

Dear customers,

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 13.07.2020**, as follows:

- For Individuals clients

In section **XV. LOANS** the following changes are made:

F Mortgage loans (Housing Loans/Home Equity Loans/Mortgage Overdraft)		BGN	Foreign Currency
	1 Fee for examination of applicant's creditworthiness, due upon application*		
old	<ul style="list-style-type: none"> ▪ for clients with income as per labor contract 	BGN 75	BGN 75
	<ul style="list-style-type: none"> ▪ for clients with proven income from other sources different than the listed above 	BGN 100	BGN 100
	<ul style="list-style-type: none"> ▪ for clients with proven income from foreign countries 	BGN 200	BGN 200
* Fee is paid on two stages - BGN 25 upon applying and the remaining amount upon loan disbursement			

F Mortgage loans (Housing Loans/Home Equity Loans/Mortgage Overdraft)		BGN	Foreign Currency
	1 Fee for examination of creditworthiness - for new mortgage loan application*		
new	<ul style="list-style-type: none"> ▪ for clients with income as per labor contract 	BGN 100	BGN 100
	<ul style="list-style-type: none"> ▪ for clients with proven income from other sources different than the listed above 	BGN 160	BGN 160
	<ul style="list-style-type: none"> ▪ for clients with proven income from foreign countries 	BGN 200	BGN 200
* The fee is due upon final approval of the loan application.			

A new point is added:

G Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl. VAT)		BGN	Foreign Currency
	12 Validation of existing appraisal, issued before the date of loan application*	45% of the appraisal fee applicable for the same type of collateral.	45% of the appraisal fee applicable for the same type of collateral.
* 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 serve as collateral for new mortgage loan. In case the property already has an evaluation report at Postbank not older than 12 months, the same fee will be applied for actualization of the evaluation.			

In section **VIII. BANK CARDS** the following changes are made:

VIII. BANK CARDS									
A Debit cards									
Debit cards:		Maestro and Visa ¹				Mastercard			
		Maestro BGN/ EUR Visa Electron BGN/USD	Maestro Golden Time Visa Electron Golden Time	Visa Classic ⁵ Golden Time	Visa Classic ⁵	Debit Mastercard ⁵	Debit Mastercard Golden Time ³	Debit Mastercard Gold	Debit Mastercard World ⁴

old	4	Delivery of a card to the correspondence address (VAT included):							
	▪ standard delivery	BGN 10	EUR 5	BGN 10		EUR 5	BGN 10		free of charge

new	4	Delivery of a card to the correspondence address (VAT included):							
	▪ standard delivery	BGN 30	EUR 15	BGN 30		EUR 15	BGN 30		free of charge

In section **V.CASH OPERATIONS** the following changes are made :

V.CASH OPERATIONS		
I	Other Cash Services	

old	11	Cash deposit from third parties (paid from the depositor):	
	▪ in favor of non-individual client of the Bank *	0.20% min BGN 2.50	0.20% min BGN 5.00
	* 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.		
	▪ in favor of individual client of the Bank **	0.30% min BGN 3.00	0.30% min EUR 3.00
** The fee is not applied in case of depositing on Child Savings accounts, Prestige saving account, time deposits, Private Bailiffs and Lawyers current accounts, as well as in case of Mortgage loans repayment, Consumer Loans repayment and Credit Cards installments.			

new	11	Cash deposit from third parties (paid from the depositor):	
	▪ In favor of clients who are not registered as individuals in the system of the Bank *	0.20% min BGN 2.50	0.20% min BGN 5.00
	* 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.		
	▪ In favor of clients who are registered as individuals in the system of the Bank **	0.30% min BGN 3.00	0.30% min EUR 3.00
** The fee is not applied in case of depositing on Child Savings accounts, Prestige saving account, time deposits, Private Bailiffs and Lawyers current accounts, as well as current accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments.			

- For Legal entities

In section **VI. BANK CARDS** the following changes are made:

VI. BANK CARDS				
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A	Debit cards	Maestro ¹ BGN/ EUR Visa Electron ¹ BGN/USD	Debit Mastercard Business ⁴ BGN/EUR/USD ⁶ Visa Business ² BGN ⁵		
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5	Delivery of a card to the correspondence address (incl. VAT):				
old	<ul style="list-style-type: none"> ▪ standard delivery 	BGN 10	EUR 5	BGN 10	EUR 5

5	Delivery of a card to the correspondence address (incl. VAT):				
new	<ul style="list-style-type: none"> ▪ standard delivery 	BGN 30	EUR 15	BGN 30	EUR 15