

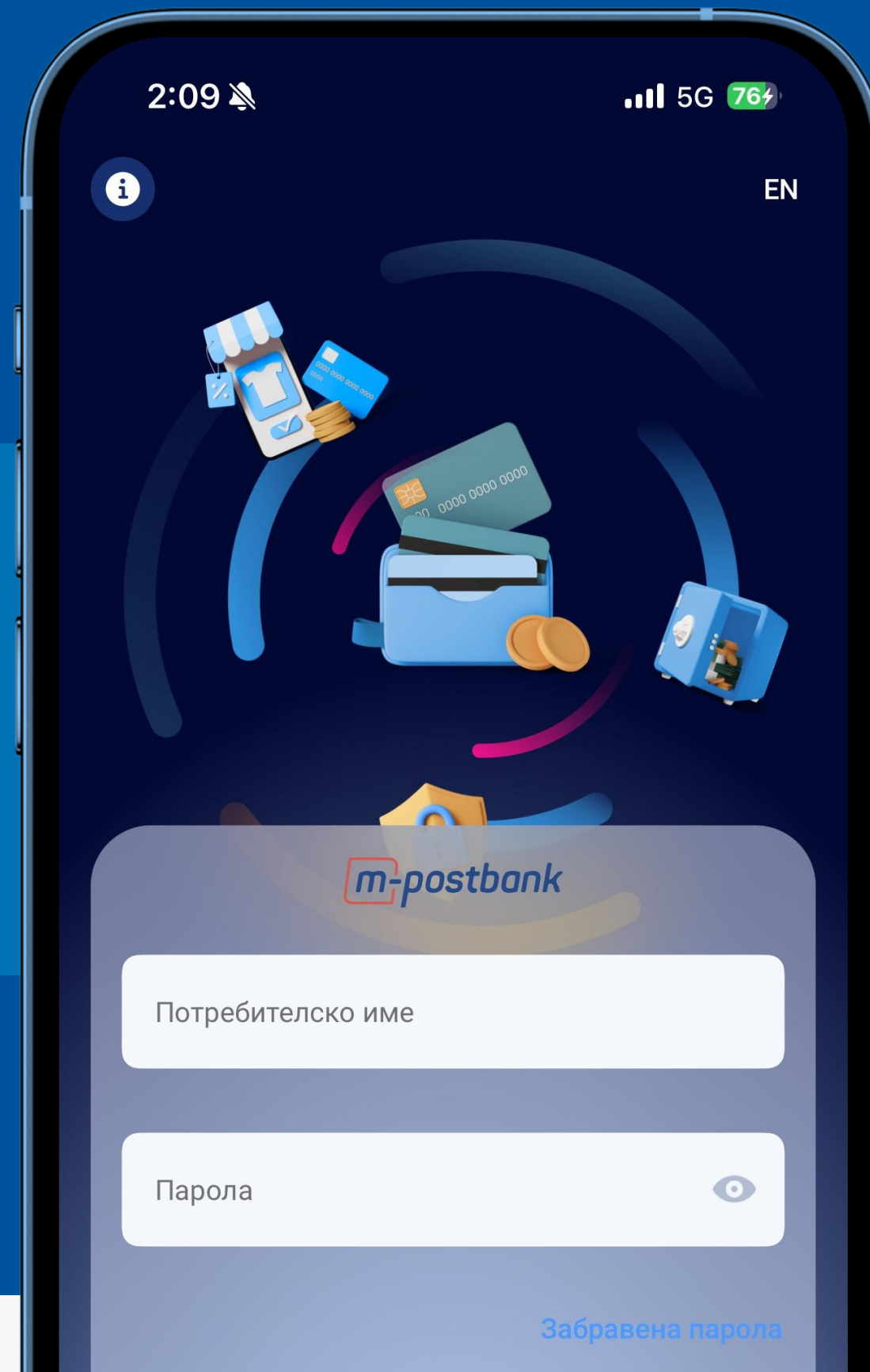


## TARIFF








for the fees and commissions applied by Eurobank Bulgaria AD  
on services offered to individuals

Effective from 17 June 2025 г.














[www.postbank.bg](http://www.postbank.bg)
















 Choose category

-  Current accounts
-  Complex banking services
-  Cash operations
-  Transfers/ Payments, Universal payer, Purchase and sale of foreign currency
-  Bank cards
-  Internet banking/ Mobile banking/ One Wallet by PB
-  Self-service terminal devices (Express Banking Digital Zones)

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Current accounts		BGN	FOREIGN CURRENCY
1	Opening:		
1.1	Standard current account*	BGN 6.99	EUR/USD 3.57
1.2	Payroll current account	BGN 1.96	EUR/ USD 1.00
1.3	Joint Current Account	BGN 15.65	EUR/ USD 8.00
1.4	Current account "Golden Time"	free of charge	-
2	Maintenance fee (per month):		
2.1	Standard current account with issued debit card	BGN 2.55	EUR 1.30/USD 1.50
2.2	Standard current account without issued debit card	BGN 4.99	EUR 2.55/USD 2.75
2.3	Joint Current Account	BGN 13.69	EUR/USD 7.00
2.4	Payroll current account	BGN 2.93	EUR/USD 1.50
2.5	Payroll current account with executed min. 2 debit card transactions* during the previous calendar month, incl. via OneWallet by Postbank	BGN 2.25	EUR/USD 1.15
2.6	Current account "Golden Time"	BGN 1.40	-
3	Receiving notifications via SMS or other electronic message on cash transactions and transfers (including VAT)	BGN 0.12	BGN 0.12
4	Monthly fee for preparation of a paper account statement by mail (incl. VAT)	BGN 5.00	BGN 5.00
5	Closing :		
5.1	Standard Current Account and Golden Time Account	free of charge	free of charge
* The fee does not apply to accounts opened through the electronic banking system "Internet Banking" of the Bank			
** The scope of debit card transactions made during the previous calendar month does not include transactions from other client accounts initiated through a Self-Service Terminal after customer identification, through the debit card issued to the payroll account, as well as deposits to the same account of the Bank's ATM or Self-Service Terminal.			
Savings accounts			
1	Opening:		
1.1	Children's savings accounts	BGN 1.96	EUR/ USD 1.00
1.2	Standard savings accounts and "Mega Plus"	BGN 6.99	EUR/ USD 3.57
1.3	Joint savings account	BGN 15.65	EUR/ USD 8.00
1.4	Savings account "Elastica"	free of charge	free of charge
2	Maintanance		
2.1	Children's savings accounts	free of charge	free of charge
2.2	Standard savings accounts, "Active Money" and "Mega" without a debit card (monthly)	BGN 3.91	EUR 2.00/USD 2.20
2.3	Standard savings accounts and "Mega" with a debit card (monthly)	BGN 2.55	EUR 1.30/USD 1.50
2.4	Savings account Loyal Saver (quarterly)	BGN 11.73	EUR 6.00/USD 6.40
2.5	Prestige savings account (monthly)*	BGN 15.65	EUR/USD 8.00
2.6	Savings account "Elastica"	free of charge	free of charge
2.7	Joint savings account (monthly)	BGN 13.69	EUR/USD 7.00
3	Receiving notifications via SMS or other electronic message on cash transactions and transfers (including VAT)	BGN 0.12	BGN 0.12
4	Monthly fee for preparation of a paper account statement by mail (incl. VAT)	BGN 2.00	BGN 2.00
5	Closing (the fee is collected only in case the account was opened less then 6 months ago):		
5.1	Children's savings accounts	free of charge	free of charge
5.2	Standard savings accounts and "Mega Plus" accounts	BGN 5.87	EUR/USD 3.00
5.3	Savings account "Elastica"	free of charge	free of charge
* The fee is not collected from accounts whose average daily balance for the previous calendar month (the sum of each daily closing balance throughout the month divided by the number of days in the month) is above BGN/EUR 50 000 or USD 25 000.			

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Service	Current Accounts for Private Bailiffs and Lawyers (Suspended from offering. The fees and commissions are applicable to the already)		Escrow Accounts		Deposit Accounts		Donation Accounts		Current accounts opened for servicing consumer loans and mortgage-secured loans **	
1 Opening	-	-	0.10%min BGN100 max BGN 200	0.10%min BGN100 max BGN 200	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2 Maintenance fee – monthly * *The fee is not applicable to the interest account of Private Bailiffs	BGN 7.82	EUR 4.00	As per contract	As per contract	free of charge	free of charge	free of charge	free of charge	BGN 3.50	BGN 3.50
3 Issuance of a duplicate contract (including VAT)	-	-	-	-	BGN 3.00	BGN 3.00	-	-	-	-
4 Closing	free of charge	free of charge	As per contract	As per contract	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
5 Limits on the account applicable only to remote loan applications by new customers of the Bank - individuals registered remotely***	-	-	-	-	-	-	-	-	<a href="#">According to the Complex banking services "Digital Program" in BGN equivalent (at customer level)</a>	














\*\*The service fee is applied to all current accounts servicing consumer loans granted after 14.10.2008 and to all current accounts servicing consumer loans renegotiated after 01.03.2009 (the fee is charged until the loan is repaid). For accounts on consumer loans granted until 31.07.2015 incl., the monthly service fee is BGN 2.50/EUR1.25. The fee is applied to all current accounts servicing loans secured by a mortgage granted after 31.07.2015. For accounts opened under the "Facilitation" package (suspended from sale), the monthly service fee is BGN 2.50.

\*\*\* For accounts opened under the "Premium" package (suspended from sale), the monthly service fee is BGN 5.00. The limits are applied at the client level, for remotely requested products and services, and may be removed when the client appears in person at the Bank's financial center for face-to-face identification.

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Payment account with basic features		BGN
1 Opening		
1.1. Without a debit card		BGN 3.17
1.2 With a debit card		BGN 2.14
2 Service (monthly)		
2.1 Account without payroll		
2.1.1 Without a debit card		BGN 3.72
2.1.2 With a debit card		BGN 2.36
2.2 Payroll Transfer Account***		free of charge
3 Closure		free of charge
4 Depositing *amounts to an account /daily/:		
4.1 up to 5 000 BGN		
*Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section <a href="#">"Cash operations"</a> .		free of charge
5 Cash withdrawal per day:		
5.1 up to 1 000 BGN, on each transaction from account without payroll		0.57%, min. BGN 6.49
5.2 from account with payroll***		free of charge
6 Cash withdrawal from ATM:		
6.1 ATM of the Bank from account without payroll		0.12%, min. BGN 0.29
6.2 ATM of the Bank from account with payroll***		free of charge
6.3 ATM of another bank in the country		0.17%, min. BGN 1.38
7 Payments through the debit card:		
7.1 payment through POS or Internet at a merchant of the Bank		free of charge
7.2 payment through POS or Internet at a merchant of another bank in the country		free of charge
8 Outgoing transfers:		
8.1 Within the bank system:		
8.1.1 Outgoing money transfers within the Bank in BGN from account without payroll:		
· Ordered in Branch		BGN 3.04
· Through E-banking**		BGN 0.43
**Internal transfers in BGN between own accounts through E - Banking are free of charge		
· Internal standing order, ordered in Bank Branch		BGN 1.67
8.1.2 Outgoing money transfers within the Bank in BGN from account with payroll***		
· Ordered in Branch		free of charge
· Through E-Banking		free of charge
· Internal standing order, ordered in Bank Branch		free of charge
















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Payment account with basic features		BGN
8.2 Interbank:		
8.2.1 Interbank outgoing money transfers in BGN from account without payroll:		
·	via BISERA	BGN 4.74
·	via BISERA ordered through e-banking	BGN 0.95
·	executed standing order via BISERA set up in bank branch	BGN 3.16
8.2.2 Interbank outgoing money transfers in BGN from account with payroll***:		
·	via BISERA	free of charge
·	via BISERA ordered through e-Banking	free of charge
·	executed standing order via BISERA set up in bank branch	free of charge
9 Direct debit		
9.1 from account without payroll:		
·	Within the bank system	BGN 2.47
·	Interbank	BGN 4.64
9.2 from account with payroll***:		
·	Within the bank system	free of charge
·	Interbank	free of charge
***The specified fees applicable to a payment account with basic features with a regular monthly income (marked as “account with payroll”) are applicable in case the account receives funds from salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students and interest amounts on these funds under Article 120a of the Law on payment services and payment systems.		
Notes:		

The fees and commissions from the other Tariff sections are applied in case the operations are not mentioned in section "Payment account with basic features".

The transactions from payment account with basic features with payroll (salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students) are free of charge only in case they are at the expence of the monthly income

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Electronic Money Accounts With Mastercard Prepaid		BGN
1	Opening	free of charge
2	Maintenance fee (monthly)	BGN 2.55
3	Closing	free of charge
4	Issuance of electronic money (depositing of amounts to electronic money account)*	
4.1	Issuance of electronic money, when the amounts are received as cash deposit ** on the electronic money account:	
4.1.1	By Holder for every deposit	BGN 2.00
4.1.2	By a third person for every deposit	BGN 2.00
4.2	Issuance of electronic money, when the amounts are received as an incoming transfer on the electronic money account:	
	Incoming transfer from another bank:	
4.2.1	in BGN and in EUR, ordered from a country from EEA	BGN 2.00
4.2.2	ordered from a country outside EEA or non-EUR credit transfer from EEA:	
4.2.2.1	In foreign currency up to EUR/ USD 50:	EUR/USD 1.00
4.2.2.2	In foreign currency above EUR/USD 50:	0.10 %, min. EUR/USD 10.00, max. EUR/USD 100
	Within the bank system:	
4.2.3	Between accounts of the customer:	
4.2.3.1	in BGN	BGN 2.00
4.2.3.2	in foreign currency	free of charge
4.2.4	Between accounts of the customer:	
4.2.4.1	in BGN	BGN 2.00
4.2.4.2	in foreign currency	BGN 2.00
4.3	Issuance of electronic money, when the amounts are received under the "MyRewards" loyalty program or other loyalty programs of the Bank	free of charge

\* Fee for issuance of electronic money (depositing of amounts to electronic money account) is due by the Holder and is collected automatically from the account balance.

\*\* The fees for cash operations are in accordance with Section [Cash operations](#), Section [Current accounts](#).

Note: The Electronic Money Account with Mastercard Prepaid cannot be used for outgoing transfers (intrabank or interbank).

Prepaid card fees	
1	Issuance (10 working days):
1.1	main card
1.2	supplementary and/or additional card
2	Re-issuance of card:
2.1	due to expiration of the validity
2.2	In case of a lost/stolen card and upon client's request
3	Re-issuance of PIN upon client's request
4	Delivery of a card to the correspondence address (VAT included):
4.1	standard delivery
4.2	express delivery
4.3	express delivery abroad
5	Delivery of a card to a branch different from the one issuing the card (VAT included)

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Prepaid card fees		
6 Maintenance fee (monthly):		
6.1 main Card		free of charge
6.2 supplementary and/or additional card		free of charge
7 Change of card data (limits and code word)		
		BGN 5.00
8 Change of PIN (available only at Bank’s ATM)		
		free of charge
9 Card blocking		
		free of charge
10 Card unblocking		
		BGN 3.00
11 Locking		
		free of charge
12 Activation of the service for notifications through SMS or other electronic message for prepaid cards		
		BGN 3.00
13 Fee for notification through SMS or other electronic message (VAT included) *		
	*Usage in Bulgaria and abroad (transaction fees)	BGN 0.12
14 Payment through POS or Internet:		
14.1 at merchant of the Bank		free of charge
14.2 at merchant of another bank in the country		0.50% on the amount
14.3 at merchant abroad		0.50% on the amount
15 Deposit on ATM of the Bank (daily turnover):		
15.1 up to 10 000 BGN		free of charge
15.2 for the part over 10 001 BGN		0.1 %, min BGN 1.00, max BGN 200
16 Cash withdrawal from ATM:		
16.1 ATM of the Bank		3% on the amount, min. 1.00 BGN
16.2 ATM of another bank in the country		3% on the amount, min. 1.00 BGN
16.3 ATM abroad in a country in EEA in EUR		3% on the amount, min. 1.00 BGN
16.4 ATM abroad In a country outside EEA or non-EUR in a country in EEA		BGN 5.00 + 1.5% on the amount





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## Prepaid card fees

## 17 Cash advance at POS:

17.1 POS at the Bank's branch

BGN 3.00 + 1 % on the amount

17.2 POS at a branch of another bank in the country

BGN 4.00 + 1 % on the amount

17.3 POS at a branch of another bank abroad in a country in EEA in EUR

BGN 4.00 + 1 % on the amount

17.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA

BGN 5.00 + 1.5% on the amount

18 Receiving (including return) amounts on card through POS

2% on the amount

19 Balance inquiry on ATM of the Bank

BGN 0.30

20 Balance inquiry on ATM of another bank in the country or E-pay

BGN 0.30

21 Balance inquiry on ATM abroad

BGN 1.00

22 Starting a procedure for disputing a transaction performed abroad

free of charge

23 Review of a dispute of a transaction performed abroad

free of charge

24 Unjustified transaction dispute

BGN 20.00

## Payment limits (24 hours)

ATM daily limit

BGN 1 000

POS daily limit

BGN 7 000














Total ATM+POS

BGN 7 000

Note:

1. The Electronic Money Account with Mastercard Prepaid cannot be used for outgoing transfers (intrabank or interbank).

2. As of 20.05.2022 the bank will stop issuing and reissuing prepaid card Mastercard Prepaid. The fees will be applicable for existing prepaid cards Mastercard Prepaid

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Electronic Money Accounts with Mastercard Virtual		
1	Opening	free of charge
2	Maintenance fee (per month)	BGN 2.55
3	Closing	free of charge
Fees for Prepaid card		
		BGN                      EUR
1	Issuance (10 working days):	
	1.1 main card	free of charge                      free of charge
	1.2 supplementary and/or additional card	BGN 5.00                      EUR 2.50
2	Re-issuance:	
	2.1 due to expiration of the validity	BGN 5.00                      EUR 2.50
	2.2 in case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5.00                      EUR 2.50
3	Delivery of a card to the correspondence address (VAT included):	
	3.1 standard delivery	BGN 30.00                      EUR 15.00
	3.2 express delivery	BGN 30.00                      EUR 15.00
4	Maintenance fee (monthly):	
	4.1 main card	free of charge                      free of charge
	4.2 supplementary and/or additional card	free of charge                      free of charge
5	Change of card data (limits and code word)	BGN 1.00                      EUR 0.50
6	Card blocking	free of charge                      free of charge
7	Locking	free of charge                      free of charge
8	Receiving (including return) amounts on card through POS	1% on the amount                      1% on the amount
Payment limits (24 hours)		
	ATM daily limit	-                      -
	POS daily limit	BGN 2 500                      BGN 2 500
	Total ATM+POS	BGN 2 500                      BGN 2 500
9	E-commerce payments via virtual POS in Bulgaria and abroad (e-mail orders/ telephone orders)	free of charge                      free of charge

- Notes:
- 1. The fees for cash operations are in accordance with Section Cash operations, Electronic Money Accounts.
  - 2. Transfer fees are in accordance with [Section Transfers](#).

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Service	Youth Program "Project YOUTh"			
	7 and 14 years *	14 and 18 years old*	14 and 18 years old-own account and main debit card**	18 and 26 years old***
1 Opening of current account in BGN or EUR with debit card for kids and youngsters for Youth program "Project YOUTh"	free of charge	free of charge	free of charge	free of charge
2 Maintenance fee (per month) for current account with debit card for kids and youngsters	free of charge	free of charge	free of charge	BGN 0.50/ EUR 0.25
3 Standard issuance of debit card for kids and youngsters to current account for Youth Program "Project YOUTh"				
3.1 Debit Mastercard for kids and youngsters	free of charge	free of charge	free of charge	free of charge
3.2 VISA Classic for kids and youngsters	free of charge/ not available in currency	free of charge/ not available in currency	free of charge/ not available in currency	free of charge/ not available in currency
4 Debit card for kids and youngsters re-issuance				
4.1 Due to validity expiry	free of charge	free of charge	free of charge	free of charge
4.2 In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5.00/ EUR 2.50	BGN 5.00/ EUR 2.50	BGN 5.00/ EUR 2.50	BGN 5.00/ EUR 2.50
5 Maintenance fee (monthly) of contactless debit card for kids and youngsters, issued to Youth Program "Project YOUTh"				
5.1 Debit Mastercard for kids and youngsters	free of charge	free of charge	free of charge	free of charge
5.2 VISA Classic for kids and youngsters	free of charge/ not available in currency	free of charge/ not available in currency	free of charge/ not available in currency	free of charge/ not available in currency
6 Cash withdrawal from ATM of the Bank with kids and youngsters debit card	-	-	-	free of charge
7 Cash withdrawal from ATM of another bank in the country with kids and youngsters debit card	free of charge	free of charge	free of charge	BGN 0.90/ EUR 0.45
8 Delivery of debit card for kids and youngsters to a branch different from the one issuing the card	free of charge	free of charge	free of charge	free of charge
9 Change of debit card for kids and youngsters data (limits and code word)	free of charge	free of charge	free of charge	free of charge
10 Debit card for kids and youngsters blocking and unblocking	free of charge	free of charge	free of charge	free of charge
11 Activation of the service for notifications through SMS or other electronic message for debit cards and current account for kids ang youngsters	free of charge	free of charge	free of charge	free of charge
12 Notifications through SMS or other electronic message for transactions with debit card and transactions from current account	free of charge	free of charge	free of charge	free of charge
13 Closing of Youth program "Project YOUTh" for age group between	free of charge	free of charge	free of charge	free of charge
14 Delivery of a debit card to the correspondence address in Bulgaria for digitally onboarding new customers, registred remotely to the Bank	-	-	-	free of charge


\*The account holder for age group between 7-18 years old can be only the parent/legal representative. The fees and commissions for products and services included in Youth program "Project YOUTh" are valid until the child reaches the age of 18.


\*\*The current account for age group 14-18 years old is on the name of a minor and is designed for receiving a scholarship or other funds that the account holder has acquired with work, as well as funds provided to her/ him to meet current daily needs and payments on ordinary, small ,transactions. The fees and commissions for products and services included in the Youth program "Project YOUTh" are valid until the holder reaches the age of 18.


\*\*\*The current account is offered for holders from 18 to 26 years old. The fees and commissions for products and services included in Youth program "Project YOUTh" are valid until the account holder reaches the age of 26 .


In the case of remote application by new customers of the Bank - individuals registered remotely, the Youth Program "Project YOUTh" for the age group between 18 and 26 years old includes registration and support of Internet / Mobile Banking at no charge.


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Payment limits for 24 hours with a debit card for children and youngsters*	BGN	FOREIGN CURRENCY
1 POS daily limit**		
Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 200	EUR 100
Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 300	EUR 150
Main debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 300	EUR 150
Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 7 000	EUR/ USD 3 500
2 ATM daily limit		
Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 100	EUR 50
Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 200	EUR 100
Main debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 200	EUR 100
Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 800	EUR/ USD 400
3 Total ATM+POS		
Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 200	EUR 100
Additional debit cards for children and youngsters for the age group from 14 to 18 years	BGN 300	EUR 150
Main debit cards for children and youngsters for the age group from 14 to 18 years	BGN 300	EUR 150
Main debit cards for children and youngsters for the age group from 18 to 26 years	BGN 7 000	EUR/ USD 3 500


\*All indicated limits are set by default for the corresponding type of debit card under the Project YOUTh Program. The Account Holder to which the card is issued may request in writing to the Bank a reduction or subsequent increase of the limits on the card, but in any case, the limits may not exceed specified in this point of the Bank's Tariff.


\*\* POS daily limits apply both to physical POS and Internet payments simultaneously.





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My Banking Program		BGN
1	Opening of current account in BGN Program "My Banking" without / with payroll	BGN 2.15/ BGN 1.08
2	Maintenance fee (per month)	
	2.1current account Program "My Banking" without / with payroll	BGN 5.48
	2.2current account Program "My Banking" with payroll and executed min. 3* debit card transactions during the previous calendar month, incl. via One Wallet by Postbank	BGN 4.20
3	Issuing of main debit card Debit MasterCard / Visa Classic to on basic current account Program "My Banking"	free of charge
4	Maintenance fee (monthly) for Debit MasterCard / Visa Classic, issued to basic current account Program "My Banking"	free of charge
5	Three utility bills or tax payments, monthly	free of charge
6	Transfers within the Bank ordered from the basic current account Program "My Banking"	
	6.1 to another account of the same customer ordered via E-Banking/ M-Banking	free of charge
	6.2 to another customer's account, ordered via E-Banking/ M-Banking	free of charge
	6.3 Standing order (per month) initiated from basic current account of "My Banking" program to loan servicing account of the same customer, opened in BGN	free of charge
7	Registration of Internet Banking	free of charge
8	Maintenance fee (per month) of Internet Banking	free of charge
9	Cash withdrawal via ATM of the Bank with a debit card Debit MasterCard / Visa Classic, issued under the "My Banking" Program **	free of charge
10	Three notifications via SMS or other electronic message for transactions with a debit card / operations on a main current account under the "My Banking" Program **	free of charge
11	Sales Fee for buying mutual fund units in BGN/EUR/USD in case investing through Regular Investment Plan. ** The preference is valid only for the amount/s signed with Regular Investment Application and for the respective fund/s. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank.	free of charge
12	Closure of the "My Banking" Program ***	BGN 10.00


NOTES


- \* In the number of debit card transactions, initiated during the previous calendar month, are not included transactions from other customer's accounts, executed on Self-service Terminal Device after identification with debit card, issued to "My Banking" current account, as well as cash depositing into the same account on ATM or Express banking digital zones.
- \*\* Only for payroll accounts
- \*\*\*The fee is collected only in case the account was opened less than 6 months ago





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My Family Program		BGN
1 Opening of current account in BGN Program "My Family" without / with payroll		BGN 4.00 / BGN 3.00
2 Maintenance fee (per month)		
2.1 current account Program "My Family" Program without / with payroll transfer		BGN 8.50
2.2 current account Program "My Family" with payroll and executed min. 3 debit card transactions* during the previous calendar month, incl.via One Wallet by Postbank		BGN 7.14
3 Issuing of debit card Debit MasterCard / Visa Classic on basic current account Program "My Family":		
3.1 main card		free of charge
3.2 extra and/or following card		free of charge
4 Maintenance fee (monthly) for Debit MasterCard / Visa Classic, issued to basic current account Program "My Family"		
4.1 main card		free of charge
4.2 extra and/or following card		free of charge
5 Opening of one additional current account in EUR or USD Program "My Family"		free of charge
6 Maintenance fee (per month) for the additional account in EUR or USD Program "My Family"		free of charge
7 Opening of one current account in BGN to another holder Program "My Family"		free of charge
8 Maintenance fee (per month) for current account in BGN to another holder Program "My Family"		free of charge
9 Issuing of debit card Debit MasterCard on current account in BGN to another holder Program „My Family“		free of charge
10 Maintenance fee (monthly) for debit card Debit MasterCard issued to current account in BGN to another holder Program „My Family“		free of charge

Note: \* In the number of debit card transactions, initiated during the previous calendar month, are not included transactions from other customer’s accounts, executed on Self-service Terminal Device after identification with debit card, issued to „My Family“ current account, as well as cash depositing into the same account on ATM or Express banking digital zones

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My Family Program		BGN
11 Current account in BGN or EUR and debit card under the conditions of „Youth program “Project YOUth” for age group between 7-14 years old“, „Youth program “Project YOUth” for age group between 14-18 years old“ or „Youth program “Project YOUth” for age group between 14 – 18 years old – own account and main debit card“ with additional advantages:		
11.1Cash depositing (incl. From third parties) in BGN or EUR to current account Youth program “Project YOUth”		free of charge
11.2 A standing order (per month) initiated from basic current account „My Family“ to current account Youth program “Project YOUth”		free of charge
12 Five utility bills or tax payments, monthly		free of charge
13 Registration of Internet Banking		free of charge
14 Maintenance fee (per month) of Internet Banking		free of charge
15 Maintenance fee (per month) for servicing of current account opened for a loan to Program „My Family“		free of charge
16 Transfers within the Bank ordered from the basic current account Program „My Family“		
16.1 to another account of the same customer ordered via E-Banking/ M-Banking		free of charge
16.2 to another customer’s account ordered via E-Banking/ M-Banking		free of charge
16.3 Standing order (per month) initiated from basic current account of „My Family“ program to loan servicing account of the same customer, opened in BGN		free of charge
17 Cash withdrawal from ATM of the Bank with debit card Debit MasterCard/ VISA Classic, issued to basic current account Program „My Family“ *		free of charge
18 Three notifications through SMS or other electronic messages for debit card transactions/ account operations initiated from basic current account Program „My Family“ *		free of charge
19 Sales Fee for buying mutual fund units in BGN/EUR/USD in case investing through Regular Investment Plan. * The preference is valid only for the amount signed with Regular Investment Application and for the respective fund. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank.		free of charge
20 Closing of Program „My Family“ **		BGN 10.00
NOTES		

\*only for payroll accounts  
\*\* The fee is collected only in case the account was opened less than 6 months ago

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"Priority by Postbank" Program*		BGN
1	Opening fee for basic current account „Priority by Postbank” in BGN	free of charge
2	Maintenance fee (per month):	free of charge
	2.1 current account "Priority by Postbank" without/with payroll	BGN 14.96
	2.2 current account „Priority by Postbank” with payroll and executed min. 3 debit card transactions** during the previous calendar month, incl. via One Wallet by Postbank	BGN 11.93
3	Standard/express issuance of a contactless debit card Debit Mastercard Gold to a basic current account "Priority by Postbank"	free of charge
4	Change of debit card limits	free of charge
5	Maintenance fee (monthly) for debit card Debit Mastercard Gold (main and extra), issued to a basic current account „Priority by Postbank”	free of charge
6	Opening of one additional current account in EUR or USD to Program "Priority by Postbank"	free of charge
7	Maintenance fee (per month) for the additional account in EUR or USD to Program „Priority by Postbank”	free of charge
8	Maintenance fee (per month) for a current account opened for a loan to Program „Priority by Postbank”	free of charge
9	Current account in BGN or EUR and debit card under the conditions of “Youth program “Project YOUTh” for age group between 7-14 years old”, “Youth program “Project YOUTh” for age group between 14-18 years old” or “Youth program “Project YOUTh” for age group between 14 – 18 years old – own account and main debit card” with additional advantages:	
	9.1 cash depositing (incl. from third parties) in BGN or EUR to current account Youth program “Project YOUTh”	free of charge
	9.2 a standing order (per month) initiated from basic current account „Priority by Postbank” to current account Youth program “Project YOUTh”	free of charge
10	Transfers within the Bank system from basic current account „Priority by Postbank”:	
	10.1 ordered at Bank’s branch between own accounts	free of charge
	10.2 ordered via E-banking and "One Wallet by Postbank"	free of charge
	10.3 a standing order (per month) initiated from basic current account to loan servicing account of the same customer, opened in BGN	free of charge
11	Interbank outgoing transfers*** in BGN ordered via E-banking and "One Wallet by Postbank" from basic current account „Priority by Postbank” (up to 10 per month)	free of charge
12	Cash withdrawal up to 3 000 BGN at branch, once per month – the first initiated withdrawal starting from the opening date of the basic account „Priority by Postbank”.	free of charge
13	Cash deposits executed on Self-service terminal device into the basic current account „Priority by Postbank”	free of charge

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"Priority by Postbank" Program		BGN
14 Cash withdrawal from ATM with Debit Mastercard Gold, issued to a basic current account "Priority by Postbank,,e****:		
14.1 ATM of the Bank		free of charge
14.2 ATM in Bulgaria (up to 3 per month)		free of charge
15 Cash deposits on ATM of the Bank with daily turnover up to 10 000 BGN		free of charge
16 Payments through POS or Internet in Bulgaria and abroad		free of charge
17 Balance inquiry on ATM of the Bank		free of charge
18 Debit card blocking and unblocking		free of charge
19 Utility bill payments and tax payments		free of charge
20 Activation of the service for notifications through SMS or other electronic message for debit cards		free of charge
21 Notifications through SMS or other electronic message for debit card transactions, transactions initiated from basic current account „Priority by Postbank” and utility payments via Universal Payer.		free of charge
22 Sales Fee for buying mutual fund units in BGN/EUR/USD in case investing through Regular Investment Plan. ****The preference is valid only for the amount/s signed with Regular Investment Application and for the respective fund/s. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank		free of charge
23 Closing of program „Priority by Postbank” (The fee is collected only in case the account was opened less than 6 months ago)		BGN 40.00
24 Credit Card application fee (Mastercard World/ Visa Gold)		free of charge
25 Preferential Credit Card Maintenance annual fee (for one Mastercard World/ Visa Gold card). (Standard maintenance annual fee for credit card Mastercard World / Visa Gold without package program „Priority by Postbank” is 100 BGN).		50% discount

\*The name of the Program has been changed from „Privilege“ to „Priority by Postbank“ as the conditions for opening and using remain the same.

\*\* In the number of debit card transactions, initiated and accounted during the previous calendar month, are not included transactions from other customer’s accounts, executed on Self-service terminal device after identification with debit card, issued to “„Priority by Postbank”” current account, as well as cash depositing into the same account on ATM or Express banking digital zones.

\*\*\* Not included fast transfers (RINGS) in real time.

\*\*\*\* Valid only for payroll accounts



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Premium Extra Program	BGN
1 Opening of a current account in BGN "Premium Extra"	free of charge
2 Maintenance fee (per month) for basic current account „Premium Extra“	BGN 35.00
3 Issuing of contactless debit card World Debit MasterCard on basic current account „Premium Extra“	free of charge
4 Cash withdrawal of amounts from basic current account „Premium Extra“ - /per day/ for the part up to 10 000 BGN	free of charge
5 Cash depositing of amounts in the basic current account „Premium Extra“ - /per day/ for the part up to 10 000 BGN* *Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section " <a href="#">Cash operations</a> ".	free of charge
6 Transfers within the Bank system from basic current account „Premium Extra“:	
6.1 ordered at Bank’s branch between own accounts	free of charge
6.2 ordered via E-banking and "One Wallet by Postbank"	free of charge
7 Interbank outgoing transfers* in BGN ordered via E-banking and "One Wallet by Postbank" from basic current account „Premium Extra“ (up to 10 per month) * Not included fast transfers (RINGS) in real time	free of charge
8 Incoming interbank transfers	free of charge
9 Maintenance fee (monthly) for contactless debit card World Debit MasterCard, issued to basic current account „Premium Extra“ :	
9.1 main card	free of charge
9.2 extra and/or following card	free of charge
10 ATM cash withdrawal in Bulgaria with contactless debit card World Debit MasterCard, issued to basic current account „Premium Extra“	free of charge
11 Cash deposits executed on Self-service terminal device into the basic current account „Premium Extra“	free of charge





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Premium Extra Program		BGN
12	Cash deposits on ATM of the Bank	free of charge
13	Notifications through SMS or other electronic message for debit card transactions, transactions initiated from basic current account „Premium Extra“ and utility payments via Universal Payer	free of charge
14	Utility bill payments and tax payments	free of charge
15	Opening of additional current account in EUR/ USD to „Premium Extra“	free of charge
16	Maintenance fee (per month) for the additional account in EUR/USD „Premium Extra“	free of charge
17	Fee for purchase of mutual fund shares in BGN/EUR/USD, while signing of Application for participation in regular investment plan. The preference is valid up to the amount for a regular investment, for the respective fund.For investments in funds and amounts other than those in the regular investment plan are applied fees according to the Tariff of the bank	free of charge
18	Package program includes „Account lock“ service	
19	Closing of program „Premium Extra“ (The fee is collected only in case the account was opened less than 6 months ago)	BGN 60.00
20	Possibility to securitized bank accounts	free of charge
21	Fee for express examination of mortgage loans’ application documents	free of charge
22	Fee for collateral analysis and documentation – according to the requested amount	free of charge
23	Fee for collateral analysis, due for each property that will serve as loan collateral	free of charge
24	Credit Card application fee (MasterCard World Premium or Visa Premium)	free of charge
25	Preferential Credit Card Maintenance annual fee*	
	25.1 MasterCard World Premium **	free of charge
	25.2 Visa Premium **	free of charge

\* Only one credit card can be issued with package program „Premium Extra “, at the specified feesExtra

\*\*Standard maintenance annual fee for credit card MasterCard World Premium and Visa Premium without package program „Premium Extra“ is BGN 169.

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Current account with payroll "Super Account@"		BGN
1	Opening of current account "Super account@" in BGN	BGN 1.00
2	Maintenance fee (per month) for current account "Super @ccount" in BGN	
	2.1 when payroll transfer is minimum BGN 500 per month	BGN 2.50 / fee free*
	2.2 when payroll transfer is less than BGN 500 per month**	BGN 5.00
3	Issuance of a Debit MasterCard / Visa Classic debit card to a current account "Super Account@"	free of charge
4	Monthly Debit MasterCard/ Visa Classic debit card issued to a current account "Super Account@"	free of charge
5	Cash withdrawal through ATM of the Bank with Debit MasterCard/ Visa Classic, issued to "Super Account@" ***	0.05%, min.BGN 0.15
6	Cash withdrawal per day from current account "Super @ccount" on teller desk up to 800 BGN on each transaction	The double amount of the standard fee from the <a href="#">Current Accounts</a> section of the Tariff
7	Intrabank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch ( in BGN and foreign currency	The double amount of the standard fee from the <a href="#">Transfers and Payments</a> section of the Tariff
8	Interbank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in BGN and foreign currency)	The double amount of the standard fee from the <a href="#">Transfers and Payments</a> section of the Tariff
9	Express interbank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in BGN and foreign currency)	The double amount of the standard fee from the <a href="#">Transfers and Payments</a> section of the Tariff
10	Internal switching fee - applicable for existing clients with payroll account or package programs which switch to "Super @ccount"	BGN 10.00
11	Credit Card MasterCard without application fee	
12	Closing of current account "Super @ccount"(the is collected only In case the account is opened less than 6 mounth ago)	BGN 10.00
13	Minimum Amount of regular transfers required to the Super @account in a period of a calendar month	BGN 500.00
14	Discount of the monthly maintenance fee according to the conditions specified in Section <a href="#">Notes</a> (as a percentage of the determined amount of the fee)	100%
15	Amount of the reimbursement of costs by the Bank if the conditions specified in Section <a href="#">Notes</a> (in a period of calendar month)	BGN 2.50
16	Period for application of the preferential terms according to it.14.	30.04.2026 r.
17	Period for application of the preferential terms according to it.15.	30.04.2026 r.


\*All of the Requirements and rules for the application of preferential terms under a Super @ccount Contract are stated in in Part [Notes](#), Letter “D”of the Tariff (Notes - Requirements and rules for the application of preferential terms under a Super @ccount Contract).


\*\*The fee shall enter into force as of 31.03.2017 for all accounts opened after 31.03.2017 included. For already existing Super @ccounts, opened before 31.03.2017, the change shall into force as from 01.06.2017.


\*\*\*Applicable to accounts with regular transfer of salaries at a minimum of BGN 500


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"Digital Program" (the offer is valid for digitally onboarded new customers, registered remotely)		BGN	FOREIGN CURRENCY (EUR)
1	Opening of a current account "Digital program" in BGN or EUR	free of charge	free of charge
2	Maintenance fee (per month) for current account "Digital program"	BGN 2.55	EUR 1.30
3	Standard issuance of contactless debit card Debit MasterCard / Visa Classic to current account "Digital program"		
	3.1 Debit MasterCard	free of charge	free of charge
	3.2 Visa Classic	free of charge	not available
4	Maintenance fee (per month) of contactless Debit MasterCard / Visa Classic, issued to "Digital program"		
	4.1 Debit MasterCard	free of charge	free of charge
	4.2 Visa Classic	free of charge	not available
5	Three cash withdrawals via the Bank's ATM with a debit card Debit MasterCard / Visa Classic to a current account under the "Digital Program"	free of charge	free of charge
6	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	free of charge
7	Notifications through SMS or other electronic messages for debit card transactions from a current account "Digital program"	free of charge	free of charge
8	Delivery of a debit card to a correspondence address in Bulgaria	free of charge	free of charge
9	Three utility bills or tax payments, monthly	free of charge	not available
10	Three transfers within the Bank (monthly) ordered from the current account "Digital program" to another customer's account via E-Banking/ M-Banking	free of charge	free of charge
11	Registration and maintenance of E-Banking/ M-Banking	free of charge	free of charge
12	Closing of "Digital Program" (the fee is collected only when closing an account opened less than 6 months ago)	BGN 10.00	EUR 5.00


Notes:  
In case that there is no active debit card linked to the account, the current account "Digital program" will be charged with a monthly maintenance fee valid for a Standard current account without debit card in the relevant currency.  
The "Digital program" is offered only to digitally onboarded new customers, registered and opened the program remotely under the terms and conditions of the General terms and conditions for registration of new client and conclusion of a contract for the provision of financial services remotely of "Eurobank Bulgaria" AD, which are available on hard copy within the meaning of § 1, item 8 of the additional provisions of the Law on payment services and payment systems on the Bank's website: [www.postbank.bg](http://www.postbank.bg)


Monthly total payment customer's limits in BGN equivalent and maximum availability on a current account "Digital program"		BGN
1	Total amount of incoming cash and non-cash operations, on a monthly basis, on bank accounts of new customers, registered remotely.	BGN 30 000
2	Total amount of outgoing operations (including account transfers, bank card transactions, etc.), on a monthly basis, from bank accounts of new customers, registered remotely	BGN 5 000
3	Maximum availability on a current account "Digital program"	BGN 250 000


Notes:  
The calculation of the total customer limits do not include - intrabank transfers to own accounts and loan amounts in the month of disbursement.  
The specified limits may be waived after a personal visit of the client to the Bank's office and present identification.  
The BNB exchange rate is used when calculating the BGN equivalence of the EUR transactions in the total payment limits.


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Package Trust (applies only to clients receiving a pension from PAC Doverie)		BGN
1	Opening a current account in BGN Package “Trust”	free of charge
2	Servicing (monthly) of a current account Package “Trust” with an issued debit card	BGN 1.20
3	Monthly fee for a debit card issued to current account Package “Trust”	free of charge
4	Cash withdrawal to the bank's ATM with a debit card issued to current account Package “Trust”	free of charge
5	Deposit of amounts to an account by a holder - for the part up to 3 000 BGN /daily/ Deposit of amounts to an account by a holder - for the part over 3 000 BGN /daily/	free of charge
6	/Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section " <a href="#">Cash operations</a> "/	0.10%min. BGN 3.00 max BGN 100
7	Cash withdrawal on teller's desk up to BGN 2 000 daily, per each transaction	0.10% min. BGN 1.00 over the total amount
8	Cash withdrawal on teller's desk over BGN 2 000 daily upon request, per each transaction	0.40%min. BGN 7.00, max BGN 500 over the total amount
9	Cash withdrawal on teller's desk over BGN 2 000 daily without request (depending on the Bank’s resources), per each transaction	0.50%min. BGN 15.00 over the total amount
10	Closing of Package “Trust”	free of charge



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Service	Piraeus Payroll Package for individuals* (Payroll/Salary)	Piraeus Daily Banking package Standard for individuals*	Piraeus Daily Banking package Plus for individuals*	Piraeus Daily Banking Package “On Board With Piraeus bank” *
1 Monthly fee	BGN 4.20	BGN 4.20	BGN 5.48	BGN 15.00
2 Maintenance fee (monthly) for Saving or Card account „Salary“ (in BGN)	free of charge	--	-	-
3 Maintenance fee (monthly) for saving or current account (in BGN or EUR)	-	free of charge	free of charge	-
4 Maintenance fee (monthly) for current/ saving/ joint account in BGN				free of charge
5 Maintenance fee (per month) for current/ saving account in foreign currency	-	-	-	free of charge
6 Maintenance fee (monthly) for debit card, issued to Saving or Card account	free of charge	-	-	-
7 Maintenance fee (monthly) for debit card , issued to Saving or Current account	-	free of charge	free of charge	-
8 Maintenance fee (monthly) for debit card, one primary card and one additional (optional), included in the package	-	-	-	free of charge
9 Cash withdrawal from ATM of the bank with debit card, issued to saving or current account	free of charge	-	free of charge	free of charge
10 Notifications through SMS or other electrnic message for debit card transactions with debit card, issued to saving or current account	free of charge	free of charge	free of charge	free of charge
11 Incoming payments in foreign currency for receiving of a remuneration of the primary holder				free of charge
12 Utility payments via Universal Payer or Internet banking executed from the basic saving or current account	free of charge	free of charge	free of charge	free of charge
13 Closing of Piraeus Package per Individual	free of charge	free of charge	free of charge	free of charge

\* As of 18.11.2019, Piraeus Package accounts are not opened. Fees and commissions apply to already opened product packages.

Account "Piraeus 13th Pension" *		BGN
1 Maintenance fee (monthly) for account "Piraeus 13th Pension"		BGN 1.40
2 Maintenance fee (monthly) for debit card issued to account "Piraeus 13th Pension"		free of charge
3 Cash withdrawal from ATM of the Bank with debit card issued to account "Piraeus 13th Pension"		free of charge
4 Depositing of amounts in account		
4.1 for the part over 3 000 BGN /daily/**		0.10%min. BGN 3 max BGN 100
5 Cash withdrawal on teller desk up to BGN 2 000 daily, per each transaction		0.10%, min BGN 1 over the total amount
6 Cash withdrawal on teller desk over BGN 2 000 daily upon request, per each transaction		0.40%, min BGN 7, max BGN 500 over the total amount
7 Cash withdrawal on teller desk over BGN 2 000 daily without request (depending on the Bank’s resources), per each transaction		0.50%, min BGN 15 over the total amount
8 Closing of account "Piraeus 13th Pension"		free of charge

\*As of 18.11.2019 Piraeus Daily Banking package Standard for individuals is no longer offered. Fees and commissions are applicable to the already open product packages.

\*\*Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to [section "Cash operations"](#).



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My Finance Program		BGN
/As of 2 June 2016 My Finance Current Accounts are no longer offered. Fees and commissions are applicable to the already open product packages. /		
1	Opening of current account in BGN "My Finance"	free of charge
2	Maintenance fee (per month) for basic current account "My Finance" without / with payroll	BGN 6.85 / BGN 5.87
3	Transfers within the Bank ordered from the basic current account "My Finance":	free of charge
	3.1 to another account of the same customer - ordered at Bank's branch	free of charge
	3.2 to another account of the same customer- ordered via E-banking	free of charge
4	Transfers within the Bank system ordered from the basic current account "My Finance" via E-banking: *	free of charge
	4.1 to another customer within the bank (up to 10 per month)	free of charge
5	Maintenance fee (monthly) for debit card Debit MasterCard / Visa Classic, issued to basic current account "My Finance":	free of charge
	5.1 main card	free of charge
	5.2 extra and/or following card	free of charge
6	Cash withdrawal from ATM of the Bank with debit card Debit MasterCard / VISA Classic, issued to basic current account "My Finance" *	free of charge
7	Three utility payments via Universal Payer or E-Banking/ M-Banking	free of charge
8	Opening of one additional current account in EUR or USD "My Finance"	free of charge
9	Maintenance fee (per month) for the additional account in EUR or USD "My Finance"	free of charge
10	Cash withdrawal from basic current account in BGN "My Finance" up to 2 000 BGN - once per month	free of charge
11	Notifications through SMS or other electronic messages for debit card transactions above 100 BGN with Debit MasterCard / VISA Classic,issued to "My Finance	free of charge
12	SMS notifications for incoming transfers on the basic current account "My Finance"*	free of charge
13	Credit Card (VISA Classic or Mastercard Standard) application fee	free of charge
14	Sales Fee for buying mutual fund units in BGN/EUR/USD in case investing through Regular Investment Plan. *The preference is valid only for the amount signed with Regular Investment Application and for the respective fund. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank.	free of charge
15	Closing of program "My Finance"***	BGN 10.00

\* Applies only to accounts with payroll transfer

\*\*\*The tax is collected only when closing an account opened less than 6 months ago

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Premium Program		BGN
(As of 03.04.2023, current accounts under the "Premium" program are not opened.)		
1	Opening of a current account in BGN "Premium"	free of charge
2	Maintenance fee (per month) for basic current account „Premium“	BGN 25.00
3	Issuing of contactless debit card World Debit MasterCard on basic current account „Premium“	free of charge
4	Cash withdrawal of amounts from basic current account „Premium“ - /per day/ for the part up to 10 000 BGN	free of charge
5	Cash depositing of amounts in the basic current account „Premium“ - /per day/ for the part up to 10 000 BGN* *Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section <a href="#">"Cash operations"</a> .	free of charge
6	Transfers within the Bank system from basic current account „Premium“:	
	6.1 ordered at Bank’s branch between own accounts	free of charge
	6.2 ordered via E-Banking	free of charge
7	Interbank outgoing transfers (free transfers do not include real-time fast transfers (RINGS) in BGN, ordered via Internet banking from the main current account "Premium" (up to 10 per month)	free of charge
8	Interbank incoming transfers	free of charge
9	Monthly fee for contactless World Debit MasterCard, issued to a main current account under the "Premium" program:	
	9.1 main card	free of charge
	9.2 extra and/or following card	free of charge
10	ATM cash withdrawal in Bulgaria with contactless debit card World Debit MasterCard, issued to basic current account „Premium“	free of charge
11	Notifications through SMS or other electronic message for debit card transactions, transactions initiated from basic current account „Premium“ and utility payments via Universal Paye	free of charge
12	Utility bill payments and tax payments	free of charge
13	Opening of additional current account in EUR/USD to "Premium"	free of charge
14	Maintenance fee (per month) for the additional account in EUR/USD „Premium“	free of charge
15	Fee for the purchase of units of mutual funds in BGN/EUR/USD, upon signing an Application for participation in a regular investment plan. The preference is valid up to the amount of the specified amount for regular investment, for the respective fund. For investments in funds and amounts other than those specified in the regular investment plan, fees are applied according to the Bank's Tariff.	free of charge
16	Package program includes "Account Lock" service	
17	Closing of program "Premium" (the fee is collected only when closing an account opened less than 6 months ago)	BGN 10.00


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My Advantage Program (as of 01 October 2019 My Advantage Current Accounts are no longer offered. Fees and commissions are applicable to the already open product packages.)		BGN
1	Opening of current account in BGN "My Advantage"	free of charge
2	Maintenance fee (monthly) for basic current account "My Advantage"	BGN 14.96
3	Issuing of Gold Debit MasterCard debit card on basic current account "My Advantage"	free of charge
4	Cash withdrawal from the main current account "My Advantage" - daily up to BGN 2 000 BGN	free of charge
5	Transfers within the Bank system from basic current account "My Advantage":	
	5.1 ordered at a branch of the Bank	free of charge
	5.2 ordered via E-banking	free of charge
6	Monthly maintenance fee for Gold Debit MasterCard, issued to the main current account "My Advantage":	
	6.1 main card	free of charge
	6.2 extra and/or following card	free of charge
7	ATM cash withdrawal in Bulgaria with Gold Debit MasterCard, issued to basic current account "My Advantage"	free of charge
8	Notifications via SMS or other electronic message for transactions over BGN 100 made with a Gold Debit MasterCard debit card issued to the "My Advantage" program	free of charge
9	Utility payments via Universal Payer or Internet / Mobile Banking	free of charge
10	Opening of additional current account in EUR/USD to "My Advantage" program	free of charge
11	Maintenance fee (monthly) for the additional current account in EUR/USD "My Advantage"	free of charge
12	Maintenance fee (monthly) for account servicing loan	free of charge
13	Credit Card (MasterCard World or VISA Gold) application fee	free of charge
14	Sales fee for buying MF units in bundle product SpestInvest and SpestInvest Plus BGN/EUR	free of charge
15	Fee for the purchase of units of mutual funds in BGN/EUR/USD, upon signing an Application for participation in a regular investment plan. The preference is valid up to the amount of the specified amount for regular investment, for the respective fund. For investments in funds and amounts other than those specified in the regular investment plan, fees are applied according to the Bank's Tariff.	free of charge
16	Closing of the "My Advantage" program (the fee is collected only when closing an account opened less than 6 months ago)	BGN 10.00


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My Prestige Program		BGN
(as of 01.10.2019, current accounts under the My Prestige program are not opened, fees and commissions are applied to already opened product packages)		
1	Opening a current account in BGN under the "My Prestige" program	free of charge
2	Maintenance fee (monthly) for basic current account "My Prestige" program	BGN 25.00
3	Issuance of a World Debit MasterCard debit card to a current account under the "My Prestige" program	free of charge
4	Cash withdrawal from the main current account "My Prestige" - daily up to BGN 2 000	free of charge
5	Within the bank system transfers from the main current account "My Prestige":	
	5.1 ordered at a branch of the Bank	free of charge
	5.2 ordered via Internet Banking	free of charge
6	Interbank outgoing transfers* in BGN, ordered from the main current account "My Prestige"	
	6.1 ordered at a branch of the Bank (up to 5 free transfers per month)	free of charge
	6.2 ordered via Internet Banking (up to 10 free transfers per month)	free of charge
*Free transfers do not include real-time fast translations (RINGS).		
7	Incoming transfers	free of charge
8	Monthly fee for a World Debit MasterCard debit card issued to the main current account "My Prestige":	
	8.1 main card	free of charge
	8.2 additional and/or subsequent card	free of charge
9	Cash withdrawal at ATMs in the country with a World Debit MasterCard debit card issued to the "My Prestige" program	free of charge



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My Prestige Program		BGN
(as of 01.10.2019, current accounts under the My Prestige program are not opened, fees and commissions are applied to already opened product packages)		
10	Notifications via SMS or other electronic message for transactions over BGN 100 made with a World Debit MasterCard debit card issued to the "My Prestige" program	free of charge
11	Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge
12	Opening an additional current account in EUR/USD under the "My Prestige" program	free of charge
13	Maintenance fee (per month) for the additional account in EUR or USD "My Prestige"	free of charge
14	Maintenance fee (per month) for account servicing loan	free of charge
15	Credit Card (MasterCard World, VISA Gold, MasterCard World Premium or Visa Premium) application	free of charge
16	Preferential annual fee for servicing a credit card payment instrument*:	
	16.1 MasterCard World	free of charge
	16.2 Visa Gold	free of charge
	16.3 MasterCard World Premium**	BGN 50.00
	16.4 Visa Premium**	BGN 50.00
17	Sales fee for buying MF units in bundle product SpestInvest and SpestInvest Plus BGN/EUR	free of charge
18	Fee for the purchase of units of mutual funds in BGN/EUR/USD, upon signing an Application for participation in a regular investment plan. The preference is valid up to the amount of the specified amount for regular investment, for the respective fund. For investments in funds and amounts other than those specified in the regular investment plan, fees are applied according to the Bank's Tariff.	free of charge
19	Closing of program "My Prestige" ***	BGN 10.00

\*Under the "My Prestige" package program, only one credit card can be issued, at the request of the client, at the specified fees

\*\*Standard annual fee without "My Prestige" program for MasterCard World Premium and Visa Premium credit cards is BGN 169

\*\*\* The fee is collected only when closing an account opened less than 6 months ago

NOTES

The fees from the other Tariff sections are applied in case of operations not specifically mentioned in "COMPLEX BANKING SERVICES" Section.





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Current Accounts

BGN

FOREIGN CURRENCY

Cash deposits from account holder on each transaction

1 /Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section V. "Cash operations". /

0.30% min BGN 2.93 max BGN 391.17

0.30% min EUR/USD 1.50 max EUR/USD 200

2 Cash withdrawal per day

2.1 Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction

0.70% over the total amount, min BGN 7.00

0.70% over the total amount, min EUR/USD 3.58

2.2 Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:

· upon request \*

0.70% over the total amount

0.70% over the total amount

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

-for amounts above 2,000 – one working day in advance.

-for amounts above 1,000 EUR/USD/CHF/GBP – two working days in advance.

· without request (depending on the Bank's resources)

0.80% over the total amount, min BGN 15.00

0.80% over the total amount, min EUR/USD 15.00

· requested, not withdrawn amount /the fee is calculated as a percentage of the non withdrawn amount./

0.60% min BGN 9.78

0.60% min EUR/USD 5.00

Current Accounts "Golden Time"

BGN

FOREIGN CURRENCY

Depositing of amounts in account - for the part above 3 000 BGN per day

1 /Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section "Cash operations"/

0.10% min. BGN 3.00 max BGN 100

-

2 Cash withdrawal per day:

2.1 Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction

0.10% over the total amount, min BGN 1.00

-

2.2 Above 2,000 BGN, 1,000 EUR/USD/CHF/GBP on each transaction

· upon request \*

0.40% over the total amount, min BGN 7.00 max BGN 500

-

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

- for amounts above 2,000 – one working day in advance.

- for amounts above 1,000 EUR/USD/CHF/GBP – two working days in advance.

· without request (depending on the Bank's resources)

0.50% over the total amount, min BGN 15.00

-

· requested, not withdrawn amount /the fee is calculated as a percentage of the non withdrawn amount./

0.60% min BGN 9.78

-

Current Accounts for Private Bailiffs and Lawyers

BGN

FOREIGN CURRENCY

Cash deposits from account holder on each transaction

1 /Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to section V. "Cash operations". /

0.30% min BGN 2.93 max BGN 391.17

0.30% min EUR/USD 1.50 max EUR/USD 200

2 Cash withdrawal per day:

2.1 Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction

0.70% over the total amount, min BGN 7.00

0.70% over the total amount, min EUR/USD 3.58

2.2 Above 2,000 BGN, 1,000 EUR/USD/CHF/GBP on each transaction

· upon request \*

0.70% over the total amount

0.70% over the total amount

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

- for amounts above 2,000 – one working day in advance.

- for amounts above 1,000 EUR/USD/CHF/GBP – two working days in advance.

· without request (depending on the Bank's resources)

0.80% over the total amount, min BGN 15.00

0.80% over the total amount, min EUR/USD 15.00

· requested, not withdrawn amount /the fee is calculated as a percentage of the non withdrawn amount./

0.60%, min BGN 9.78

0.60%, min EUR/USD 5.00

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Saving Accounts

BGN

FOREIGN CURRENCY

1	Cash deposits from account holder on each transaction	0.30% min BGN 2.93 max BGN 391.17	0.30% min EUR/USD 1.50 max EUR/USD 200
	/Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to <a href="#">section "Cash operations"</a> .		
2	Cash withdrawal per day *:		
	2.1 Up to BGN 2,000, 1,000 EUR/USD/CHF/GBP on each transaction**	0.70% over the total amount, min BGN 7.00	0.70% over the total amount, min EUR/USD 3.58
	2.2 Above 2,000 BGN, 1,000 EUR/USD/CHF/GBP on each transaction		
	· upon request ***	0.70% over the total amount	0.70% over the total amount
	For amounts above BGN 2,000 – one working day in advance.		
	For amounts above 1,000 EUR/USD/CHF/GBP – two working days in advance.		
	· without request (depending on the Bank's resources)	0.80% over the total amount, min BGN 15.00	0.80% over the total amount, min EUR/USD 15.00
	· requested, not withdrawn amount****	0.60%, min BGN 9.78	0.60%, min EUR/USD 5.00

NOTES

- \* The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.
- \*\* The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account
- \*\*\* The request must be submitted in written form not later than 12.00 pm
- \*\*\*\* The fee is calculated as a percentage of the non withdrawn amount

Term Deposit Accounts

BGN

FOREIGN CURRENCY

1 Cash deposits from account holder on each transaction*		0.30% min BGN 2.93 max BGN 391.17	0.30% min EUR/USD 1.50 max EUR/USD 200
2 Cash withdrawal from a term deposit per day:			
2.1 On a maturity date or in case the maturity date is a non-working day, on the first following working day **(for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)***		free of charge	free of charge
2.2 Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction		0.75%, min BGN 8.00	0.75%, min EUR/USD 4.09
2.3 Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction:			
· upon request ***		0.75% over the total amount	0.75% over the total amount
For amounts above BGN 2,000 – one day in advance.			
For amounts above 1,000 EUR/USD/CHF/GBP – two business days in advance,			
· without request depending on the Bank’s resources)		0.85%, over the total amount, min BGN 16.00	0.85% over the total amount, min EUR/USD 16.00
· requested, not withdrawn amount****		0.60% min BGN 9.78	0.60% min EUR/USD 5.00

NOTES

- \* Cash deposits are free of charge when opening a term deposit. Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to [section "Cash operations"](#).
- \*\* Regardless of the account from which the deposit amount is withdrawn.
- \*\*\* The application should be submitted in writing to the Bank by 12.00 p.m.
- \*\*\*\* The percentage of the fee is on the amount of the unwithdrawn amount. The fee does not apply to deposits at maturity.



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Electronic money accounts

BGN

FOREIGN CURRENCY

1 Depositing of amounts in account

free of charge

free of charge

2 Cash withdrawal per day (Redemption of electronic money):

2.1 Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction

0.70% over the total amount, min BGN 7.00

0.70% over the total amount, min EUR/USD 3.58

2.2 Above 2,000 BGN, 1,000 EUR/USD/CHF/GBP on each transaction:

· upon request \*

0.70% over the total amount

0.70% over the total amount

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

- for amounts above 2,000 – one working day in advance.

- for amounts above 1,000 EUR/USD/CHF/GBP – two working days in advance.

· without request (depending on the Bank's resources)

0.80% over the total amount, min BGN 15.00

0.80% over the total amount, min EUR/USD 15.00

· requested, not withdrawn amount \*\*

0.60% min BGN 9.78

0.60% min EUR/USD 5.00

NOTES

\*\* The percentage of the fee is on the amount of the unwithdrawn amount.

Donation account

BGN

FOREIGN CURRENCY

1 Cash services

free of charge

free of charge

Current accounts servicing consumer and mortgage loan

BGN

FOREIGN CURRENCY

1 Depositing of amounts in account by account holder - for the part above BGN 2,000 \* 1000 EUR/USD per day

0.30% , min. BGN 2.93, max BGN 391.17

0.30%, min EUR/USD 3 max EUR/USD 200

\*Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing regardless of the amount. A request must be submitted in written form for amounts above 100 000 BGN - 3 working days in advance, otherwise a standard commission is charged over the entire amount according to [section "Cash operations"](#).

2 Cash withdrawal per day:

- Up to 2 000 BGN, 1 000 EUR on each transaction

0.70% over the total amount, min BGN 7.00

0.70% over the total amount , min EUR/USD 3.58

- Above 2 000 BGN, 1 000 EUR on each transaction

- upon request\*\*

0.70% over the total amount

0.70% over the total amount

For amounts above BGN 2,000 – one working day in advance.

For amounts above EUR 1,000 – two working days in advance.

· without request (depending on the Bank's resources)

0.80% over the total amount, min BGN 15.00

0.80% over the total amount, min EUR 15.00

· requested, not withdrawn amount /the fee is calculated as a percentage of the non withdrawn amount./

0.60% min BGN 9.78














0.60% min EUR/USD 5

NOTES

\*\* The application should be submitted in writing to the Bank by 12.00 p.m.



# Cash operations

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Other cash services	BGN	FOREIGN CURRENCY
1 Processing, counting and exchange of banknotes (without account contribution) (incl. VAT)	3%	3%
2 Banknote checking for authenticity (VAT included)	BGN 1.00	BGN 1.00
3 Exchange of banknotes into coins and vice versa (incl. VAT)	5%	not offered
4 Depositing/ exchange of coins (over BGN 10)	5% min BGN 10.00	not offered
5 Depositing/ change of unfit BGN banknotes	free of charge	not offered
6 Exchange of damaged banknotes (immediate exchange) (VAT included)	free of charge	not offered
7 Cash collection of damaged BGN banknotes (to BNB for subsequent exchange )(VAT included)	BGN 5.50	-
8 Collection of means of payment unusable and/or badly damaged banknotes and/or banknotes out of circulation (VAT included)	-	3 % on the amount approved by the foreign bank, min EUR/USD 2.00
9 Cash transfers to other banks ordered by individuals	1% min BGN 12.00	not offered
10 Cash transfers to other banks ordered by individuals via RINGS	1% min BGN 30.00	-
11 Cash deposit from third parties (paid from the depositor):		
11.1 In favor of clients who are not registered as individuals in the Bank's system*	0.50% min BGN 5.00	0.50% min EUR 2.56
11.2 In favor of clients who are registered as individuals in the Bank's system **	0.50% min BGN 5.00	0.50% min EUR 2.56
12 Cash withdrawal at a POS at a branch of the bank:		
12.1 Cash withdrawal at POS via cards issued by the Bank	Applicable fee is only according to <a href="#">Section Bank Cards</a>	-
12.2 Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1% min BGN 1.00	-
12.3 Cash withdrawal at POS via Visa, Mastercard issued by another bank	4%	-
NOTES		

\* The fee is not applied when the depositor is an employee of the company whose account is credited. In case the depositor is an employee of the company whose account is credited, fees and commissions according to Tariff for customers legal entities, sole proprietors, companies are applicable as per the obligations and liabilities act, budget funded enterprises and foreign commercial representatives.

\*\* The fee is not applied in case of depositing on Child Savings accounts, as well as current accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments



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Incoming transfers		
(incoming transfers into donation accounts are free of charge)		
	BGN	FOREIGN CURRECNY
1 Interbank – incoming transfers in BGN and incoming transfers in EUR, ordered from a country from EEA	free of charge	free of charge
2 Interbank - incoming credit transfer outside EEA and non-EUR credit transfer from EEA:		
2.1 up to EUR/USD 50	-	free of charge
2.2 over EUR/USD 50 – for the total amount*	-	0.1% min EUR/USD 10.00 max EUR/USD 100
2.3 Interbank incoming – same day value date (upon the Bank’s consent)	-	0.30% min EUR/USD 50.00 max EUR/USD 300
Outgoing transfers		
(fees are also applicable to standing orders)		
	BGN	FOREIGN CURRECNY
1 Within the bank system:		
1.1 Between accounts of two customers	BGN 7.00	EUR/USD 3.58
1.2 Between accounts of one and the same customer	BGN 7.00	EUR/USD 3.58
2 Interbank transfers in BGN:		
2.1 via BISERA	BGN 7.00	-
2.2 Instant payment BLINK (for amounts up to BGN 30,000)	BGN 7.00	-
2.3 via RINGS	BGN 22.00	-
3 Interbank transfers in foreign currency:		
3.1 Credit transfer in EUR ordered to a member of EEA:		
· ordinary value date	-	EUR 3.58
· same day value date (super express)	-	EUR 11.25
3.2 Credit transfer outside EEA and non-EUR credit transfer in EEA:		
· ordinary value date	-	0.25% min EUR/USD 25.00 max EUR/USD 250
3.3 express transfers	-	0.25% min EUR/USD 30.00 max EUR/USD 250
· same day value date (super express)	-	0.30% min EUR/USD 40.00 max EUR/USD 300
4 Letter of advice to the bank of the beneficiary by fax:		
4.1 in Bulgaria	-	EUR/USD 2.00
4.2 abroad	-	EUR/USD 4.00
5 Letter of advice to the bank of the beneficiary/ ordering party (SWIFT):	-	EUR/USD 10.00
6 Direct debit – initiation, payment, rejection		
6.1 via BISERA	BGN 7.00	-
6.2 via RINGS	BGN 22.00	-
7 Additional written correspondence on a payment order	BGN 24.45	EUR/USD 50.00
8 Stop and return of transfer already initiated upon client’s order (upon the Bank’s consent)	BGN 24.45	EUR/USD 50.00
9 Return of a transfer received in favor of a bank’s client, regardless of who the ordering party is:		
9.1 Credit transfer in EUR ordered from a member EEA:	-	EUR 3.58
9.2 Credit transfer, ordered from a country outside EEA and non-EUR credittransfer, ordered from a country in EEA	-	0.25% min EUR/USD 30.00 max EUR/USD 250
10 Additional fee for IBAN absence	-	EUR 10.00

NOTES

\*One incoming credit transfer per month starting from the opening date of the account recieved in saving account "Mega Plus with Payroll" in EUR or USD is free of charge. Next incoming credit transfers are charged with EUR/USD 1

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 [Mutual Funds](#).

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Universal payer (utility bills)		BGN
1	Registration for the "Universal Payer" service (for using the "Universal Payer" service (utility bills) the client must have an account or a credit card with the bank).	free of charge
2	Application for change in registration data (subscription numbers – adding/cancelling, change of account, e-mail, etc.)	BGN 1.96
3	Fee for utility payment:	
	3.1 payment of utility services from credit card	BGN 0.39
	3.2 payment of utility services from bank account	BGN 0.39
4	Receiving of a report for successful utility payment at Bank's branch or monthly via e-mail (VAT included)	free of charge
5	SMS notification (VAT included)	BGN 0.12
6	E-mail notification (VAT included)	free of charge
Note: As of 15.02.2016 Debit Card "Universal Payer" (utility payments) is no longer issued. For customers with Virtual debit cards Maestro the subscription for utility payments service remains active. The payments will be collected from the account to which the card has been issued.		

Purchase and sale of foreign currency in exchange for BGN	
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 "Capital Markets" Division.
3.	For amounts exceeding 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".














Purchase and sale of foreign currency in exchange for BGN		
1	Account – Account	free of charge
2	Cash– cash	
	2.1 Cash–cash for amounts up to and including BGN 600 or BGN equivalent	BGN 4.00
	2.2 Cash-cash for amounts over BGN 600 or BGN equivalent	free of charge
3	Cash-account	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	Cash-account	free of charge

## NOTES

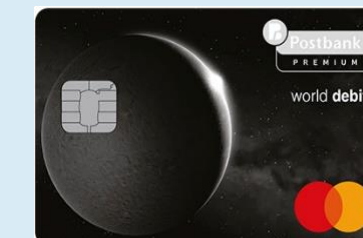
\* The Bank applies exchange rate calculated on the basis of the Bank's buy and sell rates for the respective currencies relative to BGN for the day of the operation.

# Bank cards

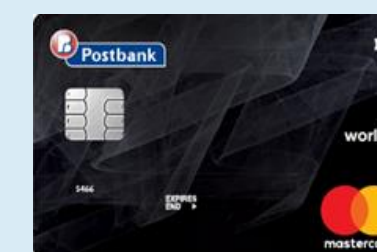
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## Debit cards:



## Credit cards:



Select a category by clicking on the logo of the card type



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Debit cards		
Visa <sup>1</sup>		
	Visa Classic <sup>5</sup> Golden Time	Visa Classic <sup>5</sup>
		
	BGN	BGN
1 Issue:		
1.1 Standard (up to 10 business days)		
main card	free of charge	free of charge
extra and/or following card	BGN 5.00	BGN 5.00
2 Re-issuance:		
2.1 due to validity expiry	BGN 5.00	BGN 5.00
2.2 in case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5.00	BGN 5.00
3 Re-issuance of PIN upon client's request	BGN 5.00	BGN 5.00
4 Fee for card and/or PIN delivery (VAT included):		
4.1 standard delivery to a correspondence address in Bulgaria	BGN 30.00	BGN 30.00
4.2 express delivery to a bank branch or correspondence address in Bulgaria	BGN 30.00	BGN 30.00
4.3 express delivery abroad	BGN 200.00	BGN 200.00
5 Delivery of a card to a branch different from the one issuing the card (VAT included)	BGN 5.00	BGN 5.00
6 Monthly maintenance fee:		
6.1 main card with contact functionality	free of charge	free of charge
6.2 main card with contactless functionality*	free of charge	BGN 0.50
6.3 extra and/or following card with contact functionality	free of charge	free of charge
6.4 extra and/or following card with contactless functionality*	free of charge	BGN 0.50
*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Payroll current account and saving account "Mega with payroll".		
7 Change of card data (limits and code word)	BGN 10.00	BGN 10.00
8 Change of PIN (available only at Bank's ATM )	free of charge	free of charge
9 Card blocking	free of charge	free of charge
10 Card unblocking	BGN 3.00	BGN 3.00
11 Activation of the service for notifications through SMS or other electronic messagefor debit cards	BGN 3.00	BGN 3.00
12 Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12	BGN 0.12
*The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.		
Other (account related fees)		
13 Minimum account balance	According to the Interest Rate Bulletin	
14 Monthly fee for current account	According to the <a href="#">Accounts</a> Section or the <a href="#">Complex Banking Services</a> Programs section	
15 Opening/closing of account	According to the <a href="#">Accounts</a> Section or the <a href="#">Complex Banking Services</a> Programs section	



Bank cards



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Other fees (p. 65)



Notes (p. 66 – 70)

Debit cards  
Usage in Bulgaria and abroad (transaction fees)

Visa Classic<sup>5</sup> Golden Time

Visa Classic<sup>5</sup>



	BGN	BGN
16 Payment via POS or Internet:		
16.1 at merchant of the Bank	free of charge	free of charge
16.2 at merchant of another Bulgarian bank	free of charge	free of charge
16.3 at merchant abroad*	0.50%	0.50%
*The fee is not due when paying via POS in EUR in the EEA		
17 Payment through ATM	free of charge	free of charge
18 Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	BGN 0.10	BGN 0.10
19 Deposit on ATM of the Bank /Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing in local currency/	0.30 BGN/ 0.15 EUR	0.30 BGN/ 0.15 EUR
20 Cash withdrawal from ATM:		
20.1 ATM of the Bank	free of charge	0.15% min. BGN 0.30
20.2 ATM of another bank in the country	0.20 % min. BGN 1.50	0.20 % min. BGN 1.50
20.3 ATM abroad in a country in EEA in EUR	0.20 % min. BGN 1.50	0.20 % min. BGN 1.50
20.4 ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.00 + 1.50%	BGN 5.00 + 1.50%
21 Cash withdrawal via ATM from a current account with payroll transfer in BGN and Mega Plus savings account with payroll transfer:		
21.1 ATM of the Bank*	-	0.05% min. BGN 0.15
* If the client has an additional card on a current account with payroll transfer or a Mega Plus savings account, he/she will owe a fee for cash withdrawals via ATM under the conditions under item 23 of A. Debit cards.		
21.2 ATM of another bank in the country	-	0.20 % min. BGN 1.50
22 Cash advance at POS:		
22.1 POS at the Bank's branch	BGN 3.00 + 1 %	BGN 3.00 + 1 %
22.2 POS at a branch of another bank in the country	BGN 4.00 + 1 %	BGN 4.00 + 1 %
22.3 POS at a branch of another bank abroad in a country in EEA in EUR	BGN 4.00 + 1 %	BGN 4.00 + 1 %
22.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.00 + 1.5 %	BGN 5.00 + 1.5 %
23 Receiving (including return) amounts on card through POS	2%	2%
24 Balance inquiry on ATM of the Bank	BGN 0.30	BGN 0.30
25 Balance inquiry on ATM of another bank or E-pay	BGN 0.50	BGN 0.50
26 Balance inquiry on ATM abroad	BGN 1.00	BGN 1.00
27 Starting a procedure for disputing a transaction held abroad	free of charge	free of charge
28 Fee for incoming dispute of a transaction held abroad	free of charge	free of charge
29 Baseless disputing of a transaction	BGN 20.00	BGN 20.00

Bank cards



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Debit cards

Visa Classic <sup>5</sup> Golden Time

Visa Classic



BGN

BGN

30 E-commerce payments via virtual POS in Bulgaria and abroad (email orders/ telephone orders)

-

-

31 Immediate payment

1%

1%

32 Fee for using the card for:

32.1 Betting and gambling transactions, including online Receipt of funds on the card from betting and gambling

0.1% of the transaction amount, min. BGN 0.30

0.1% of the transaction amount, min. BGN 0.30

32.2 Receipt of funds on the card from betting and gambling

0.1% of the transaction amount, min. BGN 0.30

0.1% of the transaction amount, min. BGN 0.30

Payment limits (24 hours)

ATM daily limit

BGN 400

BGN 2 000

POS daily limit

BGN 3 500

BGN 7 000

Total ATM+POS

BGN 3 500

BGN 7 000

# Bank cards



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## Debit cards

### Debit Mastercard <sup>5</sup>



### Debit Mastercard Golden time <sup>3</sup>

### Debit Mastercard Gold



### Debit Mastercard World <sup>4</sup>



BGN

EUR/USD

BGN

BGN

BGN

#### 1 Issuance:

##### 1.1 Standard (up to 10 business days)

main card

free of charge

free of charge

free of charge

free of charge

free of charge

extra and/or following card

BGN 5.00

EUR 2.50

BGN 5.00

BGN 10.00

free of charge

#### 2 Re-issuance:

##### 2.1 due to validity expiry

BGN 5.00

EUR 2.50

BGN 5.00

BGN 10.00

free of charge

##### 2.2 in case of a lost/stolen card, forgotten PIN and upon client's request

BGN 5.00

EUR 2.50

BGN 5.00

BGN 10.00

free of charge

#### 3 Re-issuance of a PIN at the request of a client

BGN 5.00

EUR 2.50

BGN 5.00

BGN 5.00

BGN 5.00

#### 4 Delivery of card and/or PIN (incl. VAT):

##### 4.1 Standard delivery to a correspondence address in Bulgaria

BGN 30.00

EUR 15.00

BGN 30.00

BGN 30.00

free of charge

##### 4.2 Express delivery to a bank branch or correspondence address in Bulgaria

BGN 30.00

EUR 15.00

BGN 30.00

BGN 30.00

free of charge

##### 4.3 Express delivery abroad

BGN 200.00

EUR 100.00

BGN 200.00

BGN 200.00

BGN 200.00

#### 5 Delivery of a card to a branch other than the issuing branch (incl. VAT)

BGN 5.00

EUR 2.50

BGN 5.00

free of charge

free of charge

#### 6 Monthly fee for:

##### 6.1 main card with contact functionality

free of charge

free of charge

free of charge

–

–

##### 6.2 main card with contactless functionality\*

BGN 0.50

BGN 0.50

free of charge

–

–

##### 6.3 extra and/or following card with contact functionality

free of charge

free of charge

free of charge

–

–

##### 6.4 additional and/or subsequent card with contactless functionality\*

BGN 0.50

BGN 0.50

free of charge

–

–

\*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Payroll current account and saving account "Mega with payroll".

#### 7 Change of card data (limits and code word)

BGN 10.00

EUR 5.00

BGN 10.00

free of charge

free of charge

#### 8 Change of PIN (available only at Bank'sATM)

free of charge

free of charge

free of charge

free of charge

free of charge

#### 9 Card blocking

free of charge

free of charge

free of charge

free of charge

free of charge

#### 10 Card unblocking

BGN 3.00

EUR 1.50

BGN 3.00

BGN 3.00

free of charge

#### 11 Activation of the service for notifications through SMS or other electronic messagefor debit cards

BGN 3.00

EUR 1.50

BGN 3.00

BGN 3.00

free of charge

#### 12 Fee for notification through SMS or other electronic message(VAT included)\*

BGN 0.12

BGN 0.12

BGN 0.12

BGN 0.12

free of charge

\* The fee is due in case of notifications via SMS or other electronic message for a successful transaction at ATM, POS.

## Other (account related fees)

#### 13 Minimum account balance

According to the Interest Rate Bulletin


#### 14 Monthly fee for a current account

According to the [Accounts](#) Section or the Complex Banking Services Programs section


#### 15 Opening/ closing of account

According to the [Accounts](#) Section or the [Complex Banking Services](#) Programs section


# Bank cards




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Debit cards						
	Debit Mastercard <sup>5</sup>		Debit Mastercard Golden time <sup>3</sup>	Debit Mastercard Gold	Debit Mastercard World <sup>4</sup>	
	BGN	EUR/USD	BGN	BGN	BGN	
  						
<b>16</b> Payment through POS or Internet:						
16.1 at merchant of the Bank	free of charge	free of charge	free of charge	free of charge	free of charge	
16.2 at merchant of another Bulgarian bank	free of charge	free of charge	free of charge	free of charge	free of charge	
16.3 at merchant abroad*	0.50% on the amount	0.50% on the amount	0.50% on the amount	0.50% on the amount	free of charge	
*The fee is not due when paying via POS in EUR in the EEA						
<b>17</b> Payment through ATM	free of charge	free of charge	free of charge	free of charge	free of charge	
<b>18</b> Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	BGN 0.10	EUR 0.05	BGN 0.10	BGN 0.10	free of charge	
Deposit on ATM of the Bank						
<b>19</b> (Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing in local currency)	0.30 BGN/ 0.15 EUR	0.30 BGN/ 0.15 EUR	0.30 BGN/ 0.15 EUR	0.30 BGN/ 0.15 EUR	0.30 BGN/ 0.15 EUR	
<b>20</b> Cash withdrawal from ATM:						
20.1 ATM of the Bank	0.15% min. BGN 0.30	0.15% min. EUR 0.15	free of charge	free of charge	free of charge	
20.2 ATM of another bank in the country	0.20 % min. BGN 1.50	0.20% min.EUR 0.75	0.20 % min. BGN 1.50	0.20 % min. BGN 1.50	free of charge	
20.3 ATM abroad in EEA in EUR	0.20 % min. BGN 1.50	0.20% min.EUR 0.75	0.20 % min. BGN 1.50	0.20 % min. BGN 1.50	free of charge	
20.4 ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.00 + 1.50%	EUR 2.50 + 1.50%	BGN 5.00 + 1.50%	BGN 6.00 + 1.50% min. BGN 10.00	BGN 8.00 + 1.50%, min BGN 10.00	
<b>21</b> Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:						
21.1 ATM of the Bank*	0.05% min. BGN 0.15	0.05% min. BGN 0.15	-	-	-	
*If the client has additional card to current account for Payroll or saving account Mega Plus, the fee for ATM withdrawal will be as per p.23/Section A Debit cards						
21.2 ATM of another bank in the country	0.20% min. BGN 1.50	0.20% min. EUR 0.75	-	-	-	
<b>22</b> Cash advance at POS:						
22.1 POS at the Bank's branch	BGN 3.00 + 1 % on the amount	EUR 1.50 + 1% on the amount	BGN 3.00 + 1 % on the amount	0.50% on the amount	0.50% on the amount	
22.2 POS at a branch of another bank in the country	BGN 4.00 + 1 % on the amount	EUR 2.00 + 1% on the amount	BGN 4.00 + 1 % on the amount	BGN 6.00 + 1.50% min. BGN 10.00	BGN 8.00 + 1.50%, min BGN 10.00	
22.3 POS at a branch of another bank abroad in a country in EEA in EUR	BGN 4.00 + 1 % on the amount	EUR 2.00 + 1% on the amount	BGN 4.00 + 1 % on the amount	BGN 6.00 + 1.50% min. BGN 10.00	BGN 8.00 + 1.50%, min BGN 10.00	
22.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.00 + 1.5 % on the amount	EUR 2.50 + 1.5% on the amount	BGN 5.00 + 1.5 % on the amount	BGN 6.00 + 1.50% min. BGN 10.00	BGN 8.00 + 1.50%, min BGN 10.00	
<b>23</b> Receiving (including return) amounts on card through POS	2% on the amount	2% on the amount	2% on the amount	2% on the amount	2% on the amount	
<b>24</b> Balance inquiry on ATM of the Bank	BGN 0.30	EUR 0.15	BGN 0.30	BGN 0.30	free of charge	
<b>25</b> Balance inquiry on ATM of another bank or E-pay	BGN 0.50	EUR 0.25	BGN 0.50	BGN 0.50	free of charge	
<b>26</b> Balance inquiry on ATM abroad	BGN 1.00	EUR 0.50	BGN 1.00	BGN 1.00	BGN 1.00	
<b>27</b> Starting a procedure for disputing a transaction held abroad	free of charge	free of charge	free of charge	free of charge	free of charge	
<b>28</b> Fee for incoming dispute of a transaction held abroad	free of charge	free of charge	free of charge	free of charge	free of charge	
<b>29</b> Baseless disputing of a transaction	BGN 20.00	EUR 10.00	BGN 20.00	BGN 50.00	BGN 50.00	





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Debit cards					
		Debit Mastercard <sup>5</sup>	Debit Mastercard Golden time <sup>3</sup>	Debit Mastercard Gold	Debit Mastercard World <sup>4</sup>
					
		BGN	EUR/USD	BGN	BGN
30	E-commerce payments via virtual POS in Bulgaria and abroad (email orders/ telephone orders)	-	-	-	-
31	Immediate payment	1%	1%	1%	1%
32	Fee for using the card for:				
	32.1 Betting and gambling transactions, including online Receipt of funds on the card from betting and gambling	0.1% of the transaction value, min. BGN 0.30			
	32.2 Receipt of funds on the card from betting and gambling	0.1% of the transaction value, min. BGN 0.30			
Payment limits (24 hours)					
	ATM daily limit	BGN 2 000	BGN 2 000	BGN 400	BGN 3 000
	POS daily limit	BGN 7 000	BGN 7 000	BGN 3 500	BGN 7 000
	Total ATM+POS	BGN 7 000	BGN 7 000	BGN 3 500	BGN 7 000
1.	As of 13.04.2019 the bank stop issuing and reissuing debit cards Maestro BGN / EUR end Visa Electron BGN / USD. The fees are applicable also to the issued debit cards Visa Electron and Maestro upon their expiration when they be replaced with another similar product.				
2.	The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).				
3.	As of 21.03.2015, Debit Mastercard Golden time Is issued.				
4.	As of 01.06.2015 Debit Mastercard World is issued. Mastercard Platinum is stopped issued . Mastercard Debit Mastercard World will be issued only to "My Prestige Package" - Section COMPLEX BANKING SERVICES				
5.	As of 18.12.2019, Debit cards – Visa Classic and Debit Mastercard are issued to saving account “Mega Plus” and saving account “Mega Plus” with Payroll				


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Home

Credit cards				
	Visa Electron	Visa Classic	Visa Gold	Visa Premium
				
1 Fee for card and/or PIN delivery (VAT included)				
1.1 standard delivery to a correspondence address in Bulgaria	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
1.2 express delivery in Bulgaria	BGN 50.00	BGN 50.00	BGN 50.00	BGN 50.00
1.3 express delivery abroad	BGN 200.00	BGN 200.00	BGN 200.00	BGN 200.00
2 Minimum monthly payment	3 % of the total amount due , min BGN 15.00			
3 Unwarranted claim fee *	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application - agreement.				
4 Fee for card and/or credit limit blocking due to cardholder’s fault or negligence *	BGN 15.00	BGN 15.00	BGN 15.00	BGN 15.00
* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application - agreement.				
5 Compensation for delay of the due amount on annual basis	Basic interest rate + 10%			
6 Compensation for exceeding of the credit limit	5% of the excess amount, min BGN 2.00			
7 Paper statement fee (VAT included)	BGN 5.87	BGN 5.87	BGN 5.87	BGN 5.87
8 Fee for duplicate of monthly statement (VAT included)	BGN 5.87	BGN 5.87	BGN 5.87	BGN 5.87
9 Monthly payment instrument maintenance fee	-	-	-	-
10 SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12
11 Deferring fee per transaction on equal monthly payments:				
11.1 when deferring on 3 equal monthly payments	3% of the transaction amount, min BGN 5.00			
11.2 when deferring on 6 equal monthly payments	4% of the transaction amount, min BGN 10.00			
11.3 when deferring on 9 equal monthly payments	5% of the transaction amount, min BGN 15.00			
11.4 when deferring on 12 equal monthly payments	6% of the transaction amount, min BGN 20.00			

## Bank cards



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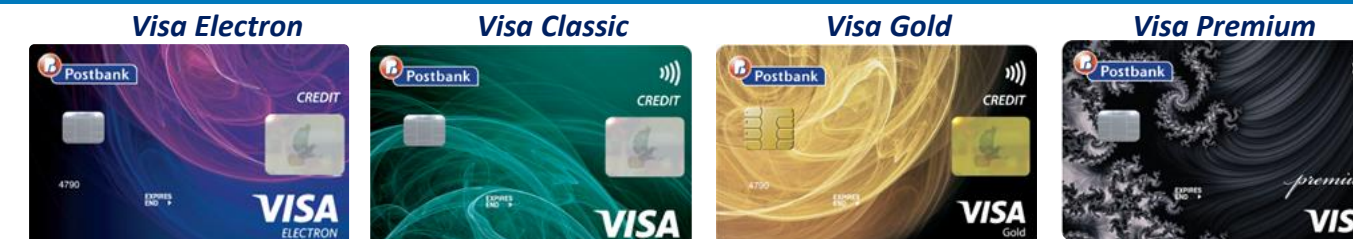


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### Credit cards



<b>12</b> Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5.00	BGN 5.00	BGN 5.00	BGN 5.00
Administration fee for overdue installment *				
<b>13</b> *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.	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
<b>14</b> Annual payment instrument maintenance fee: *				
*The fee is calculated at the end of each one-year period after the activation of the card				
14.1 main cardholder	BGN 25.00	BGN 49.00	BGN 100.00	BGN 169.00
14.2 additional cardholder	BGN 10.00	BGN 20.00	BGN 50.00	BGN 80.00
<b>15</b> Card usage fee:				
16.1 for purchases			free of charge	
16.2 for cash withdrawal from ATM of the Bank			BGN 3.00 + 3% of the transaction amount	
16.3 for cash withdrawal from ATM of another bank in Bulgaria			BGN 6.00 + 3% of the transaction amount	
16.4 for cash withdrawal from ATM of another bank in EEA in EUR			BGN 6.00 + 3% of the transaction amount	
16.5 for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA			BGN 10.00 + 3% of the transaction amount	
16.6 for cash withdrawal at POS at cash desk in the Bank			BGN 3.00 + 3% of the transaction amount	
16.7 for cash withdrawal from another bank office in the country and abroad	-		BGN 10.00 + 3% of the transaction amount	
16.8 for e-Pay/B-Pay transfer to another payment account and/or other payment instrument			3% of the transaction amount	
<b>16</b> Fee for re-issuance of credit card upon client's request	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00
<b>17</b> Fee for PIN re-issuance upon client's request	BGN 10.00	BGN 10.00	BGN 10.00	BGN 10.00
<b>18</b> Fee for examination of application for changing credit card parameters	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00
Fee for using the card for:				
(i) betting and gambling transactions, including online; (ii) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (iii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities:	-		1 % of the transaction amount, min. 0.20 BGN	
<b>20</b> Fee upon receipt of funds on the card from betting and gambling	-		1 % of the transaction amount, min. 0.20 BGN	
<b>21</b> Cash withdrawal daily (24 hours) limit	BGN 1 000	BGN 1 000	BGN 2 000	BGN 2 000
<b>22</b> POS daily (24 hours) limit	BGN 6 000	BGN 6 000	BGN 16 000	BGN 16 000

As of 13.04.2019 the bank stops issuing and reissuing the product Visa Electron.



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Credit cards

Mastercard Standard



Mastercard World



Mastercard Cash



Mastercard Cash Momento

Mastercard World Premium



Mastercard Universe (бренд World Elite)



1	Fee for card and/or PIN delivery (VAT included)						
	1.1 standard delivery to a correspondence address in Bulgaria	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
	1.2 express delivery to a bank branch or correspondence address in Bulgaria	BGN 50.00	BGN 50.00	BGN 50.00	BGN 50.00	BGN 50.00	BGN 50.00
	1.3 express delivery abroad	BGN 200.00	BGN 200.00	BGN 200.00	BGN 200.00	BGN 200.00	BGN 200.00
2	Minimum monthly payment	3 % of the total amount due, min BGN 15.00					
3	Unwarranted claim fee	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
4	Fee for card and/ or credit limit blocking due to cardholder’s fault or negligence	BGN 15.00	BGN 15.00	BGN 15.00	BGN 15.00	BGN 15.00	BGN 15.00
5	Compensation for delay of the due amount on annual basis	Basic Interest rate + 10%					
6	Compensation for exceeding the credit limit	5 % of the exceeded amount,min BGN 2.00					
7	Paper statement fee (VAT included)	BGN 5.87					
8	Fee for duplicate of monthly statement (VAT included)	BGN 5.87					
9	Monthly payment instrument maintenance fee	-	-	BGN 3.55	BGN 3.55	-	-
10	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12
11	Deferring fee per transaction on equal monthly payments:						
	11.1 when deferring on 3 equal monthly payments	3% of the transaction amount, min BGN 5.00					
	11.2 when deferring on 6 equal monthly payments	4 % of the transaction amount, min BGN 10.00					
	11.3 when deferring on 9 equal monthly payments	5 % of the transaction amount, min BGN 15.00					
	11.4 when deferring on 12 equal monthly payments	6 % of the transaction amount, min BGN 20.00					
12	Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5.00	BGN 5.00	BGN 5.00	BGN 5.00	BGN 5.00	BGN 5.00
	Administration fee for overdue installment						
13	(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)	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00	BGN 30.00
	Annual payment instrument maintenance fee: ( The fee is calculated at the end of each one-14 year period after the activation of the card)						
	14.1 main cardholder	BGN 49.00	BGN 100.00	free of charge		BGN 169.00	BGN 1 000.00
	14.2 additional cardholder	BGN 20.00	BGN 40.00	free of charge		BGN 80.00	BGN 500.00



Bank cards



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Credit cards

Mastercard  
Standard



Mastercard World



Mastercard Cash



Mastercard Cash  
Momento

MastercardWorld  
Premium



Mastercard  
Universe (бранд  
World Elite)



15 Card usage fee:

15.1 for purchase				free of charge		
15.2 for cash withdrawal from ATM of the Bank	BGN 3.00 + 3%			BGN 3.00 + 4%		BGN 3.00 + 3%
15.3 for cash withdrawal from ATM of another bank in Bulgaria	BGN 6.00 + 3%			BGN 6.00 + 5%		BGN 6.00 + 3%
15.4 for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6.00 + 3%			BGN 6.00 + 5%		BGN 6.00 + 3%
15.5 for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10.00 + 3%			BGN 10.00 + 5%		BGN 10.00 + 3%
15.6 for cash withdrawal at POS at cash desk in the Bank	BGN 3.00 + 3%			BGN 3.00 + 4%	BGN 3.00 + 3% of the transaction amount	
15.7 for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10.00 + 3%			BGN 10.00 + 5%	BGN 10.00 + 3% of the transaction amount	
15.8 for ePay/B-Pay transfer to another payment account and/or other payment instrument				3%		

16 Fee for re-issuance of credit cart upon customer's request	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 200.00
17 Fee for PIN re-issuance upon customer's request	BGN 10.00	BGN 10.00	BGN 10.00	BGN 10.00	BGN 10.00	BGN 10.00
18 Fee for examination of application for changing of parameters on credit card	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00	BGN 20.00
19 Fee for using the card for: (ii) betting and gambling transactions, including online; (ii) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (iii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities:				1 % of the transaction amount, min 0.20 BGN		
20 Fee upon receipt of funds on the card from betting and gambling				1 % of the transaction amount, min 0.20 BGN		
21 Cash withdrawal daily (24 hours) limit	BGN 1 000	BGN 2 000		BGN 1 000	BGN 2 000	BGN 8 000
22 Daily payment limits (24 hours)	BGN 6 000	BGN 16 000		BGN 6 000	BGN 16 000	BGN 26 000

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Credit cards

	<i>Euroline u Euroline AMEX*</i>	<i>AMEX Green*</i>	<i>AMEX Gold*</i>
1 Minimum monthly payment	3% of the total due amount, min. BGN 15		
2 Fee for card and/or credit limit blocking due to cardholder’s fault or negligence	BGN 15.00	BGN 15.00	BGN 15.00
3 Compensation for delay of the due amount on annual basis	Basic interest rate +10%		
4 Compensation for exceeding of the credit limit	5% of the exceeded amount, min. BGN 2.00		
5 Paper statement fee (VAT included)	BGN 3.00	BGN 3.00	BGN 3.00
6 Fee for duplicate of monthly statement (VAT included))	BGN 3.00	BGN 3.00	BGN 3.00
7 Monthly payment instrument maintenance fee	BGN 2.65	-	-
8 Administration fee for overdue payment **	BGN 30.00	BGN 30.00	BGN 30.00

NOTES

\* From 14.02.2017 r. the bank stopped issuing and re-issuing the following types of credit cards - American Express Gold, American Express Green and EuroLine American Express.


\*\*The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly payments of two consecutive monthly statements are not paid.

IKEA Credit Cards - BGN \*\*\*


1 Compensation for delay of the due amount on annual basis	Basic Interest Rate + 10%
2 Monthly fee for loan servicing	BGN 2.50
3 Minimum monthly payment	3% of the total amount due, min. BGN 15.00


NOTES


\*\*\* As of 16.05.2014, IKEA - BGN Credit Cards are not issued. Fees apply to already issued IKEA - BGN Credit Cards.


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Internet and mobile banking

1	Registration and maintenance	free of charge
2	Transfers in BGN:	
2.1	Within the Bank system:	
	· Between accounts of two customers	BGN 0.59
	· Between accounts of one and the same customer	free of charge
2.2	Interbank outgoing:	
	· via BISERA	BGN 1.20
	· via RINGS	BGN 14.00
	· instant payment BLINK (for amounts up to BGN 30 000)	BGN 1.20
3	Transfers in foreign currency:	
3.1	Within the Bank system:	
	· Between accounts of two customers	EUR 0.30/USD 0.60
	· Between accounts of one and the same customer	free of charge
3.2	Interbank outgoing credit transfers in EUR ordered to a member of EEA:	
	· ordinary value date	EUR 0.61
	· same day value date (Super Express)	EUR 7.16
3.3	Interbank outgoing credit transfers outside EEA and non-EUR credit transfer in EEA:	
	· next day value date – express:	0.20% min EUR/USD 20.00 max EUR/USD 200
	· same day value date (in case the order is accepted not later than	0.22% min EUR/USD 30.00 max EUR/USD 300
4	E-Banking - notifications: (The services are not available for the mobile banking.)	
4.1	per SMS (VAT included):	
	· Executed transfer through e-Banking	free of charge
	· Non accounted transfer	free of charge
	· Fraud prevention SMS: for login from different IP address, login credential change and certificate status change	free of charge
	4.2 per e-mail	free of charge
5	Re-issuance of activation code for E-Banking / Mobile banking upon customer request	
5.1	New activation code/Re-issuance of activation code	free of charge
5.2	Set new password online (forgotten password)	free of charge

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Internet and mobile banking

6. Limit change	
6.1 Limit change via e-Postbank	free of charge
6.2 Limit change via branch	BGN 10.00
7. Utility payment, and Code payment* (per transaction)	
*Code payments are available only through Mobile banking	
7.1 From bank account	BGN 0.25
7.2 From credit card	free of charge
8. Tax payment/per transaction/	
8.1 From bank account	BGN 0.49
8.2 From credit card	free of charge
9. SMS one-time password (The services are not available for the mobile banking.)	free of charge
<ul style="list-style-type: none"><li>The maximum amount for payments to trusted beneficiaries without Strong Customer Authentication for individuals - BGN 10 000. 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</li><li>Low-value transactions for which a Strong Customer Authentication is not required, if the following conditions are fulfilled:<ol style="list-style-type: none"><li>The amount of the transfer shall not exceed BGN 58; as well as</li><li>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; or</li><li>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.</li></ol></li></ul>	


NOTES

The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Banking/ Mobile Banking section. For Mobile Banking the same fees and commissions apply as for the E-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 Securities](#), [Purchase and Sale of Foreign Currency](#) and Section [Notes](#).





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One Wallet by Postbank	BGN	FOREIGN CURRENCY
1 Opening eletronic money account	free of charge	not available
2 Electronic money account maintenance (monthly)	free of charge	not available
3 Digital card issuance	free of charge	not available
4 Digital card maintenance (monthly)	free of charge	not available
5 Contactless (NFC) payment at a POS terminal	free of charge	free of charge
6 Transfer to another ONE WALLET user	free of charge	free of charge
7 Cashless funding of a digital card from a bank account (issuance of electronic money)	free of charge	free of charge
8 Cashless funding of digital debit card / prepaid card (issuance of electronic money)	free of charge	free of charge
9 Cashless funding of a digital card from Postbank credit card (issuance of electronic money)	According to Section <a href="#">Bank Cards</a>	not available
10 Issuance of electronic money, when the amounts are received as cash deposit from account holder	0.25%,min BGN 2.00	not available
11 Redemption of electronic money at a cash desk in a bank branch office (when closing an account)		
11.1 Up to 2 000 BGN	0.70%, min BGN 7.00	not available
11.2 Above 2 000 BGN		
· upon request (the request must be submitted in written form not later than 12.00 pm one working day in advance)	0.70%	not available
· without request (depending on the Bank’s resources)	0.80%, min BGN 15.00	not available
12 Transfers from bank account		
12.1 Within the Bank system		
· Between accounts of two customers	BGN 0.59	EUR 0.30
· Between accounts of one customer	free of charge	free of charge
12.2 Interbank (via BISERA/ BLINK Instant Payment)	BGN 1.20	not available
13 Transfer from debit card	According to Section <a href="#">Bank Cards</a>	According to Section <a href="#">Bank Cards</a>
14 Transfer from credit card	According to Section <a href="#">Bank Cards</a>	not available
Other fees		
1 Receiving (including return) amounts on card through POS	2% on the amount	2% on the amount
2 Initiation of a procedure for contesting a transaction made with a digital card at a POS abroad	free of charge	free of charge
3 Consideration of a disputed transaction made with a digital card at a POS abroad	free of charge	free of charge
4 Unreasonable contestation of a transaction	BGN 20.00	BGN 20.00


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Maximum availability limits and digital card transactions	Standard customers		Prospect customers	
	BGN	FOREIGN CURRENCY	BGN	FOREIGN CURRENCY
1 Daily limit for POS payments with digital card	BGN 10 000	the value of 10 000 BGN	BGN 1 500	the value of BGN 1 500
2 Maximum availability on a digital card/account	BGN 25 000	-	BGN 1 500	-
3 Maximum monthly amount of transfers to other users of the application	BGN 3 000	the value of BGN 3 000	BGN 1 500	the value of BGN 1 500
4 Maximum monthly amount of transfers to accounts/cards (incl. to digital card/account)	BGN 3 000	the value of BGN 3 000	BGN 1 500	the value of BGN 1 500
5 Maximum amount for funding a digital account/card per month	BGN 25 000	the value of 25 000 BGN	BGN 1 500	the value of BGN 1 500
Note: For transactions executed through electronic bank account that have not been explicitly mentioned in Section Mobile application "One Wallet by Postbank", the bank applies fees and commissions from the respective Tariff sections.				

Limits for Maximum Balance and Transactions with a Digital Card for Minors under the Youth Program "Project Youth"			BGN
1	Daily limit for POS payments with a digital card		BGN 300
2	Maximum monthly amount for POS payments*		BGN 1 000
3	Maximum monthly amount for transfers from a digital account*		BGN 1 000
4	Maximum monthly balance on the account linked to the digital card		BGN 1 000
5	Maximum monthly amount for funding the digital account/card		BGN 1 000

\*The maximum limit for POS payments and transfers from a digital account is a combined limit and may be utilized by the client within a single calendar month.

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Self-service terminal devices (digital express banking zones)		
1 Cash operations:		
1.1 Depositing of amounts in account in BGN* and EUR		0.30 BGN/ 0.15 EUR
1.2 Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800.		BGN 2.00
2 Transfers/payments in local currency:		
2.1 Within the Bank system**:		
· Between accounts of two customers		BGN 1.25
· Between accounts of one and the same customer		BGN 1.00
2.2 Interbank outgoing**:		
· via BISERA		BGN 2.50
· via RINGS		BGN 16.00
3 Transfers/payments in EUR:		
3.1 Within the Bank system:		
· Between accounts of two customers		EUR 1.00
· Between accounts of one and the same customer		EUR 1.00
3.2 Credit transfer in EUR ordered to a member of EEA:		
· Ordinary value date		BGN 2.50
· Same day value date (super express)		BGN 16.00
4 Utility payment /on each transaction/:		
4.1 From account		BGN 0.25
4.2 From credit card		free of charge
5 Utility bill payment (per transaction)		
5.1 From bank account		BGN 0.49
5.2 From credit card		free of charge
6 Printing out of account statement		
		BGN 5.00
7 Payment limits per client in BGN currency (24 hours)		
7.1 Cash depositing in account		BGN 9 500
7.2 Cash withdrawals from account		BGN 3 000
7.3 Intrabank transfers between own accounts		BGN 22 000
7.4 Intrabank transfers between different customers and/or Interbank transfer via Bisera		BGN 11 500
*Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing in local currency;		
**A payment order to the state budget can not be processed via self-service zones.		


NOTES


Transactions can be initiated only from BGN and EUR accounts.


The total daily amount of each transaction group applied for payment limits calculation includes BGN and EUR operations. The BNB exchange rate is used when calculating the BGN equivalence of the EUR transactions. Transactions from other customer's accounts, initiated on Express banking digital zones after identification with debit card, issued to Payroll Current Account, "My Banking" current account, "My Family" current account and "Priority by Postbank" current account, are not in the scope of debit card transactions, which determine the monthly maintenance fee of the respective current account. Preferential fees for cash operations, money transfers and utility payment and tax payments, provided by the current Tariff for certain account, are not applicable for transactions, initiated on Express banking digital zones. The fees and commissions applicable for transactions executed through debit, prepaid and credit cards are described in the relevant sections of the Tariff: [Bank Cards](#) and [Electronic Money Accounts](#)


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Government securities (GS), registered in Bulgaria


1	Execution of competitive orders when participating in an auction for the acquisition of government securities:	
1.1	approved orders	0.08% on the total nominal value of the order, min. BGN 9.78
1.2	non-approved orders	BGN 9.78 per order
2	Execution of non-competitive orders when participating in auctions for the purchases of government securities	0.08% on the total nominal value of the order, min. BGN 9.78
3	On maturity of government securities	0.02 % of the nominal value
4	Repurchase of target issues for individuals, issued by the Ministry of Finance	BGN 9.78
5	Transfer of government securities between a Bank client and other primary and other participant in ESROT	BGN 29.34
6	Transfer of government securities between Bank client and another legal entity:	
6.1	within the Bank	BGN 19.56
6.2	from/to another financial institution	BGN 29.34
7	Issuance of a copy of a certificate for ownership of the government securities (VAT included)	BGN 19.56
8	Blocking and unblocking of government securities, unless a pledge is established in accordance with the Law on Registered Pledges (the commission is over the nominal)	0.03%, min. BGN 29.34
9	Entering of special pledges to the Bank register and issuance of certificates (VAT included)	BGN 48.90
10	Deletion of the registration of a special pledge agreement (VAT included)	BGN 29.34
11	Purchase or sale of Government Securities carried out outside a regulated market (the commission is on par):	
11.1	up to BGN 195 583	0.15%, min. BGN 195.58
11.2	over BGN 195 583	Subject to agreement
12	Purchase or sale of Government Securities made at regulated market (the commission is over the nominal):	0.10%, min. BGN 35.21
13	Cancelling of instructions on government securities transactions	BGN 39.12
14	Safe keeping (VAT included) *	0.125%, min. BGN 48.90 per year

Corporate and Government Debt Securities (incl. Bulgarian), registered abroad


1	Safe keeping and maintenance of foreign government securities register (VAT included) *	0.04%, min. BGN 48.90 per year
2	Issuance of a statement for foreign government securities owned upon client's request (VAT included)	BGN 29.34
3	Transfer of foreign government securities from/to a client whose register is not kept by the Bank	BGN 48.90
4	Purchase or sale out of regulated market of corporate and government debt securities (the commission is over the nominal):	
4.1	up to EUR / USD 100 000	0.25%, min. EUR / USD 100
4.2	over EUR / USD 100 000	Subject to agreement
5	Notification for corporate action	BGN 4.89


\* The fee is collected on quarterly basis





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Corporate Securities registered in Bulgaria\*

\* It is calculated on the amount of corporate securities, specified according the terms of Regulation No 23 of FSC for the terms and the method for valuation of customer’s assets and according to the internal rules for the terms and method of valuation of customer’s assets in the Bank.

1 Purchase or sale at regulated market of bonds and other debt corporate securities (the commission is over the nominal):		
1.1	up to BGN 195 583	0.10%, min. BGN 35.21
1.2	over BGN 195 583	subject to agreement
2 Purchase or sale out of regulated market of corporate securities (the commission is over the nominal):		
2.1	up tp BGN 195 583	0.15%, min. BGN 195.58
2.2	over BGN 195 583	subject to agreement
3 Purchase or sale at regulated market of shares and other non-debt corporate securities:		
3.1	standard fee	1 %, min. BGN 15.65
3.2	for customers, who have invested over BGN 100 000	subject to agreement
4 Purchase or sale out of regulated market of shares and other non-debt corporate securities:		
4.1	up to BGN 195 583	1.5%, min. BGN 97.79
4.2	over BGN 195 853	subject to agreement
5 Transfer of corporate securities from customer’s account in Central Depository AD to customer’s account in the Bank		BGN 29.34
6 Transfer of corporate securities from customer’s account in the Bank to customer’s account in Central Depository AD or in another investment intermediary		BGN 29.34
7 A report from Central Depository AD for current state of portfolio, including the cases of inheritance of deceased person (VAT included)		BGN 29.34
8 A detailed report from Central Depository AD for current state of portfolio (VAT included)		BGN 35.21
9 A report from the Central Depository AD for the state of portfolio for previous period (VAT included)		BGN 35.21
10 Change of personal data kept with Central Depository AD		BGN 15.65 + BGN 1.96 per depositary receipt
11 Issuance of a depositary receipt for ownership of corporate securities (VAT included)		BGN 9.78
12 Issuance of a copy of a depositary receipt for ownership of corporate securities (VAT included)		BGN 9.78
13 Check of availability of corporate securities on personal account in Central Depository AD (VAT included)		BGN 19.56

\*All securities within the meaning of art. 4, p. 1 in connection with &1, para 1, p. 1 of AP of Markets in Financial Instruments Act are included, with the exception of government securities.



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\* It is calculated on the amount of corporate securities, specified according the terms of Regulation No 23 of FSC for the terms and the method for valuation of customer’s assets and according to the internal rules for the terms and method of valuation of customer’s assets in the Bank.

14 Transfer of corporate securities in case of inheritance:		
14.1	with market price up to BGN 195 583	1.50% min BGN 97.79
14.2	with market price above BGN 195 583	subject to agreement
15 Fee for termination of inheritance procedure		
		BGN 19.56
16 Transfer of corporate securities with donation:		
16.1	with market price up to BGN 195 583	2% of the amount of transfer, min BGN 97.79
16.2	with market price above BGN 195 583	subject to agreement
17 Transfer of corporate securities against consideration under the terms of agreement, concluded between the parties:		
17.1	with market price up to BGN 195 583	2% of the amount of transfer, min BGN 195.58 /total for both parties/
17.2	with market price above BGN 195 583	subject to agreement
18 Registration of a pledge agreement (VAT included)		subject to agreement
19 Registration of blocking of corporate securities		subject to agreement
20 Safekeeping of corporate securities registered in Bulgaria:**		
20.1	unprofessional investors under §1, para 1, p. 11 of the AP of Markets in Financial Instruments Act	0.06% min BGN 48.90 per year
20.2	professional investors under §1, para 1, p. 10 of the AP of Markets in Financial Instruments Act	free of charge

\*\* It is calculated on the amount of corporate securities, specified according the terms of Regulation No 23 of FSC for the terms and the method for valuation of customer’s assets and according to the internal rules for the terms and method of valuation of customer’s assets in the Bank.

21 Notification for corporate action		BGN 4.89
22 Notification for dividends/ coupon payment		free of charge
23 Dividend/ coupon payment:		
23.1	on account with the Bank	free of charge

Compensatory instruments

All terms for shares and other non-debt corporate securities are applicable

Portions of collective investment schemes (inheritance)

All terms for shares and other non-debt corporate securities are applicable

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Corporate securities registered outside Bulgaria \*

	Country	Market for Financial Instruments	Commissions **	Annual Storage Fee ***
1	Australia	Australian Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
2	Austria	Vienna Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
3	Belgium	Euronext Brussels	0.7% min EUR 35 per order	0.35% min EUR 15
4	United Kingdom	London Stock Exchange	0.7% min GBP 35 per order	0.35% min EUR 15
5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.7% min EUR 35 per order	0.35% min EUR 15
6	Greece	Athens Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
7	Denmark	Copenhagen Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
9	Spain	Madrid Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
10	Italy	Borsa Italiana	0.7% min EUR 35 per order	0.35% min EUR 15
11	Canada	Montreal Exchange, Toronto Stock Exchange	0.7% min CAD 60 per order	0.35% min EUR 15
12	Norway	Oslo Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
13	Portugal	Euronext Lisbon	0.7% min EUR 35 per order	0.35% min EUR 15
14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.7% min USD 40 per order	0.35% min EUR 15
15	Finland	Helsinki Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
16	France	Euronext Paris	0.7% min EUR 35 per order	0.35% min EUR 15
17	Netherlands	Euronext Amsterdam	0.7% min EUR 35 per order	0.35% min EUR 15
18	Switzerland	SIX Swiss Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
19	Sweden	Stockholm Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
20	Japan	Tokyo Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
21	Poland	Warsaw Stock Exchange	0.8% min EUR 45 per order	0.65%min EUR 15
22	Singapore	Stock Exchange of Singapore	0.8% min EUR 35 per order	0.65%min EUR 15
23	Turkey	Istanbul Stock Exchange	0.8% min EUR 45 per order	0.65%min EUR 15
24	Hungary	Budapest Stock Exchange	0.8% min EUR 80 per order	0.65%min EUR 15
25	Hong Kong	Hong Kong Exchanges and Clearing	0.8% min EUR 35 per order	0.65%min EUR 15
26	Czech Republic	Prague Stock Exchange	0.8% min EUR 60 per order	0.65% min EUR 15
27	Transfer of corporate securities to/from client, the register of whom is not managed by the Bank			EUR 25.00

\*All securities within the meaning of art. 4, p. 1 in connection with §1, para 1, p. 1 of AP of Markets in Financial Instruments Act are included, with the exception of government securities.

\*\*The commission does not include some additional expenses specific for some markets which could arise – such as taxes (duty included), impositions, public or regulatory taxes, other payment connected to the deals of acquisition or sale of financial instruments, etc. The client will be informed in advance for all additional expenses. The commission is calculated based on the amount/ equivalence of the price of the deal at fixing or as per the exchange rate, which is defined from credit and/ or depository institution, to which the Bank has delegated fully or partially its function for safe-keeping of financial instruments.

\*\*\* The fee for safe-keeping is annual and is calculated on base 30/360. The fee percentage is calculated on the daily average balances during the month, which are revaluated on the price of closing for the respective market from the last (the closest previous) day of the month. The fee is calculated on the EUR equivalence of the revaluation in the official exchange rate the Bank or in an exchange rate, specified from a credit and/or depository institution, to which the Bank has delegated its functions (all or part of them) for safe-keeping of corporate securities. The accrued fees for safe-keeping are collected on three-month basis.



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Mutual funds

1 Sales charge - percentage of the invested amount:

1.1 (LF) Fund of Funds - Global Low	1.50%
1.2 (LF) Fund of Funds - Global Medium	1.50%
1.3 (LF) Fund of Funds - Global High	2.00%
1.4 (LF) Equity – Global Equities Fund	1.75%
1.5 (LF) Global Bond Fund	1.00%
1.6 (LF) Fund of Funds - Global Emerging Markets	2.00%
1.7 (LF) Fund of Funds ESG FOCUS	2.00%
1.8 (LF) Fund of Funds – Equity Blend	1.50%
1.9 (LF) Fund of Funds – Balanced Blend Global	1.50%
1.10 (LF) Fund of Funds – Balanced Blend US (USD)	1.50%
1.11 (LF) Absolute Return Fund	0.50%
1.12 (LF) Income Plus € (EUR)	0.00%
1.13 (LF) Income Plus \$ (USD)	0.00%
1.14 (LF) Target Maturity Bond Fund *	0.00%

\* initial offering period - 18/03/2024 - 31/05/2024

2 Redemption charge - percentage of the redemption proceeds:

	Holding for less than 2 years	Holding for more than 2 years
2.1 (LF) Fund of Funds - Global Low	1.00%	0.00%
2.2 (LF) Fund of Funds - Global Medium	1.00%	0.00%
2.3 (LF) Fund of Funds - Global High	1.00%	0.00%
2.4 (LF) Equity – Global Equities Fund	1.00%	0.00%
2.5 (LF) Global Bond Fund	1.00%	0.00%
2.6 (LF) Fund of Funds - Global Emerging Markets	1.00%	0.00%
2.7 (LF) Fund of Funds ESG FOCUS	1.00%	0.00%
2.8 (LF) Fund of Funds – Equity Blend	1.00%	0.00%
2.9 (LF) Fund of Funds – Balanced Blend Global	1.00%	0.00%
2.10 (LF) Fund of Funds – Balanced Blend US (USD)	1.00%	0.00%
2.11 (LF) Absolute Return Fund	0.00%	0.00%
2.12 (LF) Income Plus € (EUR)	0.00%	0.00%
2.13 (LF) Income Plus \$ (USD)	0.00%	0.00%
2.14 (LF) Target Maturity Bond Fund **	-	-

\*\* redemption fee of 2% is applicable only for the holding period up to 15/03/2029 (maturity date)


Regular Investment Plan – PlanInvest \*

1 Sales charge - as per section Mutual Funds p. 1. above


2 Redemption charge - as per section Mutual Funds p. 2. above


\*Holders of packaged programs Premium and Premium Extra, as well as holders of complex banking services programs with payroll benefit from 0% sales fee for buying mutual fund units in BGN / EUR / USD, when investing through Regular Investment Plan. The preference is valid only for the amount/s signed with the Regular Investment Application and for the respective fund/s. For investments in funds and amounts other than those in the Regular Investment Plan, the applied fees are according to the Tariff of the bank.





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Bundle Product SpestInvest


1 Sales charge - as per section Mutual Funds p. 1. above

2 Redemption charge - as per section Mutual Funds p. 2. above


Current Accounts for Mutual Funds**	BGN	FOREIGN CURRENCY
1 Opening of Mutual Fund current account	BGN 3.91	EUR /USD 2.00
2 Minimal balance	BGN 0.00	EUR/USD 0.00
3 Maintenance (monthly)	BGN 2.55	EUR1.30 /USD 1.50
4 Closing	free of charge	free of charge


\*\*The account must be used only for the needs of investing in Mutual Funds and/or the bundle product SpestInvest.


**NOTES**  
The fees from the other Tariff sections are applied in case of operations not specifically mentioned in Current Accounts for Mutual Funds.


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Overdraft on account		BGN
1	Monthly overdraft service fee*	BGN 2.93
2	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min. BGN 11.73
3	Fee for change in the initially defined overdraft parameters as per the initial approval	BGN 48.90
4	Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral)	BGN 13.69
5	Documents processing fee for change in the parameters of the loan (incl. Interest rate, replacement/enter into debt, partial release of collateral) - due upon approval of the requested change in the parameters	0.70% of the approved overdraft limit, min BGN 97.79
6	Fee for change in the parameters of the loan different from the ones in point 7. (incl. fees and charges, corresponding accounts, etc.)	BGN 33.25
7	Fee for examination of request to regain the overdraft preferences	BGN 48.90
8	Fee for change of existing overdraft limit	BGN 19.56
9	Fee for activities preventing from negative consequences in case of overdue payments**	
	9.1 from 2 to 30 days	BGN 3.91
	9.2 from 31 to 60 days	BGN 5.87
	9.3 from 61 to 90 days	BGN 7.82
	9.4 from 91 to 120 days	BGN 9.78
	9.5 from 121 to 150 days	BGN 11.73
	9.6 from 151 to 180 days	BGN 13.69
	9.7 above 181 days	BGN 15.65

\* Not applicable to overdrafts granted after 16.09.2013.

\*\*In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected BGN 3.91 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5.87 for the overdue interval from 31 to 60 days; etc.

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BGN 58.67

**3** Fee for application for loan renegotiation (concerning interest rate, currency, tenor, replacement/enter into debt, partial release of collateral, repayment schedule)

BGN 19.56

**4** Document processing fee for change in the parameters of the loan (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters

0.70% of the outstanding loan principal, min. BGN 97.79

**5** Fee for renegotiation of the loan term, due upon approval

5.1 For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)

BGN 88.01

BGN 88.01

5.2 For decrease/increase of the loan term with necessity for credit assessment

0.70% of the outstanding loan principal, min. BGN 97.79

**6** Fee for change in the parameters of the loan different from the ones in point 5. and 6 (incl. fees and commissions, corresponding accounts, installment date, etc.)

BGN 58.67

BGN 58.67

**7** Fee for examination of request to regain the consumer loan preferences

BGN 97.79

BGN 97.79

**8** Fee for activities preventing from negative consequences in case of overdue payments\*

8.1 from 2 to 30 days

BGN 3.91

BGN 3.91

8.2 from 31 to 60 days

BGN 5.87

BGN 5.87

8.3 from 61 to 90 days

BGN 7.82

BGN 7.82

8.4 from 91 to 120 days

BGN 9.78

BGN 9.78

8.5 from 121 to 150 days

BGN 11.73

BGN 11.73

8.6 from 151 to 180 days

BGN 13.69

BGN 13.69

8.7 above 181 days

BGN 15.65

BGN 15.65

**9** Fee for restructuring of the loan obligation over the rescheduled amount

1.50%

1.50%

**10** Fee for prepayment for consumer loan applicable during the period with fixed interest rate


10.1 When the remaining period of the loan agreement is longer than one year

1% of the prepaid amount of the principal


10.2 When the remaining period of the loan agreement is shorter than one year


0.50% of the prepaid amount of the principal


\* In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected BGN 3.91 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5.87 for the overdue interval from 31 to 60 days; etc.


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Consumer loan/overdraft with cash collateral (Elastica)		BGN	FOREIGN CURRENCY
1	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min. BGN 11.73	1%, min. BGN 11.73
2	Fee for change in the initially defined loan/overdraft parameters as per the initial approval	BGN 58.67	BGN 58.67
3	Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	BGN 19.56	BGN 19.56
4	Document processing fee for change in the parameters of the loan/overdraft (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters		
	4.1 For consumer loan Elastica	0.70% of the outstanding loan principal, min. BGN 97.79	
	4.2 For consumer overdraft Elastica	0.70% of the outstanding loan principal, min. BGN 97.79	
5	Fee for renegotiation of the loan term, due upon approval		
	5.1 For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	BGN 97.79	BGN 97.79
	5.2 For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 97.79	
6	Fee for change in the parameters of the loan/overdraft different from the ones in point 5 and 6. (incl. fees and commissions, corresponding accounts, installment date, etc)	BGN 58.67	BGN 58.67
7	Fee for activities preventing from negative consequences in case of overdue payments:*		
	7.1 from 2 to 30 days	BGN 3.91	BGN 3.91
	7.2 from 31 to 60 days	BGN 5.87	BGN 5.87
	7.3 from 61 to 90 days	BGN 7.82	BGN 7.82
	7.4 from 91 to 120 days	BGN 9.78	BGN 9.78
	7.5 from 121 to 150 days	BGN 11.73	BGN 11.73
	7.6 from 151 to 180 days	BGN 13.69	BGN 13.69
	7.7 above 181 days	BGN 15.65	BGN 15.65
8	Fee for prepayment for consumer loan applicable during the period with fixed interest rate		
	8.1 When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal	
	8.2 When the remaining period of the loan agreement is shorter than one year	0.50% of the prepaid amount of the principal	
NOTES			


\* In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected BGN 3.91 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5.87 for the overdue interval from 31 to 60 days; etc.





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Mortgage loans (Housing Loans/Home Equity Loans/Mortgage Overdraft)		BGN	FOREIGN CURRENCY
1 Fee for express examination of loan application documents - due upon submission of the loan application (incl. VAT).*		BGN 156.47	BGN 156.47
*When applying for “Express examination of loan application documents”, the application of the borrower is processed within 8 (eight) working hours. For full information about the terms and conditions for express examination of loan application documents, please refer to the document “Conditions for applying for a mortgage loan with selected option for an express examination of the loan application”, available on the Internet site of the bank <a href="http://www.postbank.bg">www.postbank.bg</a> or in any office of the Bank			
1.1 Fee for complex express examination of loan application as per the terms and conditions for rendering of the respective express service - with included, express examination of loan application and express preparation of appraisal for apartment*. The fee is due upon submission of the loan application (incl. VAT)		BGN 479.18	BGN 479.18
*The service “Express preparation of appraisal” is available only for apartments with issued usage permission, which are located in the cities of Sofia, Plovdiv, Varna, Burgas or Stara Zagora. The customer is also able to receive additionally the service “Instant issuing” of one debit or and one credit card. For full information about the terms and conditions for Complex express examination of loan application, incl. for “Express examination of loan application documents”, “Express preparation of appraisal” and for “Instant issuing of debit/credit card”, please refer to the document “Conditions for applying for a mortgage loan with selected option for an express package (complex express examination of a loan application)”, available on the Internet site of the bank <a href="http://www.postbank.bg">www.postbank.bg</a> or in any office of the Bank.			
2 Fee for collateral analysis and documentation - according to the requested amount:			
2.1 up to BGN 50 000		BGN 176.02	BGN 176.02
2.2 from BGN 50 001 to 100 000		BGN 293.37	BGN 293.37
2.3 from BGN 100 001 to 200 000		BGN 449.84	BGN 449.84
2.4 above BGN 200 001		BGN 704.10	BGN 704.10
3 Fee for determining the current status of real estate that serves as collateral and issuance of a protocol (for disbursement with tranches) (incl. VAT)		BGN 101.70	BGN 101.70
4 Monthly fee for servicing of current account		According to Section <a href="#">Current accounts</a> opened for servicing of consumer loans repayments and mortgage loans repayments of the current Tariff	
5 Fee for renegotiation of the loan term, due upon approval			
5.1 For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)		BGN 150.60	BGN 150.60
5.2 For decrease/increase of the loan term with necessity for credit assessment		0.7% of the outstanding loan principal, min. BGN 150.60	
6 Following change in the initially defined loan parameters as per the initial approval		BGN 50.85	BGN 50.85
7 Fee for application for loan renegotiation (concerning interest rate, currency, term, replacement/enter into debt, partial release of collateral, repayment schedule)		BGN 29.34	BGN 29.34
8 Document processing fee upon change in the parameters of the loan (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) -paid upon approval of the requested change in the parameters		0.7% of the outstanding loan principal, min. BGN 101.70	
9 Fee for change in the parameters of the loan different from the ones in point 10. (incl. fees and charges, corresponding accounts, installment date, etc.)		BGN 97.79	BGN 97.79
10 Document processing fee upon submitted application for restructuring of the loan obligations		BGN 101.70	BGN 101.70


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Mortgage loans (Housing Loans/Home Equity oans/Mortgage Overdraft)


BGN FOREIGN CURRENCY


<b>11</b> Fee for activities preventing from negative consequences in case of overdue payments*		
* In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected BGN 10 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 12 for the overdue interval from 31 to 60 days; etc.		
11.1 from 2 to 30 days	BGN 9.78	BGN 9.78
11.2 from 31 to 60 days	BGN 11.73	BGN 11.73
11.3 from 61 to 90 days	BGN 17.60	BGN 17.60
11.4 from 91 to 120 days	BGN 23.47	BGN 23.47
11.5 from 121 to 150 days	BGN 27.38	BGN 27.38
11.6 from 151 to 180 days	BGN 33.25	BGN 33.25
11.7 above 181 days	BGN 35.20	BGN 35.20
<b>12</b> Fee for examination of request to restore the loan preferences*	BGN 101.70	BGN 101.70
<b>13</b> Preparation of an agreement for cancellation of mortgage (incl. VAT)	BGN 101.70	BGN 101.70
<b>14</b> Fee for a computer print out from the Registry Agency –Sofia (incl. VAT)	BGN 3.91	BGN 3.91
<b>15</b> Fee for certificate according art.22a from the Personal Tax Act (incl. VAT)	BGN 29.34	BGN 29.34
<b>16</b> Activation/Deactivation of "SMS Notification" package for housing loans (incl. VAT)	BGN 5.87	BGN 5.87
<b>17</b> Annual subscription for "SMS Notification" package (incl. VAT)	BGN 5.87	BGN 5.87
<b>18</b> Fee for entering of "Flexi" option for current loans	BGN 68.45	BGN 68.45
<b>19</b> Fee for activation of "Flexi" option for current loans	BGN 39.12	BGN 39.12
<b>20</b> Fee for termination of "Flexi" option for current loans	BGN 39.12	BGN 39.12
<b>21</b> Fee for change of the functionality (reduction of the loan term or reduction of monthly installments) for "Saving Mortgage Loan"	BGN 88.01	BGN 88.01
<b>22</b> Appraisals and/or actualization of appraisals (per the type of collateral)	<a href="#">As per Section Loans of the Tariff</a>	
<b>23</b> Pre-payment fee, due if the loan pre-payment is done during the first 12 monthly installments after the disbursement **	1% of the pre-paid amount.	


\*\* Pre-payment fee for Mortgage Overdraft is due before the payment of 12 consecutive monthly installments of the loan after the period, during which the loan is used in the form of an overdraft, is expired.


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Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT)		BGN	Foreign Currency
1 Apartments		BGN 240.57	BGN 240.57
2 Shops, offices			
2.1 up to 300 sq.m.		BGN 320.76	BGN 320.76
2.2 above 300 sq.m.		BGN 500.69	BGN 500.69
3 Garage/Parking space in the same building with the main collateral (same evaluation request, same client)		BGN 91.92	BGN 91.92
4 Garage/Parking space with a separate evaluation equest		BGN 101.70	BGN 101.70
5 Detached Houses			
5.1 up to 300 sq.m.		BGN 320.76	BGN 320.76
5.2 from 300 to 700 sq.m.		BGN 420.50	BGN 420.50
5.3 above 700 sq.m.		BGN 551.54	BGN 551.54
6 Floor of a House		BGN 283.60	BGN 283.60
7 For every extra property in the same building with the same use (same evaluation request, same client)		upon agreement	upon agreement
8 Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)		BGN 101.70	BGN 101.70
9 Regulated Land plots		BGN 303.15	BGN 303.15
10 Neighboring land plot (same client, same order)		upon agreement	upon agreement
11 Verification of progress of works for mortgages		BGN 101.70	BGN 101.70
12 Other types of collateral		upon agreement	upon agreement
13 Validation of existing appraisal, issued before the date of loan application* * The external evaluation report should be issued not later than three months before the date of loan application at Postbank and should be prepared by a licensed external evaluator, included in the list of pre-approved evaluation companies of Postbank. The property should be with exploitation permit and should be proposed to serve as collateral for the mortgage loan, for which the client applies.		50% of the appraisal fee applicable for the same type of collateral.	
14 Revaluation**		50% of the appraisal fee applicable for the same type of collateral.	
**The Revaluation may be assigned under the following conditions, which must be cumulatively met:			
- The initial valuation was carried out by the same valuer;			
- The initial valuation was made not more than one year before, according to the specifics of the subject asset;			
- No change in the purpose of the property asset has occurred;			
No change in The physical condition of The subject assets has occurred			
15 Correction in the finalized/completed valuation report due to the changes is an initial subject of valuation		20% of the appraisal fee applicable for the same type of collateral.	


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IMPOSITION AND ENFORCEMENT OF IMPRISONMENT.OPERATIONS ON ACCOUNTS WITH IMPLEMENTED SEIZURE		BGN
1	Service fee for distraint notice	BGN 35.20
2	Fee for transfer execution as per distraint notice	
	2.1 via BISERA	BGN 11.73
	2.2 via RINGS	BGN 33.25
3	Fee for cash withdrawal of released by the respective authorities' funds from distrained account (Cash withdrawals from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00)	BGN 7.82
4	Issuance of a certificate with information on imposed distraint notice (VAT incl) (for 2 working days – date, on which the distraint notice is imposed, number of decree and enforcement authority)	
	4.1 in Bulgarian	BGN 50.00
	4.2 in English	BGN 100.00

Safe boxes (incl. VAT) *			
SAFE BOXES RENT PRICES (VAT included) *			
		month	
		cc.	
		6 months	12 months
up to 9 000 cubic centimeters		BGN 224.92	BGN 381.39
up to 18 000 cubic centimeters		BGN 293.37	BGN 488.96
up to 36 000 cubic centimeters		BGN 332.49	BGN 586.75
up to 54 000 cubic centimeters		BGN 459.62	BGN 733.44
above 54 000 cubic centimeters		BGN 625.87	BGN 841.01

NOTES

\* VAT included. Upon opening of a bank safe box for the second time on the same day: BGN 5.  
Each customer deposits a security guarantee deposit when renting a safe box.  
Guarantee Deposit amount is BGN 100 for safe-boxes up to 36 000 cub.sm including and BGN 200 for all other sizes. The deposit is released upon termination of the safe-box contract, according to its requirements



# Other fees



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## Other fees

BGN

FOREIGN CURRENCY

1 Certificates (VAT included):

1.1 in Bulgarian

BGN 11.73

-

1.2 in English

BGN 20.54

-

2 References (VAT included):

2.1 in Bulgarian

BGN 31.29

-

2.2 in English

BGN 60.63

-

3 Written statements – current year (VAT included)

BGN 11.73

-

4 Written statements – for each previous years (VAT included)

BGN 31.29

-

5 Fee for issuing of certificate for existence or lack of debts for consumer loans, mortgage loan\*, overdrafts, and credit cards (VAT included)\*\*:

\*The fee is not due if the certificate for outstanding debt is requested together with a request for mortgage loan pre-payment.

\*\* The fee is applied to issue a certificate for each product separately

5.1 issuing up to 15 working days

BGN 150.60

-

6 Submission of information via fax

BGN 1.96

-

7 Issuance of photocopy or transcript of a document from performed banking operations - per page (VAT included)

BGN 1.96

-

Issuance of photocopy of loan deal documents - per document (VAT included)\*\*\*

\*\* \*The Bank is not obliged to keep documents, provided before entering into relationship with the client (i.e. before endorsement of the loan contract).

8 For mortgage and home equity loan contracts, signed after 01.10.2016, is applicable the ordinance as per art. 24. para. 1 item 10. from the Act for immovable property loans granted to consumers shall apply.

BGN 50.85

-

9 Written statement or confirmation about existence of accounts and balances (VAT included)

BGN 11.73

-

10 Express services (same working day execution) concerning the points above (VAT included)

Doubled amount of the regularfee

11 Filling the bank payment document at the request of the customer (VAT included)

BGN 1.96

BGN 3.72

12 Fee for analysis of the insurance coverage and documents processing of individual property insurance (VAT included)

BGN 50.85

BGN 50.85

13 Fee for a third consecutive or any subsequent request for implementation of rights with regards to the General Data Protection Regulation (VAT included)

BGN 30.00

BGN 30.00

14 Fee for certification of a bank power of attorney or verification of a power of attorney issued by a Bulgarian notary (incl. VAT)

BGN 5.00

BGN 5.00

15 Fee for verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation abroad (incl. VAT)

BGN 30.00

BGN 30.00

16 Preparation/confirmation of irregular information at the request of a client, third party or their authorised representative (VAT Included)

16.1 in Bulgarian

BGN 48.90

BGN 48.90

16.2 in English

BGN 97.79

BGN 97.79

\*The document will be issued by the Client Relations Department within 3 working days after a written request and a paid fee.

\*\*The bank will only provide the specified information

\*\*\*Provision of additional information is subject to fees specified in other sections of the Bank's Tariff



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The present tariff regulates the interest rates, fees and charges on operations and services executed by Eurobank Bulgaria AD (previous name “Bulgarian Postbank” AD), hereinafter “The Bank” in its relations with account holders – individuals (Bulgarian and foreign citizens).

When using the products, described in all sections apart from section [Bank Cards](#) and section Loans, individuals engaged in business activity, but not registered as traders – artisans, farmers, accommodation services, etc., are charged according the current Tariff.

#### A 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, NOK, TRY, RON, RUB, CAD, PLN, JPY, CNY.
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 on basic payment, current, savings and term- deposit accounts is calculated on 360/360 days’ basis.
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:
  - Amounts in saving accounts and term deposits, kept for less than 8 days as of the day following the opening date
  - balances lower than the minimum required.
7. Period for capitalization of interest on funds attracted by the Bank:
  - for current accounts – annually or according to the current account agreement
  - for savings accounts – annually or according to the savings account agreement
  - for term deposits – according to the term deposit agreement

#### B INTERESTS ON FUNDS GRANTED

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

#### C 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:
  - Instant payments Blink - transfer in BGN, which is executed for the amounts up to BGN 30,000, 24 hours a day, every calendar day of the year, with a value date the same day, with immediate or close to immediate processing and crediting the recipient's account with confirmation of the payer within seconds after initiating the payment.
  - Other transfers in BGN:
    - Outgoing payment orders (including direct debit orders) confirmed in the banking system until 15.00 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.
    - 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.
    - 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.



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## 6. Transfers within the Bank system in foreign currency:

➤ 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. 42

## 7. FX transfers:

➤ Payment orders for outgoing transfers are processed as follows:

❖ with ordinary value date:

▪ For FX transfers in EUR to a country from EEA:

o confirmed in a branch of the bank or via the internet banking, are executed with value date next working day (D+1);

▪ For all other FX transfers:

o confirmed via the internet banking until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2);

o confirmed in a branch of the bank until 16.00, are executed with value date two working days (D+2); transfers, confirmed after 16.00, are executed with value date three working days (D+3);"

❖ with express value date:

▪ For FX transfers in EUR to a country from EEA - no option.

▪ For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2)"

❖ with super-express value date:

▪ For FX transfers in EUR to a country from EEA - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1);

▪ For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1).

➤ Incoming transfers are processed as follows:

▪ 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.

▪ 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.

▪ 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."

o 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

o 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 Organisation for Economic Co-operation and Development (OECD)."





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Notes:

1. 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.

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

D Requirements and rules for the application of preferential terms under a Super @ccount Contract.

1. The Account Holder of a Super @ccount ("The Account") shall be entitled to use the following preferential terms for Super @account:

➤ Monthly Maintenance Fee Discount.

If a salary transfer is received during the previous calendar month in the amount of or greater than the Minimum number of regular transfers specified in it. 13 from Part II, Letter "M" in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), and a minimum of 5 (five) debit transactions have been executed from the Account by a debit card (at POS terminals and ATMs) and/or transfers and payments via E-/Mobile-banking, and/or utility bills have been paid via the Universal Payer service, the Bank shall charge a monthly service fee discount in the amount specified in it. 14 from Part II, Letter "M" in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount").

The discount shall be determined based on the reported transactions, accounted for (the Account is debited) within the frames of the previous calendar month, while all transactions executed but not accounted for during the previous calendar month shall be above-mentioned during the month in which they are reported. The above mentioned debit transactions from the Account do not include a transfer between own accounts at the Bank and a payment of obligation under the credit card issued by the Bank.

➤ Reimbursement of costs.

If a salary transfer is received during the previous calendar month in the amount of or greater than the Minimum amount of regular transfers, specified in it. 13 from Part II, Letter "M" in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), and a minimum of 8 (eight) debit transactions have been executed from the Account by a debit card (at POS terminals and ATMs) and/or transfers and payments via E-/Mobile-banking, and/or utility bills have been paid via the Universal Payer service, of which at least 3 (three) transactions shall be for the payment of utility bills from the Account via the Universal Payer service and/or E-/Mobile Banking, the Bank shall transfer an amount for the reimbursement of costs for the Account of the Account Holder in the amount specified in it. 15 from Part II, Letter "M" in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). The funds shall be transferred within the frames of the calendar month, following the month during which the terms under this item have been met.

The costs to be reimbursed shall be determined based on the reported transactions, accounted for (the Account is debited) within the frames of the previous calendar month, while all transactions executed but not accounted for during the previous calendar month shall be taken into account for the month in which they are reported. The specified channels for utility bills payment shall not include their payment via debit card on ATM.

2. Terms for the application of the preferential terms:

➤ Preferential condition "Monthly Maintenance Fee Discount" shall be applied by the Bank within the term specified in it. 16 from Part II, Letter "M" in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). After this date, the Bank shall be entitled without early notice to change the amount or cancel the monthly maintenance fee discount. If the monthly maintenance fee is changed after the stated date, the new amount shall be duly published in the current Tariff. The Account Holder can obtain information about the amount of

the applicable maintenance fee at any time via his/her the E-Banking account or by request at a Bank office.

➤ Preferential condition "Reimbursement of costs" shall be applied by the Bank within the term specified in it. 17 from Part II, Letter "M" in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). After this date the Bank shall be entitled without early notice to change the reimbursement funds or cancel in full the preferential reimbursement of costs. In case of a change of the amount for reimbursement of costs after the stated date, the new amount will be duly published in the Tariff. The Account Holder may receive information at any time from the Bank office inquiring whether the reimbursement of costs option is still applicable, as well as about the current amount of the reimbursement.





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3. Cases in which the preferential terms shall not be applied:

➤ If during the previous calendar month no salary transfer has been credited to the Account or the credited amount is lower than the Minimum amount of regular transfers, specified in it. 13 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), the Account Holder shall not be entitled to use the preferential conditions "Monthly Maintenance Fee Discount" for the Account and "Reimbursement of Costs" under the terms of it. 1 hereinabove. In this case the Bank shall charge the Monthly Maintenance Fee at a higher amount, explicitly specified in it. 2.2 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount").

➤ If during the previous calendar month, a salary transfer has been credited to the Account and the credited amount is equal to or greater than the minimum required or greater than the Minimum amount of regular transfers, specified in it. 13 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), yet during the current calendar month the number of debit transactions executed from the Account is less than five, pursuant to the provisions of it. 1.1 hereinabove, the Account Holder shall not be entitled to use the preferential conditions "Monthly Maintenance Fee Discount" for the Account and "Reimbursement of Costs" under the terms of it. 1 hereinabove. In this case, the Bank shall charge the standard Monthly Maintenance Fee, pursuant to it. 2.1. from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount").

➤ If during the previous calendar month, a salary transfer has been credited to the Account and the credited amount is equal to or greater than the minimum required or greater than the Minimum amount of regular transfers, specified in it. 13 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), yet during the current calendar month the number of debit transactions executed from the Account is less than eight or the number of utility bill payment transactions is less than three, pursuant to the provisions of it. 1.2, the Account Holder shall receive only a Monthly Maintenance Fee Discount.

➤ The eligibility requirements for using the preferential terms "Monthly Maintenance Fee Discount" and "Reimbursement of Costs" shall be applicable for the respective calendar month. If the Account Holder fails to meet the requirements, specified in it. 1 hereinabove for the respective month, the Account Holder shall not be entitled to use the preferential terms for that month. In the month when the Account Holder once again meets the terms under it. 1, the right to receive additional preferences shall be automatically restored.

4. The Bank shall charge higher fees under it. 7, 8 and 9 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount") for the following types of transactions, if these are executed at a financial center of the Bank:

➤ Outgoing intrabank transfers ordered from a current account Super @ccount (in BGN and foreign currency)

➤ Outgoing interbank transfers ordered from a current account Super @ccount (in BGN and foreign currency);

➤ Express outgoing interbank transfers ordered from a current account Super @ccount (in BGN and foreign currency).

5. Termination of the application of preferential terms:

➤ Following the termination of crediting salaries to the Account of the Account Holder for a period exceeding 3 (three) consecutive months (as from the date on which the Account is last credited with funds intended for salary), the Bank shall be entitled to terminate the application of all preferential conditions applicable to the transfer of salaries to an account at the Bank. In this case, the preferential terms, specified in it. 1 hereinabove, shall be automatically canceled; the applicable annual interest rate to the Account and the fees for transactions executed via the

Card shall be assigned to the terms applicable to a standard current account pursuant to the current Interest Rate Bulletin and Tariff of the Bank at the date of termination. All other terms and fees related to account service and transactions shall remain unchanged.

➤ The condition for crediting the Account with a salary transfer shall be deemed met upon the receipt of any transfer in the amount of or greater than the Minimum amount of regular transfers, specified in it. 13 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). Transactions such as cash paid in at a cash desk and intrabank transfer between own accounts shall not be considered to be salary amounts credited to the Account.

F 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\*\*\*).



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For transfers with charges option OUR\*\*, the Bank collects additionally the following fees and commissions:

USD	EUR	CHF	GBP	SEK	DKK	NOK
22 USD	22 EUR	15 CHF	18 GBP	90 SEK	60 DKK	120 NOK

RUB	CAD	JPY	RSD	TRY	CNY	PLN*
20 EUR	18 CAD	5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250PLN *

\*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 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.

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.

For transfers in currency different from the ones in which the Bank maintains accounts, the Bank applies approximate exchange rate. The ordering party is notified that the correspondent bank makes an arbitrage and depending on the exchange rate it has applied, it is possible the account of the ordering party to be debited with additional amount. Due to the fact that the final charges amount will be known after the transfer execution, the Bank blocks the ordering party account with an amount equal to at least 10 percents of the transfer amount plus the Bank charges plus the charges of the correspondent banks.

"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\*.

When the beneficiary payment service provider (indirect participant in TARGET2) is out of the European Community, the ordering party may choose an option OUR\*\*. In that case, the ordering party agrees that the Bank has the right to additionally debit his account with the charges collected by the payment service provider- direct participant and by the beneficiary payment service provider.

\* 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. The Bank reserves the right to apply other contractually agreed terms and conditions to its customer