

1. Term deposits

1.1. Standard term deposits ¹		1 month	3 month	6 month	12 month	Minimum balance required
Average end of day balance						
BGN	BGN					
	up to 391 165.99	0.00%	0.00%	0.00%	0.00%	977.92
	over 391 166	negotiable	negotiable	negotiable	negotiable	
EUR	up to 199 999.99	0.00%	0.00%	0.00%	0.00%	500
	over 200 000	negotiable	negotiable	negotiable	negotiable	
USD	250 - 99 999.99	0.02%	0.04%	0.10%	0.15%	250
	100 000 - 199 999.99	0.05%	0.10%	0.15%	0.20%	
	over 200 000	negotiable	negotiable	negotiable	negotiable	

For term deposits with amount over 391 166 BGN/ 200 000 EUR/USD there is possibility for negotiable interest rate

The interest rate is calculated on the following basis:

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

1.2. Deposit Advance interest ²		6 month	12 month	Minimum balance required
Average end of day balance				
BGN		0.00%	0.00%	977.92
EUR		0.00%	0.00%	500

The interest rate is calculated on the following basis 360/360

1.4. Online term deposit ¹		1 month	3 month	6 month	Minimum balance required
Average end of day balance					
BGN		0.00%	0.00%	0.00%	977.92
EUR		0.00%	0.00%	0.00%	500
USD	250 - 99 999.99	0.03%	0.05%	0.12%	250
	100 000 - 199 999.99	0.05%	0.10%	0.15%	
	over 200 000	0.06%	0.12%	0.20%	

The interest rate is calculated on the following basis:

on term deposits with a term 1 and over 1 month - 360/360 days;

on term deposits with a term of less than 1 month - actual number of days / 365

Online term deposit can be opened only via Internet Banking of the Bank - e-postbank

1.3. Deposit Active Currency ²		3 month	6 month	Minimum balance required
Average end of day balance				
BGN		0.00%	0.00%	977.92
EUR		0.00%	0.00%	500
USD	up to 99 999.99	0.08%	0.10%	1 000
	over 100 000	0.10%	0.15%	

The interest rate is calculated on the following basis 360/360

1.5. Deposit Dynamic ¹		6 month	12 month	Minimum balance required
BGN		0.00%	0.00%	977.92
EUR		0.00%	0.00%	500
USD		0.16%	0.25%	1 000

2. Current accounts															
2.1.	Standard current account (for accounts opened after 29.09.2020)	Standard current account													Current account for insurance brokers
	BGN ¹	EUR ¹	USD ¹	RUB ²	TRY ²	RON ²	SEK ²	CHF ²	DKK ²	GBP ²	CAD ²	JPY ²	PLN ²	CNY ²	BGN ¹
annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum balance required	48.90	25	75	0	0	0	690	120	560	50	0	0	0	0	0

2.2. Current account Dinamika Start ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	48.90

2.3. Current account Dinamika Development ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	48.90

2.4. Current account Dinamika Max ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	48.90

2.5. Current account Business Partners ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.6. Current account Freelancer ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	48.90

2.7. Current account Notary ² , Notary Premia ² , Notary Premium IBAN ² and Notary Premia Premium IBAN ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.8. Special account Notary under Art.25a of the Law on Notaries and Notarial Practice ²		
	BGN	EUR
Annual interest rate	0.00%	0.00%
Minimum balance required	0	0

2.9. SBB Law Special Account art.39 of the Attorney Act. ²		
	BGN	EUR
Annual interest rate	0.00%	0.00%
Minimum balance required	0	0

2.10. Current accounts for Non-governmental organization ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	48.90

2.11. Special account "Escrow" ²	
	BGN / EUR
Annual interest rate	0.00%
Minimum balance required	0

2.12. SBB POS Current account ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.13. Current accounts for payment of salaries under mass payment conditions ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.14. Accumulative account ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.15. Standard liquidation accounts and Insolvency Account ²			
	BGN	EUR	USD
Annual interest rate	0.00%	0.00%	0.00%
Minimum balance required	0	0	0

2.16. Professional housekeepers ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.17. Condominiums for maintenance services ² Condominiums for repayment and reconstructions ² Additional ESCROW account for energy efficiency program ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.18. Account for Funds of PEA customers ² Savings account ² Own funds accounts - fees and expenses collected by	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.19. Dinamika online ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	48.90

2.20. Account for a special pledge on subsidies ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

The presented interest rates in the bulletin are on annual base.

Accrued annual interest on current account is paid annually on the 31st day at the end of the year.

The bank does not accrue interest on accumulative accounts for keeping money granted for establishment/ increase the capital of legal entity

on term

deposits in

All deposits

1. Available for opening in Bank Branch and through electronic banking system "Internet Banking" of the Bank

2. Available for opening only in Bank Branch