 upon request *	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 3.91 (EUR 2.00)	according to section Cash Operations	
* The request must be submitted in written form not later than 12.00 pm as follows:				
	for amounts above BGN 3 911.66 (EUR 2 000)– one working day in advance.			
	for amounts above 2 000 ~~EUR/~~USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.			
	Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request			
	4.2 without request (upon the Bank's consent)	0.50%, min. BGN 9.78 (EUR 5.00)	according to section Cash Operations	
5	Outgoing transfers within the Bank system and in the currency of the account:			
	5.1 ordered at Bank's branch*	BGN 8.61 (EUR 4.40)	BGN 8.61 (EUR 4.40)	EUR 4.40
	* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.			
	5.2 ordered via Internet Banking	free of charge	free of charge	free of charge
6	Interbank outgoing transfers:			
	6.1 credit transfer in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant) ~~BGN~~:			
	6.1.1 ordered at Bank's branch	BGN 1.36 (EUR 0.70)	according to section Transfers/ Payments	
	~~6.1.2 ordered at Bank's branch (via RINGS)~~	~~BGN 15.65 (EUR 8.00)~~		
	6.1.2 ordered via Internet Banking: ~~via Bisera and Blink~~	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)		
	~~6.1.4 ordered via Internet Banking (RINGS)~~	~~BGN 9.78 (EUR 5.00)~~		
	6.2 standard transfer in EUR outside of EEA [4]:			
	6.2.1 ordered at Bank's branch	according to section Transfers/ Payments		0.15%, min. EUR 20.00, max EUR 300.00
	6.2.2 ordered via Internet Banking	according to section Internet banking/ Mobile banking		0.10%, min. EUR 20.00, max EUR 300.00
7	Monthly maintenance fee for the debit card of the package	free of charge	free of charge	free of charge
8	Monthly maintenance fee for SMART POS	free of charge	-	

CURRENT

		Account for Funds of PEA customers [1]	Saving Account [1]	Own funds ac-counts* - fees and expences, collected by PEA [1]	Account for addi-tional activities per-formed pursuant to Art.18 of the Private Enforcement Agents ACT [1]
		BGN (Euro equivalent)			
1	Opening of the account	free of charge	free of charge	free of charge	free of charge
2	Monthly maintenance fee for the account: [2] The fee depends on the average monthly account balance for the previous calendar month.				
	2.1 up to 977 914.99 BGN	BGN 39.12 (EUR 20.00)	free of charge	BGN 19.56 (EUR 10.00)	free of charge
	2.2 from 977 914.99 BGN to 1 955 829.99 BGN	BGN 19.56 (EUR 10.00)		BGN 9.78 (EUR 5.00)	
	2.3 above 1 955 829.99 BGN	BGN 0 (EUR 0)		BGN 0 (EUR 0)	
3	Depositing on the account:				
	3.1 sorted	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.20%, min. BGN 2.05 (EUR 1.05)	according to section Cash Operations	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.20%, min. BGN 2.05 (EUR 1.05)	according to section Cash Operations
4	Withdrawal from the account				
	4.1 upon request *	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)	according to section Cash Operations	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)	according to section Cash Operations
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above BGN 3 911.66 (EUR 2 000)– one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request				
5	Outgoing transfers within the Bank system and in the currency of the account:				
	5.1 ordered via Internet Banking	free of charge	free of charge	free of charge	free of charge
6	Interbank outgoing transfers:				
	6.1 credit transfer in BGN via BISERA and BLINK:				
	6.1.1 ordered via Internet Banking	Up to 150 transfers monthly as of account opening date BGN 0 (EUR 0) Above 150 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)	BGN 0.78 (EUR 0.40)	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)	BGN 0.78 (EUR 0.40)
7	Monthly maintenance fee for SMART POS	free of charge	-	free of charge	free of charge

NEW

		Account for Funds of PEA customers [1]	Saving Account [1]	Own funds ac-counts* - fees and expences, collected by PEA [1] BGN (Euro equivalent)	Account for addi-tional activities per-formed pursuant to Art.18 of the Private Enforcement Agents ACT [1]
1	Opening of the account	free of charge	free of charge	free of charge	free of charge
2	Monthly maintenance fee for the account: [2] The fee depends on the average monthly account balance for the previous calendar month.				
	2.1 up to 500 000 EUR ~~977 914.99 BGN~~	BGN 39.12 (EUR 20.00)	free of charge	BGN 19.56 (EUR 10.00)	free of charge
	2.2 from 500 000 EUR ~~977 914.99 BGN~~ to 1 000 000 EUR~~1 955 829.99 BGN~~	BGN 19.56 (EUR 10.00)		BGN 9.78 (EUR 5.00)	
	2.3 above 1 000 000 EUR ~~1 955 829.99 BGN~~	BGN 0 (EUR 0)		BGN 0 (EUR 0)	
3	Depositing on the account in the currency of the account :				
	3.1 sorted	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.20%, min. BGN 2.05 (EUR 1.05)	according to section Cash Operations	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.20%, min. BGN 2.05 (EUR 1.05)	according to section Cash Operations
4	Withdrawal from the account in the currency of the account				
	4.1 upon request *	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)	according to section Cash Operations	to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) for the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)	according to section Cash Operations
	* The request must be submitted in written form not later than 12.00 pm as follows:				
	for amounts above BGN 3 911.66 (EUR 2 000)– one working day in advance.				
	for amounts above 2 000 ~~EUR~~/USD and for any amount in case of other foreign currency – two working days in advance.				
	Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request				
5	Outgoing transfers within the Bank system and in the currency of the account:				
	5.1 ordered via Internet Banking	free of charge	free of charge	free of charge	free of charge
6	Interbank outgoing transfers:				
	6.1 credit transfer in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant)~~in BGN via BISERA and BLINK~~:				
	6.1.1 ordered via Internet Banking	Up to 150 transfers monthly as of account opening date BGN 0 (EUR 0) Above 150 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)	BGN 0.78 (EUR 0.40)	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)	BGN 0.78 (EUR 0.40)
7	Monthly maintenance fee for SMART POS	free of charge	-	free of charge	free of charge

CURRENT

	Current account Non-governmental organization [1]	
		BGN (Euro equivalent)
1	Opening of the account to the package (the account)	BGN 19.56 (EUR 10.00)
2	Monthly maintenance fee for the account : [2]	BGN 19.56 (EUR 10.00)
3	Depositing on the account- for the amount over BGN 1 955.83 (EUR 1 000), EUR 1 000 /per day/. Amounts below the range are free of charge.	
	3.1 sorted	0.60%, min. BGN 9.78 (EUR 5.00)
4	Withdrawal from the account- for the amount over BGN 2 000 /per day/.	
	Amounts below the range are free of charge.	
	4.1 upon request *	0.60%, min. BGN 9.78 (EUR 5.00)
* The request must be submitted in written form not later than 12.00 pm as follows:		
	for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance.	
	for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.	
	Withdrawn amounts up to BGN 3 911.66 (EUR 2000), EUR/USD 2 000 are charged as withdrawal with request	
5	Outgoing transfers within the Bank system and in the currency of the account:	
	5.1 ordered via Internet Banking	BGN 0.98 (EUR 0.50)
6	Interbank outgoing transfers and in the currency of the account:	
	credit transfer in BGN:	
	6.1 ordered via Internet Banking (via Bisera and Blink)	BGN 0.98 (EUR 0.50)
	6.2 ordered via Internet Banking (RINGS)	BGN 9.78 (EUR 5.00)
7	Cash deposit from third parties on accounts within the Bank (due from the depositor):	
	7.1 Cash depositing by legal entities to an account of another legal entity	BGN 0.98 (EUR 0.50)
	7.2 Cash depositing by an individual client to an account of a legal entities	BGN 0.98 (EUR 0.50)

NEW

Current account Non-governmental organization[1]	
	BGN (Euro equivalent)
1 Opening of the account to the package (the account)	BGN 19.56 (EUR 10.00)
2 Monthly maintenance fee for the account :[2]	BGN 19.56 (EUR 10.00)
3 Depositing on the account in the currency of the account- for the amount over BGN 1 955.83 (EUR 1 000), EUR 1 000 /per day/. Amounts below the range are free of charge.	
3.1 sorted	0.60%, min. BGN 9.78 (EUR 5.00)
4 Withdrawal from the account in the currency of the account - for the amount over BGN 1 955.83 (EUR 1 000)/per day/.	
Amounts below the range are free of charge.	
4.1 upon request *	0.60%, min. BGN 9.78 (EUR 5.00)
* The request must be submitted in written form not later than 12.00 pm as follows:	
for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance.	
for amounts above 2 000 ~~EUR/~~USD and for any amount in case of other foreign currency – two working days in advance.	
Withdrawn amounts up to BGN 3 911.66 (EUR 2000), EUR/USD 2 000 are charged as withdrawal with request	
5 Outgoing transfers within the Bank system and in the currency of the account:	
5.1 ordered via Internet Banking	BGN 0.98 (EUR 0.50)
6 Interbank outgoing transfers and in the currency of the account:	
~~credit transfer in BGN:~~	
6.1 ordered via Internet Banking with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant): ~~(via Bisera and Blink)~~	BGN 0.98 (EUR 0.50)
~~6.2 ordered via Internet Banking (RINGS)~~	~~BGN 9.78 (EUR 5.00)~~
7 Cash deposit in the currency of the account from third parties on accounts within the Bank (due from the depositor):	
7.1 Cash depositing by legal entities to an account of another legal entity	BGN 0.98 (EUR 0.50)
7.2 Cash depositing by an individual client to an account of a legal entities	BGN 0.98 (EUR 0.50)

CURRENT

	Business Partners[6]	
		BGN (Euro equivalent)
1	Opening of the account to the package (the account)	BGN 25.43 (EUR 13.00)
2	Monthly maintenance fee for the account:[2]	BGN 25.43 (EUR 13.00) without fee for the first 6 months from the account opening date
3	Outgoing transfers within the Bank system and in the currency of the account:	
	3.1 ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 (EUR 0) Above 3 transfers monthly as of account opening date according to section Internet banking/ Mobile banking
4	Interbank outgoing transfers:	
	4.1 credit transfer in BGN:	
	4.1.1 ordered via Internet Banking (via Bisera and Blink)	Up to 3 transfers monthly as of account opening date BGN 0 (EUR 0) Above 3 transfers monthly as of account opening date according to section Internet banking/ Mobile banking

NEW

	Business Partners[6]	
		BGN (Euro equivalent)
1	Opening of the account to the package (the account)	BGN 25.43 (EUR 13.00)
2	Monthly maintenance fee for the account:[2]	BGN 25.43 (EUR 13.00) without fee for the first 6 months from the account opening date
3	Outgoing transfers within the Bank system in the currency of the account via Internet Banking :	
	~~3.1 ordered via Internet Banking~~	Up to 3 transfers monthly as of account opening date BGN 0 (EUR 0) Above 3 transfers monthly as of account opening date according to section Internet banking/ Mobile banking
4	Interbank outgoing transfers in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant) via Internet Banking :	
	~~4.1 credit transfer in BGN:~~	
	~~4.1.1 ordered via Internet Banking (via Bisera and Blink)~~	Up to 3 transfers monthly as of account opening date BGN 0 (EUR 0) Above 3 transfers monthly as of account opening date according to section Internet banking/ Mobile banking

CURRENT

	Freelancer[1,5]	
1	Opening of the account to the package (the account)	free of charge
2	Monthly maintenance fee for the account:[2]	BGN 9.78 (EUR 5.00)
3	Depositing on the account	
	3.1 sorted	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0)
	3.2 unsorted	For the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)
4	Withdrawal from the account	
	4.1 upon request *	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) For the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)
* The request must be submitted in written form not later than 12.00 pm as follows:		
	for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance.	
	for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.	
	Withdrawn amounts up to BGN 3911.66, EUR/USD 2 000 are charged as withdrawal with request	
	4.2 without request (upon the Bank’s consent)	0.50%, min. BGN 9.78 (EUR 5.00)
5	Outgoing transfers within the Bank system and in the currency of the account:	
	5.1 ordered at Bank's branch *	BGN 0.59 (EUR 0.30)
*Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.		
	5.2 ordered via Internet Banking	free of charge
6	Interbank outgoing transfers in the currency of the account:	
	6.1 ordered at Bank's branch	according to section Transfers/ Payments
	6.2 ordered at Bank's branch (RINGS)	according to section Transfers/ Payments
	6.3 ordered via Internet Banking, Bisera and Blink	Up to 10 transfers monthly as of account opening date BGN 0 (EUR 0) Above 10 transfers monthly as of account opening date BGN 0.98 (EUR 0.50)
	6.4 ordered via Internet Banking (RINGS)	according to section Internet banking/ Mobile banking
7	Monthly maintenance fee for the debit card of the package	free of charge
8	Monthly maintenance fee for SMART POS	BGN 4.89 (EUR 2.50)

NEW

	Freelancer[1,5]	
1	Opening of the account to the package (the account)	free of charge
2	Monthly maintenance fee for the account:[2]	BGN 9.78 (EUR 5.00)
3	Depositing on the account in the currency of the account:	
	3.1 sorted	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0)
	3.2 unsorted	For the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)
4	Withdrawal from the account in the currency of the account:	
	4.1 upon request *	Up to BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0) For the amount above BGN 9 779.15 (EUR 5 000.00) daily 0.30%, min. BGN 4.01 (EUR 2.05)
* The request must be submitted in written form not later than 12.00 pm as follows:		
	for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance.	
	for amounts above 2 000 ~~EUR/~~USD and for any amount in case of other foreign currency – two working days in advance.	
	Withdrawn amounts up to BGN 3911.66, EUR/USD 2 000 are charged as withdrawal with request	
	4.2 without request (upon the Bank’s consent)	0.50%, min. BGN 9.78 (EUR 5.00)
5	Outgoing transfers within the Bank system and in the currency of the account:	
	5.1 ordered at Bank's branch *	BGN 0.59 (EUR 0.30)
*Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.		
	5.2 ordered via Internet Banking	free of charge
6	Interbank outgoing transfers in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant) ordered via Internet Banking,	
	~~6.1 ordered at Bank's branch~~	~~according to section Transfers/ Payments~~
	~~6.2 ordered at Bank's branch (RINGS)~~	~~according to section Transfers/ Payments~~
	~~6.3 ordered via Internet Banking, Bisera and Blink~~	Up to 10 transfers monthly as of account opening date BGN 0 (EUR 0) Above 10 transfers monthly as of account opening date BGN 0.98 (EUR 0.50)
	~~6.4 ordered via Internet Banking (RINGS)~~	~~according to section Internet banking/ Mobile banking~~
7	Monthly maintenance fee for the debit card of the package	free of charge
8	Monthly maintenance fee for SMART POS	BGN 4.89 (EUR 2.50)

CURRENT

	Discontinued products	Dinamika products in BGN [1,3,5]	Dinamika products in EUR [1,3,5]
1	Monthly maintenance fee for the account: [2]		
	1.1 automatically generated IBAN	BGN 58.67 (EUR 30.00)	EUR 30.00
	1.2 IBAN as per customer selection - package with Premium IBAN ordered via Internet Banking (RINGS)	BGN 68.45 (EUR 35.00)	EUR 35.00
2	Outgoing transfers within the Bank system and in the currency of the account:		
	2.1 ordered at Bank's branch *	According to section Transfers/ Payments	EUR 3.00
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank			
	2.2 ordered via Internet Banking	free of charge	free of charge
3	Interbank outgoing transfers:		
	3.1 ordered via Internet Banking (via Bisera and Blink)	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	according to section Internet banking/ Mobile banking
	3.2 standard transfer outside EEA and non-EUR credit transfer in EEA*:		
*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.			
	3.2.1 ordered at Bank's branch	According to section Transfers/ Payments	0.15%, min. EUR 20.00
	3.2.2 ordered via Internet Banking	according to section Internet banking/ Mobile banking	up to 15 (including) per month 0.07%, min. EUR 15.00 over 15 per month 0.07%, min. EUR 10.00
4	Monthly maintenance fee for the debit card of the package	free of charge	free of charge

Notes

Dinamika products in BGN - According to application

Dinamika Standard/ Dinamika Standard Premium IBAN/ Dinamika POS/ Basic Package/ Standard Package/ Dinamika Premia/ Dinamika Premia Premium IBAN/ e- Dinamika/ e- Dinamika Premium IBAN/ e- Dinamika Premia/ Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS/ Premium Package BGN/ Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN/ К е Р – Dinamika / К е Р - Dinamika Premia/ Agricultural producer/ Medic/ "PLUS" business package, "PREMIUM" business package and "STANDARD" business package

Dinamika products in EUR - According to application

Dinamika Standard/ Premium Package EUR/ Dinamika POS

NEW

Discontinued products	Dinamika products in BGN [1,3,5]	Dinamika products in EUR [1,3,5]
1 Monthly maintenance fee for the account: [2]		
1.1 automatically generated IBAN	BGN 58.67 (EUR 30.00)	EUR 30.00
1.2 IBAN as per customer selection - package with Premium IBAN ordered via Internet Banking (RINGS)	BGN 68.45 (EUR 35.00)	EUR 35.00
2 Outgoing transfers within the Bank system and in the currency of the account:		
2.1 ordered at Bank's branch *	According to section Transfers/ Payments	EUR 3.00
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank		
2.2 ordered via Internet Banking	free of charge	free of charge
3 Interbank outgoing transfers in the currency of the account:		
3.1 ordered via Internet Banking with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant) ~~(via Bisera and Blink)~~	Up to 50 transfers monthly as of account opening date BGN 0 (EUR 0) Above 50 transfers monthly as of account opening date according to section Internet banking/ Mobile banking	according to section Internet banking/ Mobile banking
3.2 standard transfer outside EEA and non-EUR credit transfer in EEA~~*~~:		
- ~~*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.~~		
3.2.1 ordered at Bank's branch	According to section Transfers/ Payments	0.15%, min. EUR 20.00
3.2.2 ordered via Internet Banking	according to section Internet banking/ Mobile banking	up to 15 (including) per month 0.07%, min. EUR 15.00 over 15 per month 0.07%, min. EUR 10.00
4 Monthly maintenance fee for the debit card of the package	free of charge	free of charge

Notes

Dinamika products in BGN - According to application

Dinamika Standard/ Dinamika Standard Premium IBAN/ Dinamika POS/ Basic Package/ Standard Package/ Dinamika Premia/ Dinamika Premia Premium IBAN/ e- Dinamika/ e- Dinamika Premium IBAN/ e- Dinamika Premia/ Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS/ Premium Package BGN/ Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN/ К е Р – Dinamika / К е Р - Dinamika Premia/ Agricultural producer/ Medic/ "PLUS" business package, "PREMIUM" business package and "STANDARD" business package

Dinamika products in EUR - According to application

Dinamika Standard/ Premium Package EUR/ Dinamika POS

CURRENT

		Discontinued products	
		Current account for notaries / Current account for lawyers *	Notary Premia [1,5]
* For existing current accounts for notaries EUR/USD opened at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch are applied taxes and commissions for standard current account.			
		BGN (Euro equivalent)	
1	Opening of the account to the package the account)	free of charge	
2	Monthly maintenance fee for the account: [2]	BGN 29.34 (EUR 15.00)	BGN 29.34 (EUR 15.00)
3	Amounts below the range are free of charge. Depositing on the account- for the amount over BGN 48 895.75 (EUR 25 000) per day for packages: Current account for notaries and Current account for lawyers. Amounts below the range are free of charge.		
	Depositing on the account sorted and unsorted - for the amount over BGN 48 895.75 (EUR 25 000), per day for packages: Notary Premia. Amounts below the range are free of charge.		
	3.1 sorted	0.20%, min. BGN 1.96 (EUR 1.00)	0.20%, min. BGN 1.96 (EUR 1.00)
	3.2 unsorted	0.30%, min. BGN 1.96 (EUR 1.00)	0.30%, min. BGN 1.96 (EUR 1.00)
4	Withdrawal from the account:	Up BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0)	
	4.1 upon request *	for BGN 9 779.15 (EUR 5 000.00) BGN daily 0.30%, min. BGN 3.91 (EUR 2.00)	
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 are charged as withdrawal with request		
	4.2 without request (upon the Bank's consent)	0.50%, min. BGN 9.78 (EUR 5.00)	
5	Outgoing transfers within the Bank system and in the currency of the account:		
	5.1 ordered at bank's branch *	BGN 0.59 (EUR 0.30)	
	*Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.		
	5.2 ordered via Internet Banking	free of charge	
6	Interbank outgoing transfers:		
	6.1 credit transfer in BGN:		
	6.1.1 ordered at bank's branch	BGN 1.37 (EUR 0.70)	
	6.1.2 ordered at bank's branch (RINGS)	BGN 15.65 (EUR 8.00)	
	6.1.3 ordered via internet Banking (via Bisera and Blink)	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)
	6.1.4 ordered via Internet Banking (RINGS)	BGN 9.78 (EUR 5.00)	BGN 9.78 (EUR 5.00)
7	Monthly maintenance fee for the debit card of the package	free of charge	free of charge
8	Monthly maintenance fee for smart POS	free of charge	free of charge

NEW

		Discontinued products Current account for notaries / Current account for lawyers *	Notary Premia [1,5]
* For existing current accounts for notaries EUR/USD opened at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch are applied taxes and commissions for standard current account.			
		BGN (Euro equivalent)	
1	Opening of the account to the package the account)	free of charge	
2	Monthly maintenance fee for the account: [2]	BGN 29.34 (EUR 15.00)	BGN 29.34 (EUR 15.00)
3	Amounts below the range are free of charge. Depositing on the account in the currency of the account - for the amount over BGN 48 895.75 (EUR 25 000) per day for packages: Current account for notaries and Current account for lawyers. Amounts below the range are free of charge.		
	Depositing on the account sorted and unsorted - for the amount over BGN 48 895.75 (EUR 25 000), per day for packages: Notary Premia. Amounts below the range are free of charge.		
	3.1 sorted	0.20%, min. BGN 1.96 (EUR 1.00)	0.20%, min. BGN 1.96 (EUR 1.00)
	3.2 unsorted	0.30%, min. BGN 1.96 (EUR 1.00)	0.30%, min. BGN 1.96 (EUR 1.00)
4	Withdrawal from the account in the currency of the account:	Up BGN 9 779.15 (EUR 5 000.00) daily BGN 0 (EUR 0)	
	4.1 upon request *	for BGN 9 779.15 (EUR 5 000.00) BGN daily 0.30%, min. BGN 3.91 (EUR 2.00)	
	* The request must be submitted in written form not later than 12.00 pm as follows:		
	for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance. for amounts above 2 000 ~~EUR~~/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 are charged as withdrawal with request		
	4.2 without request (upon the Bank’s consent)	0.50%, min. BGN 9.78 (EUR 5.00)	
5	Outgoing transfers within the Bank system and in the currency of the account:		
	5.1 ordered at bank's branch *	BGN 0.59 (EUR 0.30)	
	*Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.		
	5.2 ordered via Internet Banking	free of charge	
6	Interbank outgoing transfers in the currency of the account with recipients in Bulgarian banks (Standard transfer (SEPA) and Instant payment (SEPA instant):		
	~~6.1 credit transfer in BGN:~~		
	6.1.1 ordered at bank's branch	BGN 1.37 (EUR 0.70)	
	~~6.1.2 ordered at bank's branch (RINGS)~~	~~BGN 15.65 (EUR 8.00)~~	
	6.1.2 ordered via internet Banking:	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)	Up to 100 transfers monthly as of account opening date BGN 0 (EUR 0) Above 100 transfers monthly as of account opening date BGN 0.78 (EUR 0.40)
	~~6.1.4 ordered via Internet Banking (RINGS)~~	~~BGN 9.78 (EUR 5.00)~~	~~BGN 9.78 (EUR 5.00)~~
7	Monthly maintenance fee for the debit card of the package	free of charge	free of charge
8	Monthly maintenance fee for smart POS	free of charge	free of charge

CURRENT

Discontinued products Special bank account under art.39 of the Attorney Act		
	BGN (Euro equivalent)	EUR
1 Opening of the account to the package (the account)	free of charge	free of charge
2 Monthly maintenance fee for the account: [2]	BGN 11.73 (EUR 6.00)	EUR 6.00
3 Closing	free of charge	free of charge
4 Outgoing transfers within the Bank system and in the currency of the account at Bank's branch		
4.1 Between accounts of one and the same customer	free of charge	free of charge

Notes on the Product Packages section:

1. For transactions not explicitly pointed in section Product Packages, the relevant fees according to the rest Tariff sections are applied.

2. Monthly maintenance fee for all types of accounts and product packages are collected at the beginning of the month, to which they refers.

3. Product packages that are no longer offered:

As of 01.07.2011opening of the product package Dinamika Plus POS / Premium Package BGN is suspended.

As of 24.04.2015 opening of the product package Dinamika Plus Premia Premium IBAN is suspended.

As of 20.10.2015 opening of the product package Agricultural producer/Medic/ is suspended.

As of 10.07.2017 opening of the product package KeP - Dinamika 2 and KeP - Dinamika Premia 2 is suspended.

As of 25.05.2016 signing of new contracts for "Package of accounts for notaries" offered at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch is suspended.

As of 30.09.2020 opening of the product package Dinamika Standart, Dinamika Standart Premium IBAN, Dinamika Premia, Dinamika Premia Premium IBAN, e-Dinamika, e-Dinamika Premia, Dinamika plus Standart, Dinamika plus Standart Premium IBAN, Dinamika plus Premia, Dinamika plus Premia Premium IBAN.

Fees and commissions are applicable to the already open product packages.

4. Important information for Interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in section Purchase and sale of foreign currency and section Notes.

5.**The packages are valid only for small business companies.**

Each package includes three products- Internet banking, current account (Dinamika Standard - BGN/EUR, Dinamika Premia ,Dinamika Plus, Dinamika Plus Premia, e– Dinamika, e- Dinamika Premia, Notary, Notary Premia, Farmer or Medic) and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer’s choice).
The packages are valid only for small business companies. Each package includes four products- Internet banking, current account (Dinamika Standard Premium IBAN BGN/EUR, Dinamika Premia Premium IBAN, Dinamika Plus Premium IBAN, Dinamika Plus Premia Premium IBAN, e– Dinamika Premium IBAN, e- Dinamika, Premium IBAN, e- Dinamika Premia and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer’s choice).
The packages are valid only for small business companies. Each package includes three products- Internet banking, current account (K e P - Dinamika or K e P - Dinamika Premia), a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer’s choice) and Qualified Electronic Signature (QES) by Postbank (including device eSign Token).
Packages Dinamika Start, Dinamika Development, Dinamika Max, Dinamika online include four products - current account, Internet banking, debit card and insurance on the debit card. Package Business Partners include two products - current account and internet banking.
Package Professional housekeepers include - current account, Internet banking and debit card.

6. Business Partners package is available for opening only for small business companies, which have signed agreement for offering loans to small business clients and/or individuals.

7. The annual service fee is collected at the beginning of the period and is non-refundable in case of premature termination of the use of the pack

NEW

Discontinued products Special bank account under art.39 of the Attorney Act		
	BGN (Euro equivalent)	EUR
1 Opening of the account to the package (the account)	free of charge	free of charge
2 Monthly maintenance fee for the account: [2]	BGN 11.73 (EUR 6.00)	EUR 6.00
3 Closing	free of charge	free of charge
4 Outgoing transfers within the Bank system and in the currency of the account at Bank's branch		
4.1 Between accounts of one and the same customer	free of charge	free of charge

Notes on the Product Packages section:

1. For transactions not explicitly pointed in section Product Packages, the relevant fees according to the rest Tariff sections are applied.

2. Monthly maintenance fee for all types of accounts and product packages are collected at the beginning of the month, to which they refers.

3. Product packages that are no longer offered:

As of 01.07.2011opening of the product package Dinamika Plus POS / Premium Package BGN is suspended.

As of 24.04.2015 opening of the product package Dinamika Plus Premia Premium IBAN is suspended.

As of 20.10.2015 opening of the product package Agricultural producer/Medic/ is suspended.

As of 10.07.2017 opening of the product package KeP - Dinamika 2 and KeP - Dinamika Premia 2 is suspended.

As of 25.05.2016 signing of new contracts for "Package of accounts for notaries" offered at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch is suspended.

As of 30.09.2020 opening of the product package Dinamika Standart, Dinamika Standart Premium IBAN, Dinamika Premia, Dinamika Premia Premium IBAN, e-Dinamika, e-Dinamika Premia, Dinamika plus Standart, Dinamika plus Standart Premium IBAN, Dinamika plus Premia, Dinamika plus Premia Premium IBAN.

Fees and commissions are applicable to the already open product packages.

4. Important information for Interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in section Purchase and sale of foreign currency and section Notes.

5.**The packages are valid only for small business companies.**

Each package includes three products- Internet banking, current account (Dinamika Standard - ~~BGN/~~EUR, Dinamika Premia ,Dinamika Plus, Dinamika Plus Premia, e– Dinamika, e- Dinamika Premia, Notary, Notary Premia, Farmer or Medic) and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice).

The packages are valid only for small business companies. Each package includes four products- Internet banking, current account (Dinamika Standard Premium IBAN ~~BGN~~/EUR, Dinamika Premia Premium IBAN, Dinamika Plus Premium IBAN, Dinamika Plus Premia Premium IBAN, e– Dinamika Premium IBAN, e- Dinamika, Premium IBAN, e- Dinamika Premia and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice).

The packages are valid only for small business companies. Each package includes three products- Internet banking, current account (K e P - Dinamika or K e P - Dinamika Premia), a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice) and Qualified Electronic Signature (QES) by Postbank (including device eSign Token).

Packages Dinamika Start, Dinamika Development, Dinamika Max, Dinamika online include four products - current account, Internet banking, debit card and insurance on the debit card. Package Business Partners include two products - current account and Internet banking.

Package Professional housekeepers include - current account, Internet banking and debit card.

Package Notary include – account package Notary, Notary special account is under art.25a of the Law on Notaries and Notarial Practice, Business debit card and Internet banking.

Package Freelancer include - current account, Internet banking, debit card and insurance on the debit card.

6. Business Partners package is available for opening only for small business companies, which have signed agreement for offering loans to small business clients and/or individuals.

7. The annual service fee is collected at the beginning of the period and is non-refundable in case of premature termination of the use of the pack

In section Cash Operations the following changes are made:

CURRENT

Depositing*	BGN (Euro equivalent)	FOREIGN CURRENCY
*For depositing in currency other than the currency of the account, the relevant fees as per section Purchase and Sale of Foreign Currency are applied.		
1 For every depositing - on the total amount		
1.1 Depositing of sorted banknotes	0.90%, min. BGN 9.78 (EUR 5.00)	0.90%, min. EUR/USD 5.00
1.2 Depositing of unsorted banknotes	1 %, min. BGN 19.56 (EUR 10.00)	1 %, min. EUR/USD 10.00
1.3 Depositing to a time deposit	free of charge	free of charge
Cash withdrawal from account *	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
* For withdrawal in currency other than the currency of the account, the relevant fees as per section Purchase and Sale of Foreign Currency are applied.		
1 For every withdrawal - on the total amount		
1.1 withdrawal with request	0.90%, min. BGN 9.78 (EUR 5.00)	0.90%, min. EUR/USD 5.00
* The request must be submitted in written form not later than 12.00 pm as follows:		
for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance.		
for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.		
Withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 are charged as withdrawal with request		
1.2 withdrawal without request (upon the Bank’s consent)**	1%, min. BGN 19.56 (EUR 10.00)	1%, min. EUR/USD 10.00
1.3 requested but not withdrawn amount ***	1%, min. BGN 19.56 (EUR 10.00)	1%, min. EUR/USD 10.00
** Withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 per day are charged as withdrawal with request.		
*** The fee is calculated as a percentage of the non-withdrawn amount.		
2 Withdrawal from a time deposit	0.90%, min. BGN 9.78 (EUR 5.00)	0.90%, min. EUR/USD 5.00
Other Cash Services	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
1 Processing, counting and exchange (without depositing to an account) (incl. VAT)	5%	5%
2 Banknote checking for authenticity (VAT included)	BGN 1.96 (EUR 1.00)	EUR/ USD 1.00
3 Exchange of banknotes for coins and vice versa (incl. VAT)	5%	not offered
4 Depositing of coins The fee is collected on the whole amount in case of depositing more than 20 coins.	5 %, min. BGN 9.78 (EUR 5.00)	not offered
5 Depositing/ change of unfit BGN banknotes	free of charge	not offered
6 Exchange of damaged banknotes (immediate exchange) (incl. VAT)	free of charge	not offered
7 Cash collection of damaged BGN banknotes (to BNB for subsequent exchange) (incl. VAT)	BGN 5.87 (EUR 3.00)	not offered
8 Collection of means of payment- unusable and/or badly damaged banknotes and/or banknotes out of circulation (incl. VAT)	-	3% of the amount approved by the bank abroad, min. EUR/USD 2.00
9 Cash transfers for other banks ordered by legal entities*	2 %, min. BGN 19.56 (EUR 10.00)	not offered
10 Cash transfers for other banks ordered by legal entities - RINGS*	3 %, min. BGN 29.34 (EUR 15.00)	-
*The fee is also applied upon cash transfers of charges in favor of State and Local budgets, Courts, Notaries, Customs, etc.		
11 Cash deposit from third parties on accounts within the Bank (due from the depositor):		
11.1 Cash depositing by legal entities to an account of State or Local budgets, Courts, Notaries, Customs, etc.	0.90%, min. BGN 9.78 (EUR 5.00)	-
11.2 Cash depositing by legal entities to an account of another legal entity	0.90%, min. BGN 19.56 (EUR 10.00)	0.90%, min. EUR/USD 10.00
11.3 Cash depositing by legal entities to an account of an individual client	0.90%, min. BGN 19.56 (EUR 10.00)	0.90%, min. EUR/USD 10.00
12 Cash withdrawal at a POS at a branch of the Bank		
12.1 Cash withdrawal at POS via cards issued by the Bank	According to section “Bank Cards”	-
12.2 Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1%, min. BGN 1.96 (EUR 1.00)	-
12.3 Cash withdrawal at POS via Visa and Mastercard cards issued by another bank	5%, min. BGN 19.56 (EUR 10.00)	-
13 Withdrawal of coins from an account (over BGN 10) (EUR 5.11)	10%, min. BGN 19.56 (EUR 10.00)	not offered
Cash Collection	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
1 Depositing of cash collections to an account (on the total deposited amount)	0.20%, min. BGN 39.12 (EUR 20.00)	0.20%,min. EUR/USD 20 .00
2 Non-properly formed cash consignments	BGN 39.12 (EUR 20.00)	EUR/USD 20.00

NEW

	Depositing*	BGN (Euro equivalent)	FOREIGN CURRENCY
	*For depositing in currency other than the currency of the account, the relevant fees as per section Purchase and Sale of Foreign Currency are applied.		
1	For every depositing - on the total amount		
	1.1 Depositing of sorted banknotes	0.90%, min. BGN 9.78 (EUR 5.00)	0.90%, min. EUR/USD 5.00
	1.2 Depositing of unsorted banknotes	1 %, min. BGN 19.56 (EUR 10.00)	1 %, min. EUR/USD 10.00
	1.3 Depositing to a time deposit	free of charge	free of charge
	Cash withdrawal from account *	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
	* For withdrawal in currency other than the currency of the account, the relevant fees as per section Purchase and Sale of Foreign Currency are applied.		
1	For every withdrawal - on the total amount		
	1.1 withdrawal with request	0.90%, min. BGN 9.78 (EUR 5.00)	0.90%, min. EUR/USD 5.00
	* The request must be submitted in written form not later than 12.00 pm as follows:		
	for amounts above BGN 3 911.66 (EUR 2000)– one working day in advance.		
	for amounts above 2 000 ~~EUR/~~USD and for any amount in case of other foreign currency – two working days in advance.		
	Withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 are charged as withdrawal with request		
	1.2 withdrawal without request (upon the Bank's consent)**	1%, min. BGN 19.56 (EUR 10.00)	1%,min. EUR/USD 10.00
	1.3 requested but not withdrawn amount ***	1% ,min. BGN 19.56 (EUR 10.00)	1%, min. EUR/USD 10.00
	** Withdrawn amounts up to BGN 3 911.66(EUR 2 000), EUR/USD 2 000 per day are charged as withdrawal with request.		
	*** The fee is calculated as a percentage of the non-withdrawn amount.		
2	Withdrawal from a time deposit	0.90%, min. BGN 9.78 (EUR 5.00)	0.90%, min. EUR/USD 5.00
	Other Cash Services	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
1	Processing, counting and exchange (without depositing to an account) (incl. VAT)	5%	5%
2	Banknote checking for authenticity (VAT included)	BGN 1.96 (EUR 1.00)	EUR/ USD 1.00
3	Exchange of banknotes for coins and vice versa (incl. VAT)	5%	not offered
4	Depositing of coins The fee is collected on the whole amount in case of depositing more than 20 coins.	5 %, min. BGN 9.78 (EUR 5.00)	not offered
5	Depositing/ change of unfit BGN banknotes	free of charge	not offered
6	Exchange of damaged banknotes (immediate exchange) (incl. VAT)	free of charge	not offered
7	Cash collection of damaged EUR ~~BGN~~ banknotes (to BNB for subsequent exchange) (incl. VAT)	BGN 5.87 (EUR 3.00)	not offered
8	Collection of means of payment- unusable and/or badly damaged banknotes and/or banknotes out of circulation (incl. VAT)	-	3% of the amount approved by the bank abroad, min. EUR/USD 2.00
9	Cash transfers for other banks ordered by legal entities*	2 %, min. BGN 19.56 (EUR 10.00)	not offered
~~10~~	~~Cash transfers for other banks ordered by legal entities - RINGS*~~	~~3 %, min. BGN 29.34 (EUR 15.00)~~	-
	*The fee is also applied upon cash transfers of charges in favor of State and Local budgets, Courts, Notaries, Customs, etc.		
1~~1~~0	Cash deposit in the currency of the account from third parties on accounts within the Bank (due from the depositor):		
	11.1 Cash depositing by legal entities to an account of State or Local budgets, Courts, Notaries, Customs, etc.	0.90%, min. BGN 9.78 (EUR 5.00)	-
	11.2 Cash depositing by legal entities to an account of another legal entity	0.90%, min. BGN 19.56 (EUR 10.00)	0.90%, min. EUR/USD 10.00
	11.3 Cash depositing by legal entities to an account of an individual client	0.90%, min. BGN 19.56 (EUR 10.00)	0.90%, min. EUR/USD 10.00
1~~2~~1	Cash withdrawal at a POS at a branch of the Bank		
	12.1 Cash withdrawal at POS via cards issued by the Bank	According to section "Bank Cards"	-
	12.2 Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1%, min. BGN 1.96 (EUR 1.00)	-
	12.3 Cash withdrawal at POS via Visa and Mastercard cards issued by another bank	5%, min. BGN 19.56 (EUR 10.00)	-
1~~3~~2	Withdrawal of coins from an account (over BGN 10) (EUR 5.11)	10%, min. BGN 19.56 (EUR 10.00)	not offered
	Cash Collection	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
1	Depositing of cash collections to an account (on the total deposited amount)	0.20%, min. BGN 39.12 (EUR 20.00)	0.20%,min. EUR/USD 20 .00
2	Non-properly formed cash consignments	BGN 39.12 (EUR 20.00)	EUR/USD 20.00

In section Transfers the following changes are made:

CURRENT

	Incoming transfers		
1	Interbank - incoming transfers in BGN or incoming transfers in EUR ordered from a country from EEA*	free of charge	
2	Interbank - incoming transfers from a country outside EEA or in non-EUR from a country from EEA*:		
	2.1 ordinary value date	0.10%, min. EUR/USD 10.00	
	2.2 with same day value date (upon the Bank`s consent)	0.30%, min. EUR/USD 50.00	
	Outgoing transfers (fees are also applicable to standing orders)		
1	Outgoing transfers in BGN within the bank system:		
	1.1 between accounts of two customers **	BGN 8.61 (EUR 4.40)	
	1.2 between accounts of one and the same customer	BGN 8.61 (EUR 4.40)	
2	Interbank outgoing transfers in BGN:		
	2.1 via BISERA	BGN 8.61 (EUR 4.40)	
	2.2 instant Payment BLINK (up to BGN 30 000.00) (EUR 15 15338.76)	BGN 8.61 (EUR 4.40)	
	2.3 via RINGS	BGN 48.90 (EUR 25.00)	
3	Outgoing transfers in foreign currency:		
	3.1 Within the Bank system:		
	• between accounts of two customers **	EUR/USD 4.40	
	• between accounts of one and the same customer	EUR/USD 4.40	
	3.2 Credit transfer in EUR ordered to a member of EEA:		
	• Standard transfer (SEPA)	BGN 8.61 (EUR 4.40)	
	• Instant payment (SEPA Instant) for amounts up to EUR 15 000.00	BGN 8.61 (EUR 4.40)	
	• Express transfer (Target)	BGN 48.90 (EUR 25.00)	
	3.3 Credit transfer outside EEA and non-EUR credit transfer in EEA:		
	• Standard transfer	0.25%, min. EUR/USD 25.00	
	• Fast transfer	0.30%, min. EUR/USD 60.00	
	• Express transfer	0.40%, min. EUR/USD 75.00	
	Others	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
1	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)	-	EUR/USD 10.00
2	Additional written correspondence on a payment order	BGN 97.79(EUR 50.00)	EUR/USD 50.00
3	Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 97.79(EUR 50.00)	EUR/USD 50.00
4	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:		
	4.1 credit transfer in EUR in EEA*	-	BGN 8.61 (EUR 4.40)
	4.2 credit transfer outside EEA* and non-EUR credit transfer in EEA*	-	0.25%, min. EUR/USD 25.00

5	Additional fee for IBAN absence	-	EUR 10.00
6	Direct debit – initiation, payment, rejection		-
	6.1 Within the Bank system	BGN 8.61 (EUR 4.40)	
	6.2 Interbank outgoing	BGN 8.61 (EUR 4.40)	-
7	Mass payments processing to/from multiple accounts within the branch (salaries, employers, collectors etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank)	BGN 0 (EUR 0).00 /per order/	EUR/USD 0.00 /per order/

*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

** The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for salaries payment via mass payment trough the core banking system/ Internet Banking.

Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section Purchase and Sale for Foreign Currency and Section Notes.

SALE OF FOREIGN CURRENCY

1. The Bank buys and sells foreign currency in exchange for BGN, as well as exchanges one foreign currency for another foreign currency according to exchange rates specified in its exchange rates bulletin for the respective day (Bulletin of the Bank for foreign currency exchange).

2. For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by the "Capital Markets" Division.

3. For amounts over the ones specified below, the clients of the Bank may request individual exchange rates from the "Capital Markets" Division, where the granting of such individual rates is entirely within the Bank's discretion:

– 5,000 units for the following currencies – USD, EUR, CHF, GBP, RON, TRY, CAD, PLN, AUD;

– 50,000 units for the following currencies – SEK, RUB, JPY, CNY, NOK, DKK.

4. The Bank buys and sells banknotes at cash-desk only in the following foreign currencies: USD, EUR, CHF and GBP. For those currencies, the Bank offers cash and non-cash exchange rates. The non-cash exchange rate is applied for the option "account- account", while the cash exchange rate- for the options "cash- cash" or "cash- account".

Currency deals at agreed by phone preferential rate are processed through e-Postbank up to 16.45 h the same day the deal is concluded.

Purchase and sale of foreign currency in exchange for BGN		
1	Account - account	free of charge
2	Cash – cash	free of charge
3	Account – cash	free of charge
Exchange of one foreign currency for another foreign currency*		
1	Account - account	free of charge
2	Cash – cash	free of charge
3	Account – cash	free of charge

* The Bank applies exchange rate calculated on the basis of the Bank's buy and sell rates for the respective currencies relative to BGN for the day of the operation.

NEW

	Incoming transfers		
1	Interbank - ~~incoming transfers in BGN or~~ incoming transfers in EUR ordered from a country from EEA*	free of charge	
2	Interbank - incoming transfers from a country outside EEA or in non-EUR from a country from EEA*:		
	2.1 ordinary value date	0.10%, min. EUR/USD 10.00	
	2.2 with same day value date (upon the Bank`s consent)	0.30%, min. EUR/USD 50.00	
	Outgoing transfers (fees are also applicable to standing orders)		
~~1~~	~~Outgoing transfers in BGN within the bank system:~~		
-	~~1.1 between accounts of two customers **~~	~~BGN 8.61 (EUR 4.40)~~	
-	~~1.2 between accounts of one and the same customer~~	~~BGN 8.61 (EUR 4.40)~~	
~~2~~	~~Interbank outgoing transfers in EUR with recipients in Bulgarian banks in BGN:~~	-	
	~~2.1 Standard transfer (SEPA) via BISERA~~	~~BGN 8.61 (EUR 4.40)~~	
	~~2.2 Instant payment (SEPA Instant) for amounts up to EUR 15 000.00 instant Payment BLINK (up to BGN 30 000.00) (EUR 15 15338.76)~~	~~BGN 8.61 (EUR 4.40)~~	
	~~2.3 Express transfer (Target) via RINGS~~	~~BGN 48.90 (EUR 25.00)~~	
~~3~~	~~Outgoing transfers in foreign currency:~~		
1	Within the Bank system:		
	• between accounts of two customers**	EUR/USD 4.40	
	• between accounts of one and the same customer	EUR/USD 4.40	
2	Credit transfer in EUR ordered to a member of EEA`:		
	• Standard transfer (SEPA)	BGN 8.61 (EUR 4.40)	
	• Instant payment (SEPA Instant) for amounts up to EUR 15 000.00	BGN 8.61 (EUR 4.40)	
	• Express transfer (Target)	BGN 48.90 (EUR 25.00)	
3	Credit transfer outside EEA and non-EUR credit transfer in EEA:		
	• Standard transfer	0.25%,min. EUR/USD 25.00	
	• Fast transfer	0.30%,min. EUR/USD 60.00	
	• Express transfer	0.40%, min. EUR/USD 75.00	
	Others	**BGN (Euro equivalent)**	**FOREIGN CURRENCY**
1	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)	-	EUR/USD 10.00
2	Additional written correspondence on a payment order	BGN 97.79(EUR 50.00)	EUR/USD 50.00
3	Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 97.79(EUR 50.00)	EUR/USD 50.00
4	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:		
	4.1 credit transfer in EUR in EEA*	-	BGN 8.61 (EUR 4.40)
	4.2 credit transfer outside EEA* and non-EUR credit transfer in EEA*	-	0.25%, min. EUR/USD 25.00

5	Additional fee for IBAN absence	-	EUR 10.00
~~6~~	~~Direct debit – initiation, payment, rejection~~	-	-
-	~~6.1 Within the Bank system~~	~~BGN 8.61 (EUR 4.40)~~	
-	~~6.2 Interbank outgoing~~	~~BGN 8.61 (EUR 4.40)~~	-
~~7~~ 6	Mass payments processing to/from multiple accounts within the branch (salaries, employers, collectors etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank)	BGN 0 (EUR 0).00 /per order/	EUR/USD 0.00 /per order/

~~*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.~~

~~~~ The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for salaries payment via mass payment trough the core banking system/ Internet Banking.

Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section Purchase and Sale for Foreign Currency and Section Notes.

SALE OF FOREIGN CURRENCY

1. The Bank buys and sells foreign currency in exchange for EUR ~~BGN~~, as well as exchanges one foreign currency for another foreign currency according to exchange rates specified in its exchange rates bulletin for the respective day (Bulletin of the Bank for foreign currency exchange).

2. For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by the "Capital Markets" Division.

3. For amounts over the ones specified below, the clients of the Bank may request individual exchange rates from the "Capital Markets" Division, where the granting of such individual rates is entirely within the Bank's discretion:

– 5,000 units for the following currencies – USD, EUR, CHF, GBP, RON, TRY, CAD, PLN, AUD;

– 50,000 units for the following currencies – SEK, RUB, JPY, CNY, NOK, DKK.

4. The Bank buys and sells banknotes at cash-desk only in the following foreign currencies: USD, EUR, CHF and GBP. For those currencies, the Bank offers cash and non-cash exchange rates. The non-cash exchange rate is applied for the option "account- account", while the cash exchange rate- for the options "cash- cash" or "cash- account".

Currency deals at agreed by phone preferential rate are processed through e-Postbank up to 16.45 h the same day the deal is concluded.

Purchase and sale of foreign currency in exchange for EUR ~~BGN~~		
1	Account - account	free of charge
2	Cash – cash	free of charge
3	Account – cash	free of charge

Exchange of one foreign currency for another foreign currency*		
1	Account - account	free of charge
2	Cash – cash	free of charge
3	Account – cash	free of charge

* The Bank applies exchange rate calculated on the basis of the Bank's buy and sell rates for the respective currencies relative to ~~BGN~~ EUR for the day of the operation.

In section Bank cards Debit cards the following changes are made:

CURRENT

	Debit cards	Debit Mastercard Business [4] BGN/EUR/USD[6] Visa Business [2] BGN [5]	
		BGN (Euro equivalent)	**EUR/USD**
1	Issuance (10 working days):	free of charge	free of charge
2	Issuance of extra and/or following card (10 working days):	free of charge	free of charge
3	Re-issuance:		
	3.1 due to validity expiry	BGN 11.73 (EUR 6.00)	EUR 6.00
	3.2 in case of a lost/stolen card, forgotten PIN and upon customer's request	BGN 23.47 (EUR 12.00)	EUR 12.00
4	Re-issuance of PIN upon client's request	BGN 5.87 (EUR 3.00)	EUR 3.00
5	Delivery of a card to the correspondence address (incl. VAT):		
	5.1 standard delivery	BGN 31.29 (EUR 16.00)	EUR 16.00
	5.2 express delivery	BGN 31.29 (EUR 16.00)	EUR 16.00
	5.3 express delivery abroad	BGN 195.58 (EUR 100.00)	EUR 100.00
6	Delivery of a card to a branch different from the one issuing the card (incl. VAT)	BGN 11.73 (EUR 6.00)	EUR 6.00
7	Maintenance fee (monthly)		
	7.1 main card with contact functionality	free of charge	free of charge
	7.2 main card with contactless functionality	free of charge	free of charge
	7.3 extra and/or following card with contact functionality	free of charge	free of charge
	7.4 extra and/or following card with contactless functionality	free of charge	free of charge
8	Change of card data (limits and code word)		
	8.1 via e-Postbank	free of charge	free of charge
	8.2 via branch	BGN 23.47 (EUR 12.00)	EUR 12.00
9	Change of PIN (available only at Bank's ATM)	free of charge	free of charge
10	Card blocking	free of charge	free of charge
11	Card unblocking	BGN 5.87 (EUR 3.00)	EUR 3.00
12	ActivCard blockingation of the service for notifications through SMS or other electronic message for debit cards	BGN 3.13 (EUR 1.60)	EUR 1.60
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12 (EUR 0.06)	EUR 0.06
	* The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.		
	Other (account related fees)		
14	Minimum account balance	According to the Interest bulletin	
15	Monthly fee for current account	According to Section Accounts or Section Product Packages	
16	Opening / closing of account		

	Usage in Bulgaria and abroad (transaction fees)		
17	Payment through POS or Internet:		
	17.1 at merchant of the Bank	free of charge	free of charge
	17.2 at merchant of another Bulgarian bank and in EEA* in EUR	free of charge	free of charge
	17.3 at merchant outside EEA* and non-EUR in EEA*	free of charge	free of charge
18	Payment through ATM	free of charge	free of charge
19	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank	BGN 0.10 (EUR 0.05)	EUR 0.05
20	Deposit on ATM of the Bank	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)
21	Cash withdrawal from ATM:		
	21.1 ATM of the Bank	BGN 0.98 (EUR 0.50)	EUR 0.50
	21.2 ATM of another bank in the country and in EEA* in EUR	0.2%, min. BGN 2.54 (EUR 1.30)	0.2%, min. EUR 1.30
	21.3 ATM of another bank outside EEA* and non-EUR in EEA*	BGN 6.85 (EUR 3.50) + 1.5% on the amount, min. BGN 11.73 (EUR 6.00)	EUR 3.50 + 1.5% on the amount, min. EUR 6.00
22	Cash advance at POS:		
	22.1 POS at the Bank's branch	0.5% on the amount	0.5% on the amount
	22.2 POS at a branch of another bank in the country and in EEA* in EUR	BGN 13.69 (EUR 7.00) + 1.5% on the amount, min. BGN 11.73 (EUR 6.00)	EUR 7.00 + 1.5% on the amount, min. EUR 6.00
	22.3 POS at a branch of another bank outside EEA* and non-EUR in EEA*	BGN 13.69 (EUR 7.00) + 1.5% on the amount, min. BGN 9.78 (EUR 5.00)	EUR 7.00 + 1.5% on the amount, min. EUR 5.00
23	Receiving (including return) amounts on card through POS	-	-
24	Balance inquiry on ATM of the Bank	BGN 0.78 (EUR 0.40)	EUR 0.40
25	Balance inquiry on ATM of another bank or E-pay	BGN 1.96 (EUR 1.00)	EUR 1.00
26	Balance inquiry on ATM abroad	BGN 1.96 (EUR 1.00)	EUR 1.00
27	Immediate payment (VPP/MoneySend)	1% from the amount	1% from the amount
28	Starting a procedure for disputing a transaction held abroad	free of charge	free of charge
29	Fee for incoming dispute of abroad transaction	free of charge	free of charge
30	Baseless disputing of a transaction	BGN 58.67 (EUR 30.00)	EUR 30.00
	Payment limits (24 hours)		
31	ATM daily limit	BGN 9 500.00 (EUR 4 857.27)	BGN 9 500.00 (EUR 4 857.27)
32	POS daily limit	BGN 9 500.00 (EUR 4 857.27)	BGN 9 500.00 (EUR 4 857.27)
33	Total ATM + POS	BGN 9 500.00 (EUR 4 857.27)	BGN 9 500.00 (EUR 4 857.27)
	*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		

Notes:

1. As of 12.11.2009 debit card Visa Business with Overdraft Loan is no longer issued. The fees are applicable to the already issued debit cards of the type. Upon the expiry of the cards, they will be replaced with another similar product as per customers choice.

The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).

2. Possibility of increasing the Debit Card limits in double the amount specified (the exception is the Maestro and Visa Electron cards in BGN)
3. From 08.12.2014 debit card MasterCard Business is stopped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit MasterCard Business.
4. From 23.11.2015 debit card Visa Business is stopped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit Mastercard Business.
5. From 23.11.2015 r. Is issued Debit Mastercard Business in USD
6. As of 18.04.2018 debit card Visa Business is issued in BGN

NEW

	Debit cards	Debit Mastercard Business [4] ~~BGN~~/EUR/USD[6] Visa Business [2] EUR ~~BGN~~ [5]	
		BGN (Euro equivalent)	**EUR/USD**
1	Issuance (10 working days):	free of charge	free of charge
2	Issuance of extra and/or following card (10 working days):	free of charge	free of charge
3	Re-issuance:		
	3.1 due to validity expiry	BGN 11.73 (EUR 6.00)	EUR 6.00
	3.2 in case of a lost/stolen card, forgotten PIN and upon customer's request	BGN 23.47 (EUR 12.00)	EUR 12.00
4	Re-issuance of PIN upon client's request	BGN 5.87 (EUR 3.00)	EUR 3.00
5	Delivery of a card to the correspondence address (incl. VAT):		
	5.1 standard delivery	BGN 31.29 (EUR 16.00)	EUR 16.00
	5.2 express delivery	BGN 31.29 (EUR 16.00)	EUR 16.00
	5.3 express delivery abroad	BGN 195.58 (EUR 100.00)	EUR 100.00
6	Delivery of a card to a branch different from the one issuing the card (incl. VAT)	BGN 11.73 (EUR 6.00)	EUR 6.00
7	Maintenance fee (monthly)		
	7.1 main card with contact functionality	free of charge	free of charge
	7.2 main card with contactless functionality	free of charge	free of charge
	7.3 extra and/or following card with contact functionality	free of charge	free of charge
	7.4 extra and/or following card with contactless functionality	free of charge	free of charge
8	Change of card data (limits and code word)		
	8.1 via e-Postbank	free of charge	free of charge
	8.2 via branch	BGN 23.47 (EUR 12.00)	EUR 12.00
9	Change of PIN (available only at Bank's ATM)	free of charge	free of charge
10	Card blocking	free of charge	free of charge
11	Card unblocking	BGN 5.87 (EUR 3.00)	EUR 3.00
12	ActivCard blockingation of the service for notifications through SMS or other electronic message for debit cards	BGN 3.13 (EUR 1.60)	EUR 1.60
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12 (EUR 0.06)	EUR 0.06
	* The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.		
	Other (account related fees)		
14	Minimum account balance	According to the Interest bulletin	
15	Monthly fee for current account	According to Section Accounts or Section Product Packages	
16	Opening / closing of account		

	Usage in Bulgaria and abroad (transaction fees)		
17	Payment through POS or Internet:		
	17.1 at merchant of the Bank	free of charge	free of charge
	17.2 at merchant of another Bulgarian bank and in EEA* in EUR	free of charge	free of charge
	17.3 at merchant outside EEA* and non-EUR in EEA*	free of charge	free of charge
18	Payment through ATM	free of charge	free of charge
19	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank	BGN 0.10 (EUR 0.05)	EUR 0.05
20	Deposit on ATM of the Bank	BGN 0.98 (EUR 0.50)	BGN 0.98 (EUR 0.50)
21	Cash withdrawal from ATM:		
	21.1 ATM of the Bank	BGN 0.98 (EUR 0.50)	EUR 0.50
	21.2 ATM of another bank in the country and in EEA* in EUR	0.2%, min. BGN 2.54 (EUR 1.30)	0.2%, min. EUR 1.30
	21.3 ATM of another bank outside EEA* and non-EUR in EEA*	BGN 6.85 (EUR 3.50) + 1.5% on the amount, min. BGN 11.73 (EUR 6.00)	EUR 3.50 + 1.5% on the amount, min. EUR 6.00
22	Cash advance at POS:		
	22.1 POS at the Bank's branch	0.5% on the amount	0.5% on the amount
	22.2 POS at a branch of another bank in the country and in EEA* in EUR	BGN 13.69 (EUR 7.00) + 1.5% on the amount, min. BGN 11.73 (EUR 6.00)	EUR 7.00 + 1.5% on the amount, min. EUR 6.00
	22.3 POS at a branch of another bank outside EEA* and non-EUR in EEA*	BGN 13.69 (EUR 7.00) + 1.5% on the amount, min. BGN 9.78 (EUR 5.00)	EUR 7.00 + 1.5% on the amount, min. EUR 5.00
23	Receiving (including return) amounts on card through POS	-	-
24	Balance inquiry on ATM of the Bank	BGN 0.78 (EUR 0.40)	EUR 0.40
25	Balance inquiry on ATM of another bank or E-pay	BGN 1.96 (EUR 1.00)	EUR 1.00
26	Balance inquiry on ATM abroad	BGN 1.96 (EUR 1.00)	EUR 1.00
27	Immediate payment (VPP/MoneySend)	1% from the amount	1% from the amount
28	Starting a procedure for disputing a transaction held abroad	free of charge	free of charge
29	Fee for incoming dispute of abroad transaction	free of charge	free of charge
30	Baseless disputing of a transaction	BGN 58.67 (EUR 30.00)	EUR 30.00
	Payment limits (24 hours)		
31	ATM daily limit	EUR 5 000.00 (BGN 9 779.15)	EUR 5 000.00 (BGN 9 779.15)
32	POS daily limit	EUR 5 000.00 (BGN 9 779.15)	EUR 5 000.00 (BGN 9 779.15)
33	Total ATM + POS	EUR 5 000.00 (BGN 9 779.15)	EUR 5 000.00 (BGN 9 779.15)
	~~*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.~~		

Notes:

1. As of 12.11.2009 debit card Visa Business with Overdraft Loan is no longer issued. The fees are applicable to the already issued debit cards of the type. Upon the expiry of the cards, they will be replaced with another similar product as per customers choice.

The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).

2. Possibility of increasing the Debit Card limits in double the amount specified (the exception is the Maestro and Visa Electron cards in BGN)
3. From 08.12.2014 debit card MasterCard Business is stopped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit MasterCard Business.
4. From 23.11.2015 debit card Visa Business is stopped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit Mastercard Business.
5. From 23.11.2015 r. Is issued Debit Mastercard Business in USD
6. As of 18.04.2018 debit card Visa Business is issued in BGN

CURRENT

	Credit cards	Mastercard Business / Visa Business BGN
1	Minimum monthly payment	5.% of the total amount due, min. BGN 58.67 (EUR 30.00)
2	Unwarranted claim fee	BGN 58.67 (EUR 30.00)
3	Fee for card and/ or credit limit blocking due to cardholder’s/customer fault or negligence	BGN 31.29 (EUR 16.00)
4	Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
5	Compensation for exceeding of the credit limit	5 % of the excessed amount min. BGN 5.87 (EUR 3.00)
6	Fee for duplicate of monthly statement (VAT included)	BGN 13.69 (EUR 7.00)
7	SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
8	Deferring fee per transaction on equal monthly payments:	
	8.1 when deferring on 3 equal monthly payments	3 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
	8.2 when deferring on 6 equal monthly payments	4 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
	8.3 when deferring on 9 equal monthly payments	5 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
	8.4 when deferring on 12 equal monthly payments	6 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
9	Administration fee for overdue installment *	BGN 31.29 (EUR 16.00)
	*The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid.	
10	Application fee	free of charge
11	Annual payment instrument maintenance fee:**	BGN 101.70 (EUR 52.00)
	** The fee is calculated at the end of each one-year period after the activation of the card.	
12	Card usage fee:	
	12.1 for purchase	free of charge
	12.2 for cash withdrawal from ATM of the Bank	BGN 5.87 (EUR 3.00) + 2% of the transaction amount
	12.3 for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 9.78 (EUR 5.00)+ 2% of the transaction amount
	12.4 for cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 11.73 (EUR 6.00) + 3% of the transaction amount
	12.5 for cash withdrawal at POS at cash desk in the Bank	BGN 5.87 (EUR 3.00) + 2% of the transaction amount
	12.6 for cash withdrawal at POS at cash desk in another bank and abroad	BGN 11.73 (EUR 6.00) + 3% of the transaction amount
	12.7 for ePay/B-Pay transfer to another payment account and/or other payment instrument	3 % of the transaction amount
13	Fee for re-issuance of credit cart upon customer's request	BGN 21.51 (EUR 11.00)
14	Fee for PIN re-issuance upon customer's request	BGN 19.56 (EUR 10.00)
15	Fee for express issuing / reissuing of a credit card	BGN 58.67 (EUR 30.00) (VAT included)
16	Fee for examination of application for changing of parameters on credit card	BGN 21.51 (EUR 11.00)
17	Cash withdrawal daily (24 hours) limit	BGN 9 500.00 (EUR 4 857.27)
18	POS daily (24 hours) limit	BGN 9 500.00 (EUR 4 857.27)

***EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway

1. Delivery of the card and/or the PIN to a correspondence address in Bulgaria, express delivery in Bulgaria and abroad is not available.
2. The credit card is obtained only in the issuing branch.

NEW

	Credit cards	Mastercard Business / Visa Business EUR ~~BGN~~
1	Minimum monthly payment	5.% of the total amount due, min. BGN 58.67 (EUR 30.00)
2	Unwarranted claim fee	BGN 58.67 (EUR 30.00)
3	Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 31.29 (EUR 16.00)
4	Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
5	Compensation for exceeding of the credit limit	5 % of the excessed amount min. BGN 5.87 (EUR 3.00)
6	Fee for duplicate of monthly statement (VAT included)	BGN 13.69 (EUR 7.00)
7	SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
8	Deferring fee per transaction on equal monthly payments:	
	8.1 when deferring on 3 equal monthly payments	3 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
	8.2 when deferring on 6 equal monthly payments	4 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
	8.3 when deferring on 9 equal monthly payments	5 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
	8.4 when deferring on 12 equal monthly payments	6 % of the transaction amount, min. BGN 58.67 (EUR 30.00)
9	Administration fee for overdue installment *	BGN 31.29 (EUR 16.00)
	*The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid.	
10	Application fee	free of charge
11	Annual payment instrument maintenance fee:**	BGN 101.70 (EUR 52.00)
	** The fee is calculated at the end of each one-year period after the activation of the card.	
12	Card usage fee:	
	12.1 for purchase	free of charge
	12.2 for cash withdrawal from ATM of the Bank	BGN 5.87 (EUR 3.00) + 2% of the transaction amount
	12.3 for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 9.78 (EUR 5.00)+ 2% of the transaction amount
	12.4 for cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 11.73 (EUR 6.00) + 3% of the transaction amount
	12.5 for cash withdrawal at POS at cash desk in the Bank	BGN 5.87 (EUR 3.00) + 2% of the transaction amount
	12.6 for cash withdrawal at POS at cash desk in another bank and abroad	BGN 11.73 (EUR 6.00) + 3% of the transaction amount
	12.7 for ePay/B-Pay transfer to another payment account and/or other payment instrument	3 % of the transaction amount
13	Fee for re-issuance of credit cart upon customer's request	BGN 21.51 (EUR 11.00)
14	Fee for PIN re-issuance upon customer's request	BGN 19.56 (EUR 10.00)
15	Fee for express issuing / reissuing of a credit card	BGN 58.67 (EUR 30.00) (VAT included)
16	Fee for examination of application for changing of parameters on credit card	BGN 21.51 (EUR 11.00)
17	Cash withdrawal daily (24 hours) limit	EUR 5 000.00 (BGN 9 779.15)
18	POS daily (24 hours) limit	EUR 5 000.00 (BGN 9 779.15)

~~***EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway~~

1. Delivery of the card and/or the PIN to a correspondence address in Bulgaria, express delivery in Bulgaria and abroad is not available.
2. The credit card is obtained only in the issuing branch.

In section Internet/Mobile Banking the following changes are made:

CURRENT

	E-BANKING / MOBILE BANKING		BGN (Euro equivalent)
1	Registration and maintenance		free of charge
2	Outgoing transfers in BGN within the bank system:		
		2.1 Between accounts of two customers*	BGN 0.78 (EUR 0.40)
	*NOTE: The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking.		
		2.2.Between accounts of one and the same customer	free of charge
3	Interbank outgoing transfers in BGN:		
		3.1 via BISERA	BGN 1.76 (EUR 0.90)
		3.2 Instant Payment BLINK (up to BGN 30 000) (EUR 15 338.76)	BGN 1.76 (EUR 0.90)
		3.3 via RINGS	BGN 13.69 (EUR 7.00)
4	Outgoing transfers in foreign currency		
	4.1	Within the Bank system:	
		• Between accounts of two customers	EUR/USD 0.90
		• Between accounts of one and the same customer	free of charge
	4.2	Credit transfer in EUR ordered to a member of EEA:	
		• standard transfer (SEPA)	BGN 1.76 (EUR 0.90)
		• Instant payment (SEPA instant) for amount to EUR 15 000.00	BGN 1.76 (EUR 0.90)
		• Express transfer (Target)	BGN 13.69 (EUR 7.00)
	4.3	credit transfer outside EEA and non-EUR credit transfer in EEA	
		• Standard transfer	0.15%, min. EUR/USD 25.00
		• Fast transfer	0.20%, min. EUR/USD 60.00
		• Express transfer	0.35%, min. EUR/USD 60.00
5	Mass payments processing to/from multiple accounts (salaries; employer, collector etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank).		free of charge
6	E-Banking notifications: *		
	6.1	per SMS (incl. VAT):	
		6.1.1 for non accounted transfer	free of charge
		6.1.2 Fraud prevention SMS: for login from different IP address, login credential change and certificate status change	free of charge
	6.2	per e-mail	free of charge
7	Re-issuance of activation code for E-Banking / Mobile banking upon customer request		
	7.1	New activation code/Re-issuance of activation code	free of charge
	7.2	Set new password online (forgotten password)	free of charge

	E-BANKING / MOBILE BANKING	BGN (Euro equivalent)
8	Limit change	
8.1	Limit change via e-Postbank	free of charge
8.2	Limit change via branch	BGN 19.56 (EUR 10.00)
9	Utility payment and Tax Limit change via e-Postbank payments, and Code payment** - fee (per transaction)	BGN 0.98 (EUR 0.50)
	**Code payments are available only through Mobile banking	
10	Digital certificate issued by the Bank	free of charge
11	SMS one time password *	free of charge
12	Written statement on the current status of an internet banking account -users, rights and limits (VAT included)	BGN 15.65 (EUR 8.00)
13	Creation / change of specific rights in internet banking (VAT included)	BGN 23.47 (EUR 12.00)

- Trusted beneficiaries

Maximum amount for payments to trusted beneficiaries without a Strong Customer Authentication:
- Small business banking clients - BGN 50 000 (EUR 25 564.59);
- Corporate banking clients - BGN 100 000 (EUR 51 129.19);

The transfers to such beneficiaries above the maximum amount have to be confirmed with a software token (m-Token Postbank) or Qualified electronic signature (QES) in combination with Viber/SMS message.

- Low-value transactions

Low-value transactions for which a Strong customer Authentication is not required, if the following conditions are fulfilled:

1. The amount of the transfer shall not exceed BGN 58.00 (EUR 29.65); as well as
2. The total amount of previous transfers via Internet and mobile banking by the payer since the last use of SCA shall not exceed BGN 195.00 (EUR 99.70); or
3. The number of payment transactions initiated through a remote channel by the payer since the last use of SCA of the customer does not exceed 5 consecutive electronic transactions;

NOTES:

1. The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Banking section. For mobile banking apply fees and commissions for E - banking section;

2. Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section Purchase and Sale for Foreign Currency and Section Notes.

3. Fee under p.1~~2~~ 1 are applicable when signing scheme are different than the representative authority appointed in Commercial register and register of non-profit legal entities.

*The services are not available for the mobile banking at this stage.

	MOBILE APPLICATION "Postbank m-Factoring"	
1	Registration and maintenance	free of charge
2	Outgoing transfers in BGN:	
2.1	Within the Bank system:	
2.1.1	Between accounts of two customers	BGN 0.59 (EUR 0.30)
3	Outgoing transfers in foreign currency:	
3.1	Within the Bank system:	
3.1.1	Between accounts of two customers	EUR/USD 2.00

NEW

	E-BANKING / MOBILE BANKING	BGN (Euro equivalent)
1	Registration and maintenance	free of charge
~~2~~	~~Outgoing transfers in BGN within the bank system:~~	
-	- ~~2.1 Between accounts of two customers*~~	~~BGN 0.78 (EUR 0.40)~~
-	~~*NOTE: The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking.~~	
-	- ~~2.2.Between accounts of one and the same customer~~	~~free of charge~~
~~3~~	~~Interbank outgoing transfers in BGN:~~	-
-	- ~~3.1 via BISERA~~	~~BGN 1.76 (EUR 0.90)~~
-	- ~~3.2 Instant Payment BLINK (up to BGN 30 000) (EUR 15 338.76)~~	~~BGN 1.76 (EUR 0.90)~~
-	- ~~3.3 via RINGS~~	~~BGN 13.69 (EUR 7.00)~~
2	Outgoing transfers ~~in foreign currency~~	
	2.1 Within the Bank system:	
	• Between accounts of two customers	EUR/USD 0.90
	*NOTE: The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking.	
	• Between accounts of one and the same customer	free of charge
	2.2 Credit transfer in EUR ordered to a member of EEA:	
	• standard transfer (SEPA)	BGN 1.76 (EUR 0.90)
	• Instant payment (SEPA instant) for amount to EUR 15 000.00	BGN 1.76 (EUR 0.90)
	• Express transfer (Target)	BGN 13.69 (EUR 7.00)
	2.3 credit transfer outside EEA and non-EUR credit transfer in EEA	
	• Standard transfer	0.15%, min. EUR/USD 25.00
	• Fast transfer	0.20%, min. EUR/USD 60.00
	• Express transfer	0.35%, min. EUR/USD 60.00
5	Mass payments processing to/from multiple accounts (salaries; employer, collector etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank).	free of charge
6	E-Banking notifications: *	
	6.1 per SMS (incl. VAT):	
	6.1.1 for non accounted transfer	free of charge
	6.1.2 Fraud prevention SMS: for login from different IP address, login credential change and certificate status change	free of charge
	6.2 per e-mail	free of charge
7	Re-issuance of activation code for E-Banking / Mobile banking upon customer request	
	7.1 New activation code/Re-issuance of activation code	free of charge
	7.2 Set new password online (forgotten password)	free of charge

	E-BANKING / MOBILE BANKING	BGN (Euro equivalent)
8	Limit change	
	8.1 Limit change via e-Postbank	free of charge
	8.2 Limit change via branch	BGN 19.56 (EUR 10.00)
9	Utility payment and Tax Limit change via e-Postbank payments, and Code payment** - fee (per transaction)	BGN 0.98 (EUR 0.50)
	**Code payments are available only through Mobile banking	
10	Digital certificate issued by the Bank	free of charge
11	SMS one time password *	free of charge
12	Written statement on the current status of an internet banking account -users, rights and limits (VAT included)	BGN 15.65 (EUR 8.00)
13	Creation / change of specific rights in internet banking (VAT included)	BGN 23.47 (EUR 12.00)

- Trusted beneficiaries

Maximum amount for payments to trusted beneficiaries without a Strong Customer Authentication according to the approved limit
~~-Small business banking clients - BGN 50 000 (EUR 25 564.59);~~
~~- Corporate banking clients - BGN 100 000 (EUR 51 129.19);~~
The transfers to such beneficiaries above the maximum amount have to be confirmed with a software token (m-Token Postbank) or Qualified electronic signature (QES) in combination with Viber/SMS message.

- Low-value transactions

Low-value transactions for which a Strong customer Authentication is not required, if the following conditions are fulfilled:

1. The amount of the transfer shall not exceed EUR 30.00 (BGN 58.67); as well as

2. The total amount of previous transfers via Internet and mobile banking by the payer since the last use of SCA shall not exceed EUR 100.00 (BGN 195.58); or

3. The number of payment transactions initiated through a remote channel by the payer since the last use of SCA of the customer does not exceed 5 consecutive electronic transactions;

NOTES:

1. The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Banking section. For mobile banking apply fees and commissions for E - banking section;

2. Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section Purchase and Sale for Foreign Currency and Section Notes.

3. Fee under p.12 are applicable when signing scheme are different than the representative authority appointed in Commercial register and register of non-profit legal entities.

*The services are not available for the mobile banking at this stage.

In section Digital zones & POS the following changes are made:

CURRENT

SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)			
1	Cash operations:		
	1.1	Depositing of amounts in account in BGN and EUR	BGN 0.98 (EUR 0.50)
	1.2	Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800 (EUR 409.03).	BGN 0.98 (EUR 0.50)
2	Transfers/ Payments in local currency		
	2.1	Within the Bank system*:	
		2.1.1 Between accounts of two customers	BGN 1.76 (EUR 0.90)
		2.1.2 Between accounts of one and the same customer	BGN 1.17 (EUR 0.60)
	2.2	Interbank outgoing:	
		2.2.1 via BISERA*	BGN 1.76 (EUR 0.90)
		* A payment order to the state budget can not be processed via self-service zones.	
		2.2.2 via RINGS	BGN 19.56 (EUR 10.00)
3	Transfers/ Payments in EUR:		
	3.1	Within the Bank system:	
		3.1.1 Between accounts of two customers	BGN 1.76 (EUR 0.90)
		3.1.2. between accounts of one and the same customer	BGN 1.17 (EUR 0.60)
	3.2	Interbank outgoing credit transfer in EUR in EEA*	
		3.2.1 standard transfer (SEPA)	BGN 1.76 (EUR 0.90)
		3.2.2 express transfer (TARGET)	BGN 19.56 (EUR 10.00)
	*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		
4	Utility payment and Tax payments /on each transaction/:		
	4.1	Payment from account	BGN 0.59 (EUR 0.30)
	4.2	Payment from credit card	free of charge
5	Printing out of account statement		BGN 5.00 (EUR 2.56)
6	Payment limits per client in BGN equivalence (24 hours)		
	6.1	Cash depositing in account	BGN 9 500.00 (EUR 4 857.27)
	6.2	Cash withdrawals from account	BGN 9 500.00 (EUR 4 857.27)
	6.3	Intrabank transfers between own accounts	BGN 20 000.00 (EUR 10 225.84)
	6.4	Intrabank transfers between different customers and/or Interbank transfer via Bisera	BGN 20 000.00 (EUR 10 225.84)

NEW

SELF-SERVICE TERMINAL DEVICES (Express banking digital zones)			
1	Cash operations:		
	1.1	Depositing of amounts in account in ~~BGN and~~ EUR	BGN 0.98 (EUR 0.50)
	1.2	Cash withdrawal from account, on each transaction The maximum amount per one transaction is ~~BGN 800 (EUR 409.03)~~ EUR 2 000 (BGN 3 911.66).	BGN 0.98 (EUR 0.50)
2	Transfers/ Payments in EUR ~~local currency~~		
	2.1	Within the Bank system*:	
		2.1.1 Between accounts of two customers	BGN 1.76 (EUR 0.90)
		2.1.2 Between accounts of one and the same customer	BGN 1.17 (EUR 0.60)
	~~2.2~~	~~Interbank outgoing in EUR:~~	
	-	~~2.2.1 standard transfer (SEPA) via BISERA*~~	BGN 1.76 (EUR 0.90)
	-	~~* A payment order to the state budget can not be processed via self-service zones.~~	
	-	~~2.2.2 via RINGS~~	BGN 19.56 (EUR 10.00)
~~3~~	~~Transfers/ Payments in EUR:~~		
	~~3.1~~	~~Within the Bank system:~~	
	-	~~3.1.1 Between accounts of two customers~~	~~BGN 1.76 (EUR 0.90)~~
	-	~~3.1.2. between accounts of one and the same customer~~	~~BGN 1.17 (EUR 0.60)~~
	2.2	Interbank outgoing credit transfer in EUR in EEA~~*~~	
		~~3~~ 2.2.1 standard transfer (SEPA)	BGN 1.76 (EUR 0.90)
		~~3~~ 2.2.2 express transfer (TARGET)	BGN 19.56 (EUR 10.00)
	~~*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.~~		
~~4~~ 3	Utility payment and Tax payments /on each transaction/:		
	4.1	Payment from account	BGN 0.59 (EUR 0.30)
	4.2	Payment from credit card	free of charge
~~5~~ 4	Printing out of account statement		BGN 5.00 (EUR 2.56)
~~6~~ 5	~~Payment limits per client in BGN equivalence~~ Transactional limits for cash operations and payments (24 hours)		
	~~6~~ 5.1	Cash depositing in account	EUR 5 000.00 (BGN 9 779.15)
	~~6~~ 5.2	Cash withdrawals from account	EUR 5 000.00 (BGN 9 779.15)
	~~6~~ 5.3	Intrabank transfers between own accounts	EUR 12 000.00 (BGN 23 469.96)
	~~6~~ 5.4	Intrabank transfers between different customers and/or Interbank transfer via Bisera	EUR 12 000.00 (BGN 23 469.96)

In section Loans the following changes are made:

CURRENT

LOANS
Clients with annual sales of up to BGN 5 000 000 negotiate conditions for financing with the Bank Financial Centers.
Clients with annual sales of over BGN 5 000 000 negotiate conditions for financing with the Corporate Banking Division.
Clients with sales of up to BGN 5 000 000 for the last completed annual accounting period are treated as “small enterprises” (SBB) for the purpose of this tariff.
Clients with revenues from sales exceeding BGN 5 000 000 in the last completed annual accounting period shall be treated as corporate customers for the purpose of this Tariff.
In cases of related persons, the limitation on size of sales includes borrower and related persons as a whole.

NEW

LOANS
Clients with annual sales of up to EUR 2 500 000 ~~BGN 5 000 000~~ negotiate conditions for financing with the Bank Financial Centers.
Clients with annual sales of over EUR 2 500 000 ~~BGN 5 000 000~~ negotiate conditions for financing with the Corporate Banking Division.
Clients with sales of up to EUR 2 500 000 ~~BGN 5 000 000~~ for the last completed annual accounting period are treated as “small enterprises” (SBB) for the purpose of this tariff.
Clients with revenues from sales exceeding EUR 2 500 000 ~~BGN 5 000 000~~ in the last completed annual accounting period shall be treated as corporate customers for the purpose of this Tariff.
In cases of related persons, the limitation on size of sales includes borrower and related persons as a whole.

In section Notes the following changes are made:

CURRENT

INTEREST ON FUNDS ATTRACTED BY THE BANK

1. The Bank opens and maintains accounts in the following currencies - BGN, USD, EUR, CHF, GBP, SEK, DKK.

2. The Bank pays interest on the customer accounts determined by a decision of ALCO.

3. The Interest Bulletin for the interest rates is an integral part of the Tariff. The interest rates of the Bank for accounts in BGN and foreign currency are included in it.

4. The interest rate is calculated on the following basis:

4.1 on current accounts and on term deposits with a term 1 and over 1 month - 360/360 days

4.2 on term deposits with a term of less than 1 month - actual number of days/ 365. The above-mentioned interest convention applies for all deposit accounts with a term of less than one month, opened after 16.11.2014. For all deposit accounts with a term of less than one month opened before 16.11.2014, the following interest convention applies – actual number of days /360.

5. The interest on term deposits of customers depends on the deposit term. On breaching the deposit terms and conditions the Bank pays lower interest according to the deposit agreement.

6. The Bank does not pay interest on:

6.1 amounts in term deposits, kept for less than 8 days as of the day following the opening date;

6.2 balances lower than the minimum required.

7. Period for capitalization of interest on funds attracted by the Bank:

7.1 for current accounts – annually or according to the current account agreement;

7.2 for term deposits – according to the term deposit agreement;

7.3 for loro-accounts of financial institutions – every six months.

INTERESTS ON FUNDS GRANTED

The interest on the funds granted is calculated according to the concluded credit agreements.

VALUE DATES

1. The value date is a date, from which an interest is due/ is no longer due on the accounts, maintained by the Bank. The value date is an interest day.

2. The date of the original operation is regarded as the value date for correction operations on interest accounts.

3. Upon depositing at the Bank' s cash desk the value date is on the same working day; upon receipt of a valuable package the value date is subject to agreement.

4. The value date for direct debits agreement is the date of the debiting of customer's account– same as the date of payment.

5. Transfers in BGN:

5.1 Outgoing payment orders (including direct debit orders) confirmed in the banking system until 19.30 and processed through BISERA 6 system, as well payment orders confirmed in the banking system until 15.30 and processed through the RINGS system are executed with a value date on the same working day. Payment orders received later than the above-mentioned hours as well the payment orders via Internet Banking system on non-working day for the bank will be executed with a value date on the next working day for the Bank;

5.2 Incoming payment transactions for benefit of the customer are executed with a value date – the date of the receiving of the amount in the Bank;

5.3 When the accounts of ordering party and beneficiary are with the Bank, the value date is the date of the operation. The value date is next working day if the payment order has been received on non-working for the Bank day via Internet Banking system.

6. Within the Bank system in foreign currency:

6.1 When the accounts of ordering party and beneficiary are with the Bank, the value date is the same as the date of the operation. When the payment order has been made via Internet Banking system and is on a non-working for the Bank day – the value date is the next working for the Bank day.

7. FX transfers:

7.1. Payment orders for outgoing transfers are processed as follows:

7.1.1 SEPA (EUR to a country in the EEA) transfers, entered and confirmed in a branch of the bank or via internet banking are processed as follows:

- SEPA transfers ordered to a bank in Bulgaria by 19:30 are executed with a value date same working day (D), orders confirmed after 19:30 are executed with a value date next working day (D+1). Exceptions are banks that are IOP participating type.
- SEPA transfers ordered to the EEA to a bank outside the territory of Bulgaria are executed with a value date next working day (D+1).
- SEPA instant payments in EUR – executed 24/7/365

7.1.2 Fast value date:

- entered and confirmed in a branch of the bank or via internet banking by 16:00 are executed with a value date next working day (D+1); orders confirmed after 16:00 in a branch of the bank or via internet banking are executed with a value date two working days (D+2)

7.1.3 Express value date:

- entered and confirmed in a branch of the bank or via internet banking by 16:00 are executed with a value date same working day (D); Orders confirmed after 16:00 PM at a branch of the bank or via internet banking are executed with a value date next working day (D+1).

7.2 Incoming transfers are processed as follows:

7.2.1 Incoming BISERA7 and STEP2 transfers are executed with value date the same as the value date of receiving the funds to account of the Bank;

7.2.2 Incoming TARGET2 transfers and which are from countries of the European Economic Area (EEA) are executed with value date the same as the value date of receiving the funds to account of the Bank;

7.2.3 Incoming TARGET2 transfers and which are not from countries of the European Economic Area are executed with value date next working day after receiving the funds to account of the Bank.

7.2.4 Incoming SWIFT transfers are executed with value date:

- the same as the value date of receiving the funds to account of the Bank, if the bank of the ordering party is a member of the EEA and
- next working day, if the bank of the ordering party is not a member of the EEA or is not from a country member of the Organization for Economic Co-operation and Development (OECD).

Note: If the currency of the transfer differs from the currency of the account from which the transfers is ordered, initially currency exchange is made using the applicable exchange rate of the Bank. The exchange rates for currencies different from EUR are maintained only during standard working hours of the Bank: in working days from 8:00 until 17:00. During non-working days or after 17:00 in working days, order of a transfer with currency exchange from foreign currency account different than euro, is performed with value date next working day, while order for an Instant payment BLINK is not performed.

8. Transfers on loro-accounts of Banks:

8.1 In case of incoming transfers in BGN and in foreign currency on loro-accounts of banks, the accounts are credited with a value date – the date of receiving the amounts on account of the Bank;

8.2 Payment orders for outgoing transfers in BGN and in foreign currency with a fixed value date from loro-accounts of banks are executed as follows:

8.2.1 Payment order for outgoing transfers to account of another bank which are received until 13.00 are executed with a value date the same working day (D). Payment orders which are received later than 13.00 are executed with a value date the next working day (D +1);

8.2.2 Payment orders for outgoing transfers to account of a customer of the Bank which are received until 16.00 are executed with a value date the same working day (D). Payment orders which are received later than 16.00 are executed with a value date the next working day (D +1);

8.2.3 Payment orders to an account of a customer of another Bank which are received until 16.00 are executed with a value date – the next working day (D+1). Payment orders which are received later than 16.00 – are executed with a value date two working days (D +2).

Others

1. The fees and charges expressed in BGN, EUR and USD are collected in the respective currency. For the other foreign currencies they are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency and the EUR/BGN exchange rate valid on the date the operation is executed.
2. The services which include VAT are specified for each of the fees/commissions in the Tariff.
3. For transfers within the European Community in member-state currency, the customer of the Bank (ordering party or beneficiary) pays only the fees and charges of the Bank, and the transfers are with SHA* option only;

For transfers out of the European Community, the customer – ordering party specifies at whose expenses the fees and charges must be (options SHA*, OUR**, BEN***).
For transfers with charges option OUR**, the Bank collects the fees and commissions of its correspondent-banks as well:

USD	EUR	CHF	GBP	SEK	DKK	NOK	RUB	CAD	JPY	RSD	TRY	CNY	PLN*
22 USD	22 EUR	15 CHF	18 GBP	90 SEK	60 DKK	120 NOK	20 EUR	18 CAD	5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250 PLN*

*For transfers up to 50 000 PLN - the correspondent bank commission is 100 PLN, between 50 000 PLN and 100 000 PLN –170 PLN and above 100 000 PLN –250 PLN.

For the other foreign currencies, the fees and charges are collected and the EUR/BGN exchange rate valid on the date the operation is.

For transfers out of the European Community with option SHA*, as well as for transfers within the European Community in a currency, different from the currencies of the member states, the charges of the correspondent banks are paid by the beneficiary of the transfer. By specifying this option, the ordering party declares that he/she is aware that the beneficiary will receive the amount of the transfer decreased with these charges.

For transfers out of the European Community with option BEN***, the ordering party does not pay any fees, and the Bank collects its charges from the amount of the transfer. The charges of the correspondent banks are also deducted from the transfer amount. All charges are at the expense of the beneficiary of the transfer.

Transfers TARGET2: the Bank customer (ordering party or beneficiary) pays only the Bank's fees and commissions, and the transfers can be ordered only with option SHA*.

* Option SHA- the beneficiary of the transfer pays the fees and commissions collected by his service provider, while the ordering party pays the fees and commissions collected by his payment service provider;

** Option OUR- all charges (fees and commissions) are collected from the ordering party;

*** Option BEN- all charges (fees and commissions) are collected from the beneficiary of the transfer.

4. The Bank collects the correspondent banks' charges as well.
5. For services within the Western Union system, the Western Union's tariff is applied.
6. For current accounts of legal entities for servicing car loans – until loan repayment the fees as per the Tariff for account opening, maintenance and closing, as well as the requirements for minimum balance shall not apply.
7. With currency sales and purchase at the teller's desk for institutional customers (FBK-primary and non-primary dealers, investment intermediaries, insurance companies and pension insurance companies) for amounts above 35 000 EUR or equivalent, the commissions pointed in section Purchase and Sale of Foreign Currency shall not be collected.

Note: All expenses connected with the trade in foreign currency at the teller's desk will be calculated in the price quoted by the dealers of The Bank.

8. The Bank reserves the right to apply other contractually agreed terms and conditions to its customers.
9. The Bank reserves the right to amend the present Tariff by its publication in the Bank Internet site and the Bank offices.
10. In section Accounts and Product Packages when determining the frequency of maintenance fee (monthly) for the start of month shall be considered the account opening date
11. For transfers in a currency for which the Bank has not announced an exchange rate in its branches or on its website at www.postbank.bg, the transfer shall be executed at the exchange rate (fixing) announced by the European Central Bank (ECB) for the respective currency on the day of the transaction. The client declares that they are informed that the transfer is executed via a correspondent bank, according to the ECB exchange rate of the euro against the respective currency on the day of processing. In case of a diference between the debit amount to the correspondent bank and the amount debited from the client's account, a reconciliation operation shall be performed, and the client's account shall be additionally debited/credited with the difference. The client declares that they are informed and explicitly consent to the reconciliation operation on their account.
12. In case of a return of a transfer ordered by the client, regardless of the reason for the return, where the currency of the transfer differs from the currency of the account, the amount shall be converted at the Bank's buy rate for the respective day. All exchange rate differences in such cases shall be borne by the client
13. The Bank does not execute transfers in a currency for which it has not announced an exchange rate in its branches or on its website, or in a currency for which no exchange rate (fixing) has been announced by the ECB.
14. A request for the return of a transfer ordered by the client does not guarantee the return of the transfer amount. A return may be executed only upon receipt of consent from the beneficiary of the payment

Changes in the conditions of contracts for products (current accounts, packages, other accounts and other services) signed in the offices of acquired "Alpha Bank-Bulgaria Branch" by 'Eurobank Bulgaria" AD as of 25.05.2016:

1. For existing Current accounts for Private enforcement agent will be applied fees and commissions specified in the Tariff for Individuals.
2. Safe Boxes: as of 25.05.2016 for this service will be applied fees and commissions in the Tariff for individuals.

The fees and commissions in the Tariff are applicable to opened current accounts, deposit accounts and product packages in Bank Branch and through electronic banking system "Internet Banking" of the Bank.

NEW

INTEREST ON FUNDS ATTRACTED BY THE BANK
1. The Bank opens and maintains accounts in the following currencies - ~~BGN~~, USD, EUR, CHF, GBP, SEK, DKK.
2. The Bank pays interest on the customer accounts determined by a decision of ALCO.
3. The Interest Bulletin for the interest rates is an integral part of the Tariff. The interest rates of the Bank for accounts in ~~BGN~~ EUR and foreign currency are included in it.
4. The interest rate is calculated on the following basis:
4.1 on current accounts and on term deposits with a term 1 and over 1 month - 360/360 days
4.2 on term deposits with a term of less than 1 month - actual number of days/ 365. The above-mentioned interest convention applies for all deposit accounts with a term of less than one month, opened after 16.11.2014. For all deposit accounts with a term of less than one month opened before 16.11.2014, the following interest convention applies – actual number of days /360.
5. The interest on term deposits of customers depends on the deposit term. On breaching the deposit terms and conditions the Bank pays lower interest according to the deposit agreement.
6. The Bank does not pay interest on:
6.1 amounts in term deposits, kept for less than 8 days as of the day following the opening date;
6.2 balances lower than the minimum required.
7. Period for capitalization of interest on funds attracted by the Bank:
7.1 for current accounts – annually or according to the current account agreement;
7.2 for term deposits – according to the term deposit agreement;
7.3 for loro-accounts of financial institutions – every six months.
INTERESTS ON FUNDS GRANTED
The interest on the funds granted is calculated according to the concluded credit agreements.
VALUE DATES
1. The value date is a date, from which an interest is due/ is no longer due on the accounts, maintained by the Bank. The value date is an interest day.
2. The date of the original operation is regarded as the value date for correction operations on interest accounts.
3. Upon depositing at the Bank' s cash desk the value date is on the same working day; upon receipt of a valuable package the value date is subject to agreement.
~~4. The value date for direct debits agreement is the date of the debiting of customer's account– same as the date of payment.~~
~~5. Transfers in BGN:~~
~~5.1 Outgoing payment orders (including direct debit orders) confirmed in the banking system until 19.30 and processed through BISERA 6 system, as well payment orders confirmed in the banking system until 15.30 and processed through the RINGS system are executed with a value date on the same working day. Payment orders received later than the above-mentioned hours as well the payment orders via Internet Banking system on non-working day for the bank will be executed with a value date on the next working day for the Bank;~~
~~5.2 Incoming payment transactions for benefit of the customer are executed with a value date – the date of the receiving of the amount in the Bank;~~
~~5.3 When the accounts of ordering party and beneficiary are with the Bank, the value date is the date of the operation. The value date is next working day if the payment order has been received on non-working for the Bank day via Internet Banking system.~~
4. Within the Bank system ~~in foreign currency~~:
4.1 When the accounts of ordering party and beneficiary are with the Bank, the value date is the same as the date of the operation. When the payment order has been made via Internet Banking system and is on a non-working for the Bank day – the value date is the next working for the Bank day.

5. ~~FX~~ Transfers:

5.1. Payment orders for outgoing transfers are processed as follows:

5.1.1 SEPA (EUR to a country in the EEA) transfers, entered and confirmed in a branch of the bank or via internet banking are processed as follows.

- SEPA transfers ordered to a bank in Bulgaria by 19:30 are executed with a value date same working day (D), orders confirmed after 19:30 are executed with a value date next working day (D+1). Exceptions are banks that are IOP participating type.
- SEPA transfers ordered to the EEA to a bank outside the territory of Bulgaria are executed with a value date next working day (D+1).
- SEPA instant payments in EUR – executed 24/7/365.

EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway including other SEPA member countries.

5.1.2 Fast value date:

- entered and confirmed in a branch of the bank or via internet banking by 16:00 are executed with a value date next working day (D+1); orders confirmed after 16:00 in a branch of the bank or via internet banking are executed with a value date two working days (D+2)

5.1.3 Express value date:

- entered and confirmed in a branch of the bank or via internet banking by 16:00 are executed with a value date same working day (D); Orders confirmed after 16:00 PM at a branch of the bank or via internet banking are executed with a value date next working day (D+1).

5.2 Incoming transfers are processed as follows:

5.2.1 Incoming BISERA7 and STEP2 transfers are executed with value date the same as the value date of receiving the funds to account of the Bank;

5.2.2 Incoming TARGET2 transfers and which are from countries of the European Economic Area (EEA) are executed with value date the same as the value date of receiving the funds to account of the Bank;

5.2.3 Incoming TARGET2 transfers and which are not from countries of the European Economic Area are executed with value date next working day after receiving the funds to account of the Bank.

5.2.4 Incoming SWIFT transfers are executed with value date:

- the same as the value date of receiving the funds to account of the Bank, if the bank of the ordering party is a member of the EEA and
- next working day, if the bank of the ordering party is not a member of the EEA or is not from a country member of the Organization for Economic Co-operation and Development (OECD).

Note: If the currency of the transfer differs from the currency of the account from which the transfers is ordered, initially currency exchange is made using the applicable exchange rate of the Bank. The exchange rates for currencies different from EUR are maintained only during standard working hours of the Bank: in working days from 8:00 until 17:00. During non-working days or after 17:00 in working days, order of a transfer with currency exchange from foreign currency account different than euro, is performed with value date next working day, while order for an Instant payment BLINK is not performed.

6. Transfers on loro-accounts of Banks:

~~8~~ 6.1 In case of incoming transfers in BGN and in foreign currency on loro-accounts of banks, the accounts are credited with a value date – the date of receiving the amounts on account of the Bank;

~~8~~ 6.2 Payment orders for outgoing transfers in BGN and in foreign currency with a fixed value date from loro-accounts of banks are executed as follows:

~~8~~ 6.2.1 Payment order for outgoing transfers to account of another bank which are received until 13.00 are executed with a value date the same working day (D). Payment orders which are received later than 13.00 are executed with a value date the next working day (D +1);

~~8~~ 6.2.2 Payment orders for outgoing transfers to account of a customer of the Bank which are received until 16.00 are executed with a value date the same working day (D). Payment orders which are received later than 16.00 are executed with a value date the next working day (D +1);

~~8~~ 6.2.3 Payment orders to an account of a customer of another Bank which are received until 16.00 are executed with a value date – the next working day (D+1). Payment orders which are received later than 16.00 – are executed with a value date two working days (D +2).

Others

1. The fees and charges expressed in ~~BGN~~, EUR and USD are collected in the respective currency. For the other foreign currencies they are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency and the EUR/BGN exchange rate valid on the date the operation is executed.

2. The services which include VAT are specified for each of the fees/commissions in the Tariff.

3. For transfers within the European Community in member-state currency, the customer of the Bank (ordering party or beneficiary) pays only the fees and charges of the Bank, and the transfers are with SHA* option only;

For transfers out of the European Community, the customer – ordering party specifies at whose expenses the fees and charges must be (options SHA*, OUR**, BEN***).

For transfers with charges option OUR**, the Bank collects the fees and commissions of its correspondent-banks as well:

USD	EUR	CHF	GBP	SEK	DKK	NOK	RUB	CAD	JPY	RSD	TRY	CNY	PLN*
22 USD	22 EUR	15 CHF	18 GBP	90 SEK	60 DKK	120 NOK	20 EUR	18 CAD	5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250 PLN*

*For transfers up to 50 000 PLN - the correspondent bank commission is 100 PLN, between 50 000 PLN and 100 000 PLN –170 PLN and above 100 000 PLN –250 PLN.

For the other foreign currencies, the fees and charges are collected and the EUR/~~BGN~~ exchange rate valid on the date the operation is.

For transfers out of the European Community with option SHA*, as well as for transfers within the European Community in a currency, different from the currencies of the member states, the charges of the correspondent banks are paid by the beneficiary of the transfer. By specifying this option, the ordering party declares that he/she is aware that the beneficiary will receive the amount of the transfer decreased with these charges.

For transfers out of the European Community with option BEN***, the ordering party does not pay any fees, and the Bank collects its charges from the amount of the transfer. The charges of the correspondent banks are also deducted from the transfer amount. All charges are at the expense of the beneficiary of the transfer.

Transfers TARGET2: the Bank customer (ordering party or beneficiary) pays only the Bank's fees and commissions, and the transfers can be ordered only with option SHA*.

* Option SHA- the beneficiary of the transfer pays the fees and commissions collected by his service provider, while the ordering party pays the fees and commissions collected by his payment service provider;

** Option OUR- all charges (fees and commissions) are collected from the ordering party;

*** Option BEN- all charges (fees and commissions) are collected from the beneficiary of the transfer.

4. The Bank collects the correspondent banks' charges as well.

5. For services within the Western Union system, the Western Union's tariff is applied.

6. For current accounts of legal entities for servicing car loans – until loan repayment the fees as per the Tariff for account opening, maintenance and closing, as well as the requirements for minimum balance shall not apply.

7. With currency sales and purchase at the teller's desk for institutional customers (FBK-primary and non-primary dealers, investment intermediaries, insurance companies and pension insurance companies) for amounts above 35 000 EUR or equivalent, the commissions pointed in section Purchase and Sale of Foreign Currency shall not be collected.

Note: All expenses connected with the trade in foreign currency at the teller's desk will be calculated in the price quoted by the dealers of The Bank.

8. The Bank reserves the right to apply other contractually agreed terms and conditions to its customers.

9. The Bank reserves the right to amend the present Tariff by its publication in the Bank Internet site and the Bank offices.

10. In section Accounts and Product Packages when determining the frequency of maintenance fee (monthly and annually) for the start of month or year shall be considered the account opening date

11. For transfers in a currency for which the Bank has not announced an exchange rate in its branches or on its website at www.postbank.bg, the transfer shall be executed at the exchange rate (fixing) announced by the European Central Bank (ECB) for the respective currency on the day of the transaction. The client declares that they are informed that the transfer is executed via a correspondent bank, according to the ECB exchange rate of the euro against the respective currency on the day of processing. In case of a diference between the debit amount to the correspondent bank and the amount debited from the client's account, a reconciliation operation shall be performed, and the client's account shall be additionally debited/credited with the difference. The client declares that they are informed and explicitly consent to the reconciliation operation on their account.

12. In case of a return of a transfer ordered by the client, regardless of the reason for the return, where the currency of the transfer differs from the currency of the account, the amount shall be converted at the Bank's buy rate for the respective day. All exchange rate differences in such cases shall be borne by the client

13. The Bank does not execute transfers in a currency for which it has not announced an exchange rate in its branches or on its website, or in a currency for which no exchange rate (fixing) has been announced by the ECB.

14. A request for the return of a transfer ordered by the client does not guarantee the return of the transfer amount. A return may be executed only upon receipt of consent from the beneficiary of the payment

Changes in the conditions of contracts for products (current accounts, packages, other accounts and other services) signed in the offices of acquired "Alpha Bank-Bulgaria Branch" by 'Eurobank Bulgaria" AD as of 25.05.2016:

1. For existing Current accounts for Private enforcement agent will be applied fees and commissions specified in the Tariff for Individuals.

2. Safe Boxes: as of 25.05.2016 for this service will be applied fees and commissions in the Tariff for individuals.

The fees and commissions in the Tariff are applicable to opened current accounts, deposit accounts and product packages in Bank Branch and through electronic banking system "Internet Banking" of the Bank.

In section Other fees following changes are made:

CURRENT

Other fees	
2. Written statement	
2.1 Written statement upon auditor’s request (14 working days on paper)	
in Bulgarian (incl. VAT)	BGN 205.36 (EUR 105.00)
in English (incl. VAT)	BGN 254.26 (EUR 130.00)
2.1.1 Written statement upon auditor’s request (7 working days on paper)	
in Bulgarian (incl. VAT)	BGN 254.26 (EUR 130.00)
in English (incl. VAT)	BGN 293.37 (EUR 150.00)
2.1.2 Written statement upon auditor’s request (14 working days e-signed)	
in Bulgarian (incl. VAT)	BGN 176.02 (EUR 90.00)
in English (incl. VAT)	BGN 224.92 (EUR 115.00)
2.1.3 Written statement upon auditor’s request (7 working days e-signed)	
in Bulgarian (incl. VAT)	BGN 205.36 (EUR 105.00)
in English (incl. VAT)	BGN 254.26 (EUR 130.00)

Note: 2.1.2 Refers to requests received with an e-signature where the information sent in response to the audit is also signed with an e-signature (no paper)

NEW

Other fees	
2. Written statement	
2.1 Written statement upon auditor’s request (10 working days on paper) (incl. VAT)	BGN 293.37 (EUR 150.00)
2.2 Written statement upon auditor’s request (10 working days e-signed) (incl. VAT)	BGN 195.58 (EUR 100.00)
ADD (3 working days - express) (incl. VAT) (ADD Fee to 2.1 or 2.2)	BGN 48.90 (EUR 25.00)
~~2.1 Written statement upon auditor’s request (14 working days on paper)~~	
- ~~in Bulgarian (incl. VAT)~~	~~BGN 205.36 (EUR 105.00)~~
~~in English (incl. VAT)~~	~~BGN 254.26 (EUR 130.00)~~
~~2.1.1 Written statement upon auditor’s request (7 working days on paper)~~	
- ~~in Bulgarian (incl. VAT)~~	~~BGN 254.26 (EUR 130.00)~~
~~in English (incl. VAT)~~	~~BGN 293.37 (EUR 150.00)~~
~~2.1.2 Written statement upon auditor’s request (14 working days e-signed)~~	
- ~~in Bulgarian (incl. VAT)~~	~~BGN 176.02 (EUR 90.00)~~
~~in English (incl. VAT)~~	~~BGN 224.92 (EUR 115.00)~~
~~2.1.3 Written statement upon auditor’s request (7 working days e-signed)~~	
- ~~in Bulgarian (incl. VAT)~~	~~BGN 205.36 (EUR 105.00)~~
~~in English (incl. VAT)~~	~~BGN 254.26 (EUR 130.00)~~

~~Note: 2.1.2 Refers to requests received with an e-signature where the information sent in response to the audit is also signed with an e-signature (no paper)~~