

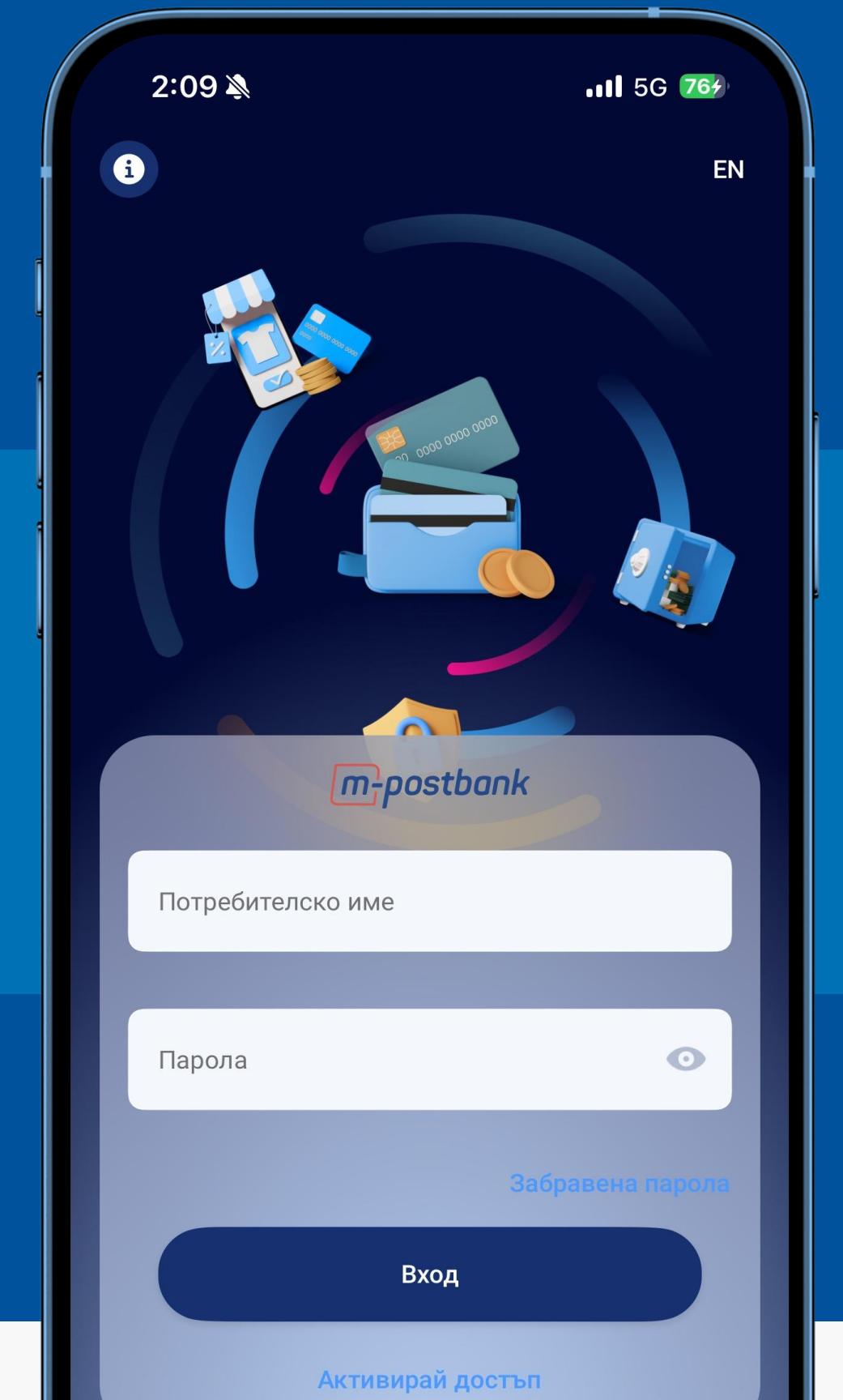


Postbank

INTEREST RATE BULLETIN of Eurobank Bulgaria AD for individuals

as of 12 January 2026

www.postbank.bg



Активирай достъп

1. Special offers



1.1. Deposit „Forward" with pre- paid interest

6 months	EUR
	1.00%

Minimum balance required – EUR 5 000 (BGN 9 779.15). The conditions are only applied to newly attracted funds in the bank.

1.2. Term deposit "3x3"	1 st quarter interest period EUR	2 nd quarter interest period EUR	3 rd quarter interest period EUR
9 months	0.35%	0.55%	1.00%

Minimum balance required – EUR 20 000 (BGN 39 116.60).

The offer is for all present and future clients of the bank, as those who want to open a term deposit "3x3" with funds from current/saving/deposit accounts should increase them with minimum 50%.

1.3. Term deposit "Priority"	EUR
12 months	1.50%

Minimum balance required – EUR 25 000 (BGN 48 895.75).

The offer is valid for holders of current account "Priority by Postbank" as those who want to open a term deposit "Priority" with funds from current/saving/deposit accounts should increase them with minimum 50%.

1.4. Online Deposit "Growth" - with step-up interest rate	From 1 st till 3 rd month	From 4 th till 6 th month	From 7 th till 9 th month	From 10 th till 12 th month	From 13 th till 15 th month	From 16 th till 18 th month
EUR	0.05%	0.25%	0.45%	0.75%	1.15%	1.55%
USD	0.05%	0.25%	0.45%	0.75%	1.15%	1.55%

Minimum balance required - 5 000 currency units

1.5. Saving account "Step Up" - with step-up interest rate	From 1 st till 3 rd month	From 4 th till 6 th month	From 7 th till 9 th month	From 10 th till 12 th month
EUR	0.00%	0.30%	0.60%	1.10%

Minimum balance required – EUR 2 500 (BGN 4 889.58).

The offer is for all present and future clients of the bank, as those who want to open Saving account "Step Up" with funds from current/saving/deposit accounts should increase them with minimum 25%.

1. Special offers



1.6. Structured Deposit "INDEX DAX - 2026" for 36 months (3 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subscription) Period - Short-term Deposit from 12.01.2026 г. до 25.02.2026 г. incl.	0.00%	no fee
Second Period 36 m. (3y) Structured Deposit from 26.02.2026 г. до 26.02.2029 г.	1.00% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 26.02.2029 г.	0.00%	no fee
Minimum balance required - 5 000 EUR		

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "INDEX DAX - 2026" for 36 months (3 years), it is accrued fixed annual interest rate of 1.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index DAX® (DAX / ISIN: DE0008469008). The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every February 26th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 13.75% from the positive percentage change in the levels of index DAX®, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX DAX - 2026" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 m. (3y.) Deposit "INDEX DAX - 2026":

Examples	Deposited amount	Value of DAX® (DAX / ISIN: DE0008469008)	Percentage change of DAX®	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 36m. (3y.)
	B EUR	26.02.2026 21.02.2029				
Example 1	10 000	10 000	12 000	20%	13.75%	2.75% 275
Example 2	10 000	10 000	10 800	8%	13.75%	1.10% 110
Example 3	10 000	10 000	9 000	-10%	No additional interest is payable.	

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

2. Term deposits



2.1. Term deposit "Deposit for Everyone"	EUR	USD	GBP	CHF
4 months	0.00%	0.00%	0.00%	0.00%
8 months	0.00%	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%	0.00%

Minimum balance required - 1 000 currency units.

2.2. Deposit with Regular Interest Payment - "Golden Rent"	EUR	USD
12 months	0.01%	0.01%

Minimum balance required - 200 currency units

The offer is valid for customers who receive their pension/ salary in a current account opened with the bank.

2.3. Bundle Product - 12-month Deposit SpestInvest	EUR	USD
SpestInvest 70/30	1.00%	1.00%
SpestInvest 50/50	1.50%	1.50%

Minimum balance required for the Bundle product - 3 000 currency units (for the deposited part - 2100 currency units at 70/30 ratio and 1500 currency units at 50/50 ratio). The interest rates of the 12-month term deposit SpestInvest are valid for the first contracted period. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

3. Current Accounts



Current account type	EUR	USD
3.1. Standard current account	0.00%	0.00%
<p>Minimum balance required – 0 currency units. Interest rates and minimum balance on Standard Current Account in EUR are valid for Payment Account for Basic Operations which is offered only in EUR.</p>		
3.2. My Banking/ My Family/ Trust current accounts	0.00%	-
<p>Minimum balance required – EUR 0. CA Trust is valid for Pensioners, receiving their pension from PAC "Doverie"</p>		
3.3. Premium Extra Current Account	0.00%	-
<p>Minimum balance required – EUR 25 (BGN 48.90). Current account "Premium Extra" can be opened only in the specialized centers and service areas for Premium client.</p>		
3.4. Current Account in Foreign Currency to Everyday Banking Programs	0.00%	0.00%
<p>Minimum balance required – 0 currency units. The account is offered for holders of "My Family", "Priority by Postbank" and "Premium Extra" everyday banking programs' current accounts in EUR.</p>		
3.5. Current account to Project YOuth	0.00%	0.00%
<p>Minimum balance required - 0 currency units. "CA Youth Program for age group between 7-14 years old", CA Youth Program for age group between 14-18 years old - account holder parent/legal representative" and "CA Youth Program for age group between 14-18 years - own account and main debit card" can be opened only in EUR. CA Youth Program for age group between 18-26 years old can be opened in EUR and USD.</p>		
3.6. Current account to "Digital program"	0.00%	-
<p>Minimum balance required - EUR 0. The offer is valid for digitally onboarded new customers, registered remotely.</p>		
3.7. Payroll Current Account	0.00%	-
<p>Minimum balance required – EUR 0. Interest rates and minimum balance on Payroll Current Account in EUR are valid for payroll current account "Super @ccount" which is offered only in EUR.</p>		

3. Current Accounts



Current account type	EUR
3.8. Current Account "Priority by Postbank" (former name "Privilege") <i>The name of the current account has been changed from "Privilege" to "Priority by Postbank" as the applied interest rates and the minimum required balance remain the same.</i>	
Daily balance	
0 – 51 000 (0 – 99 747.33 BGN)	0.00%
51 000.01 – 512 000 (99 747.34 – 1 001 384.96 BGN)	0.25%
from and over 512 000.01 (1 001 384.97 BGN)	0.00%

Minimum balance required – EUR 15 (29.34 BGN). This offer is for all present and future clients of the bank, as those who want to open current account "Priority by Postbank" with funds from current/saving/deposit accounts should increase them with minimum 50%.

3.9. Current Account "Golden Time"	
Daily balance	
0 – 550 (0 – 1 075.71 BGN)	0.03% (for the part of the amount up to 550 EUR (1 075.71 BGN))
550.01 – 1 050 (1 075.72 – 2 053.62 BGN)	0.02% (for the part of the amount from 550.01 EUR (1 075.72 BGN) to 1 050 EUR (2 053.62 BGN))
from and over 1 050.01 (2 053.64 BGN)	0.01% for the part of the amount above 1 050.01 EUR (2 053.64 BGN))

The offer is valid for customers who receive their pension with the bank.

Minimum balance required – EUR 0.

Each interest rate percent applies to the part of the total account balance that falls within the respective range.

4. Saving accounts



Saving account type	EUR	USD
4.1. Saving Account "Mega Plus"	0.00%	0.00%
Minimum balance required - 0 currency units.		
4.2. Saving Account	0.00%	0.00%
Minimum balance required - 20 currency units .		
4.3. Child Saving Account	0.15%	0.15%
Minimum balance required - 20 currency units After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 4.2. Saving Account		
4.4. Saving Account "Elastica"	0.00%	0.00%
Minimum balance required - 0 currency units. The account and funds on it are cash collateral under a consumer loan, overdraft, credit card on bank receivables for principals, interests, fees, commissions and other expenses connected with loan products "Elastica".		

GENERAL CONDITIONS

The presented interest rates are on annual base Interest rate day count convention: 360/360 for all currencies Interest liquidation for standard current accounts and saving accounts - at the end of the calendar year on 31 December or at closing.

Joint accounts might be opened in a bank branch pursuant to the conditions of the present Interest Rate Bulletin:

- Current accounts - item 3.1.
- Savings account - item 4.1.

Products which can be opened via Internet Banking of the Bank - e-postbank:

- Standard current account - item 3.1.
- Saving account "Mega Plus" - item 4.1.
- Online Deposit "Growth" - with step-up interest rate - item 1.4. and Term deposit "Deposit for Everyone" – item 2.1.

Donation accounts in EUR and USD do not bear any interest (applicable interest rate is 0.00%), the minimum balance for this account is: 0 currency units.

Foreign currency: Current and saving accounts in CHF, GBP, SEK and DKK accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is as follows: for current accounts - 25 CHF and 10 GBP; for savings accounts - 30 CHF, 15 GBP, 185 SEK and 150 DKK.

Current accounts in RON, TRY, CAD, PLN, JPY and CNY do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is as follows: 20 RON, 10 TRY, 10 CAD, 20 PLN, 500 JPY, 35 CNY.

When applicable in compliance with the legislation the bank collects automatically the tax on the income acquired by individuals from interests from accounts opened with the bank within the statutory amount and term.

All deposits conforming to the requirements listed in the Bank Deposits Guarantee Act are guaranteed under the terms and conditions of the Act by the Deposit Insurance Fund. The total guaranteed amount for all deposits of a depositor in the Bank is at the amount of EUR 100 000.

Inseparable part of this Interest Rate Bulletin is the Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals as of 12.01.2026.