

1. Term deposits

1.1. Standard term deposits ¹		1 month	3 month	6 month	12 month	Minimum balance required
Average end of day balance						
BGN	250 - 99 999	0.00%	0.00%	0.00%	0.00%	250
	100 000 - 199 999	0.00%	0.00%	0.00%	0.00%	
	over 200 000	negotiable	negotiable	negotiable	negotiable	
EUR	250 - 99 999	0.00%	0.00%	0.00%	0.00%	250
	100 000 - 199 999	0.00%	0.00%	0.00%	0.00%	
	over 200 000	negotiable	negotiable	negotiable	negotiable	
USD	250 - 99 999	0.02%	0.04%	0.10%	0.15%	250
	100 000 - 199 999	0.05%	0.10%	0.15%	0.20%	
	over 200 000	negotiable	negotiable	negotiable	negotiable	

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

The interest rate is calculated on the following basis:

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

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

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

As of 22.02.2016 opening of deposits with terms of 7 days and 14 days is stopped. For the active deals the interest rates are as follows:

for deposits with term 7 days in BGN/EUR/USD: 0.00%; for deposits with term 14 days in BGN/EUR/USD: 0.00%.

1.2. Deposit Advance interest ²		6 month	12 month	Minimum balance required
Average end of day balance				
BGN	1 000 - 99 999	0.00%	0.00%	1 000
	100 000 - 199 999	0.00%	0.00%	
	over 200 000	0.00%	0.00%	
EUR	1 000 - 99 999	0.00%	0.00%	1 000
	100 000 - 199 999	0.00%	0.00%	
	over 200 000	0.00%	0.00%	

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

1.4.* Online term deposit *		1 month	3 month	6 month	Minimum balance required
Average end of day balance					
BGN	250 - 99 999	0.00%	0.00%	0.00%	250
	99 000 - 199 999	0.00%	0.00%	0.00%	
	over 200 000	0.00%	0.00%	0.00%	
EUR	250 - 99 999	0.00%	0.00%	0.00%	250
	99 000 - 199 999	0.00%	0.00%	0.00%	
	over 200 000	0.00%	0.00%	0.00%	
USD	250 - 99 999	0.03%	0.12%	0.15%	250
	99 000 - 199 999	0.05%	0.10%	0.15%	
	over 200 000	0.06%	0.12%	0.20%	

The interest rate is calculated on the following basis:

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

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

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

2. Current accounts

2.1.	Standard current account (for accounts opened after 29.09.2020)	Standard current account												Current account for insurance brokers			
		EUR ¹	USD ¹	RUB ²	TRY ²	RON ²	SEK ²	CHF ²	DKK ²	GBP ²	CAD ²	JPY ²	PLN ²		CNY ²	BGN ¹	
	Average end of day balance	BGN ¹															
	annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Minimum balance required	60	75	75	0	0	0	690	120	560	50	0	0	0	0	0	75

2.2. Current account "Dinamika Start" ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	25.00

2.3. Current account "Dinamika Development" ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	55.00

2.4. Current account "Dinamika Max" ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	100.00

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

2.6. Current account "Freelancer" ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	100

2.7. Current account "Notary" ¹ , "Notary Premia" ² , "Notary Premium IBAN" ² and "Notary Premia Premium IBAN" ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	100

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

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

2.10. Current accounts for Non-governmental organization ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	50

2.11. Special account "Escrow" ²	
	BGN / EUR
Annual interest rate	0.00%

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

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

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

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

2.16. Professional housekeepers ²	
	BGN
годишен лихвен процент	0.00%
минимално салдо	0

2.17. Condominiums for maintenance services ² Condominiums for repayment and reconstructions ² Additional ESCROW account for energy efficiency program ²	
	BGN
годишен лихвен процент	0.00%
минимално салдо	0

2.18. Account for Funds of PEA customers ² Savings account ² Own funds accounts - fees and expenses, collected by PEA ² Account for additional activities performed pursuant to Art.18 of the Private Enforcement Agents ACT ²	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

2.19. Dinamika online ¹	
	BGN
Annual interest rate	0.00%
Minimum balance required	0

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

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

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

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

Interest rates on term deposits in currency other than BGN, EUR and USD are negotiable.

All deposits covered by the provisions of the Law on Bank Deposit Guarantee are guaranteed under the terms of the Law on Bank Deposit Guarantee, as the total guaranteed amount for all deposits held with the Bank by a single customer is BGN 196.000.

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

2. Available for opening only in Bank Branch