

1. Term Deposits

1.1. Term Deposit "Deposit for Everyone"

	BGN	EUR	USD	GBP	CHF
4 month	0.00%	0.00%	0.00%	0.00%	0.00%
8 months	0.00%	0.00%	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%	0.00%	0.00%

Minimum balance required - 1 000 currency units

1.2. Deposit "Growth" - with step-up interest rate

18 - months term Deposit "Growth"

month	1 - 3	4 - 6	7 - 9	10 - 12	13 - 15	16 - 18
BGN	0.05%	0.25%	0.45%	0.75%	1.15%	1.55%
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

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

1.3. 12-month Deposit with Regular Interest Payment - "Golden Rent"

	BGN	EUR	USD
12 months	0.01%	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.

1.4. 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.

1.5. Term Deposit "Priority"

	BGN	EUR
12 months	1.50%	1.50%

Minimum balance required - 50 000 BGN (25 564.59 EUR)/ 25 000EUR

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%.

1.6. Term Deposit "3x3"

9 months (3 periods by 3 months)	1 st quarter interest period	2 nd quarter interest period	3 rd quarter interest period
BGN/EUR	0.35%	0.55%	1.00%

Minimum balance required - 20 000 currency units

The offer is valid for holders of current account under the Package Programs for Every Day Bankings as those who want to open a term deposit "3x3" with funds from current/saving/deposit accounts should increase them with minimum 50%.

1.7. Deposit "Froward" with Pre-paid Interest

	BGN	EUR
6 months	1.00%	1.00%

Minimum balance required - 5 000 currency units

The terms apply only to newly attracted funds in the bank.

1.8. Bundle Product - 12-month Deposit by Program "Towards Home"

	BGN	EUR
12 months	1.25%	1.25%

Minimum balance required - 10 000 currency units

The 12-month deposit "Towards Home" is intended to gather funds for self-participation for buying a property and is bundled to a mortgage loan offer under Program "Towards Home". 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.

1.9. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" 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 25.08.2025 to 08.10.2025 incl.	0.00%	no fee
Second Period 36 m. (3y) Structured Deposit from 09.10.2025 to 09.10.2028	1.00% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 09.10.2028	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 EURO STOXX SD 30 - 2025" 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 EURO STOXX® Select Dividend 30. 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 October 09th (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 35% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, 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 EURO STOXX SD 30 - 2025" 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 EURO STOXX SD 30 - 2025":

Examples	Deposited amount	Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589)		Percentage change of EURO STOXX® Select Dividend 30	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 36m. (3y.)
		09.10.2025	04.10.2028				
	in EUR						
Example 1	10 000	1 000	1 200	20.00%	35%	7.00%	700
Example 2	10 000	1 000	1 080	8.00%	35%	2.80%	280
Example 3	10 000	1 000	900	-10.00%	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. Current accounts

2.1. Standard Current Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 3 currency units

Interest rates and minimum balance on Standard Current Account in BGN are valid for Payment Account for Basic Operations which is offered only in BGN.

2.2. Package Programs for Every Day Banking

2.2.1. My Banking/ My Family/ Trust Current Account

BGN
0.00%

Minimum balance required - 5 BGN (2.56 EUR) for My Banking CA/ 10 BGN (5.11 EUR) for My Family CA/ 0 BGN for Trust CA
CA Trust is valid for Pensioners, receiving their pension from PAC "Doverie".

2.2.2. Current Account "Priority by Postbank" (former name "Privilege")

*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.

Daily balance	BGN
0 - 100 000 (0 - 51 129.19 EUR)	0.00%
100 000.01 - 1 000 000 (51 129.20 - 511 291.88 EUR)	0.25%
from and over 1 000 000.01 (511 291.89 EUR)	0.00%

Minimum balance required - 50 BGN (20.56 EUR)

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%.

2.2.3. Premium Extra Current Account

BGN
0.00%

Minimum balance required - 50 BGN (20.56 EUR)

Current account "Premium Extra" can be opened only in the specialized centers and service areas for Premium clients.

2.2.4. Current Account in Foreign Currency to Everyday Banking Programs

EUR	USD
0.00%	0.00%

Minimum balance required - 3 currency units

The account is offered for holders of "My Family", "Priority by Postbank" and "Premium Extra" every day banking programs' current accounts in BGN.

2.2.5. Current account to Project YOUth

BGN	EUR	USD
0.00%	0.00%	0.00%

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 BGN and EUR

CA Youth Program for age group between 18-26 years old can be opened in BGN, EUR and USD.

2.2.6. Current account to "Digital program"

BGN	EUR
0.00%	0.00%

Minimum balance required - 0 currency units

The offer is valid for digitally onboarded new customers, registered remotely.

2.3. Payroll Current Account

BGN

0.00%

Minimum balance required - 3 BGN (1.53 EUR)

Interest rates and minimum balance on Payroll Current Account in BGN are valid for payroll current account "Super @ccount" which is offered only in BGN.

2.4. Current Account "Golden Time"

Daily balance

BGN

0 - 1 000.00 (0 - 511.29 EUR)	0.03% (for the part of the amount up to 1 000 BGN (511.29 EUR))
1 000.01 - 2 000.00 (511.30 - 1 022.58 EUR)	0.02% (for the part of the amount from 1 000 (511.29 EUR) to 2 000 BGN (1 022.58 EUR))
from and over 2 000.01 (1 022.59 EUR)	0.01% (for the part of the amount above 2 000.01 BGN (1 022.59 EUR))

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

Minimum balance required - 0 BGN

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

3. Saving Accounts and Child Saving Account

3.1. Saving Account "Mega Plus" and "Mega Plus" with Payroll

BGN

EUR

USD

0.00%

0.00%

0.00%

Minimum balance required - 0 currency units

"Mega Plus" with Payroll can be opened only in EUR and USD.

3.2. Saving Account

BGN

EUR

USD

0.00%

0.00%

0.00%

Minimum balance required - 20 currency units

3.3. Child Saving Account

BGN

EUR

USD

0.15%

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 3.2. Saving Account.

3.4. Saving Account "Elastica"

BGN

EUR

USD

0.00%

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 2.1.

- Savings account - item 3.1., excluding "Mega Plus" with Payroll.

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

- Standard current account - item 2.1.

- Saving account "Mega Plus" - item 3.1., excluding "Mega Plus" with Payroll

Donation accounts in BGN, 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 196 000 BGN.

Inseparable part of this Interest Rate Bulletin is the Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals as of 03.09.2025.