



TARIFF

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

effective from 01 December 2023

Contents

I. ACCOUNTS	4
A. Current Accounts	4
B. Current accounts for private bailiffs and lawyers	4
C. Escrow Accounts	4
D. Saving Accounts	5
E. Term Deposit Accounts	5
F. Donation Accounts	5
G. Current accounts opened for servicing of consumerloans repayments and mortgage loans repayments	5
II. COMPLEX BANKING SERVICES	6
A. Youth program "Project YOUth" for age group between 7-14 years old	6
B. Youth program "Project YOUth" for age group between 14-18 years old	6
C. Youth program "Project YOUth" for age group between 14 and 18 years old - own account and main debit card	7
D. Youth program "Project YOUth" for age group between 18-26 years old	7
E. My banking program	8
F. My finance program	9
G. My family program	9
H. „Priority by Postbank" Program	10
I. Premium program	11
J. Premium Extra Program	12
K. My Advantage Program	13
L. My Prestige Program	13
M. Current account with payroll transfer "Super @ccount"	14
N. "Digital program" - the offer is valid for digitally onboarded new customers, registered remotely	14
O. Package „Trust"	15
P. Piraeus Payroll package for individuals	15
Q. Piraeus Daily Banking package Standard for individuals	15
R. Piraeus Daily Banking package Plus for individuals	16
S. Package "On Board With Piraeus bank	16
T. Account "Piraeus 13th Pension"	16
III. PAYMENT ACCOUNT FOR BASIC OPERATIONS	16
IV. ELECTRONIC MONEY ACCOUNTS	17
A. Electronic Money Accounts With Mastercard Prepaid	17
B. Electronic Money Accounts With Mastercard Virtual	18
V. CASH OPERATIONS	19
A. Current Accounts	19
B. Current Accounts "Golden Time"	19
C. Current Accounts for Private Bailiffs and Lawyers	20
D. Saving Accounts	20
E. Term Deposit Accounts	20
F. Electronic money accounts	21
G. Donation Accounts	21

H.	<i>Current Accounts servicing consumer and mortgage loan</i>	21
I.	<i>Other Cash Services</i>	21
VI.	TRANSFERS / PAYMENTS	22
A.	<i>Incoming transfers</i>	22
B.	<i>Outgoing transfers</i>	22
VII.	UNIVERSAL PAYER (utility payments)	23
VIII.	BANK CARDS	23
A.	<i>Debit cards</i>	23
B.	<i>Credit Cards</i>	26
IX.	E-BANKING / MOBILE BANKING	29
X.	MOBILE APPLICATION "ONE WALLET BY POSTBANK"	30
XI.	SELF-SERVICE TERMINAL DEVICES (EXPRESS BANKING DIGITAL ZONES)	31
XII.	PURCHASE AND SALE OF FOREIGN CURRENCY	31
XIII.	SECURITIES	32
A.	<i>Government Securities, registered in Bulgaria</i>	32
B.	<i>Government Securities, registered abroad (Foreign Government Securities)</i>	32
C.	<i>Corporate Securities registered in Bulgaria</i>	32
D.	<i>Compensatory instruments</i>	33
E.	<i>Portions of collective investment schemes</i>	33
F.	<i>Corporate Securities Registered Abroad</i>	34
XIV.	MUTUAL FUNDS	35
A.	<i>Mutual Funds</i>	35
B.	<i>Regular Investment Plan – PlanInvest</i>	35
C.	<i>Bundle Product SpestInvest</i>	35
D.	<i>Current Accounts for Mutual Funds</i>	35
XV.	LOANS	36
A.	<i>Overdraft on account</i>	36
B.	<i>Consumer loans with/without guarantor(s)</i>	36
C.	<i>Consumer loan for Executive education</i>	37
D.	<i>Consumer loan/overdraft with cash collateral (Elastica)</i>	37
E.	<i>Credit Wish Revolving loan</i>	38
F.	<i>Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)</i>	38
G.	<i>Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT)</i>	39
XVI.	IMPOSITION AND ENFORCEMENT OF IMPRISONMENT. OPERATIONS ON ACCOUNTS WITH IMPLEMENTED SEIZURE	40
XVII.	OTHER FEES	40
XVIII.	SAFE BOXES	40
XIX.	GENERAL PROVISIONS	41

I. ACCOUNTS

A. Current Accounts		BGN	FOREIGN CURRENCY
1	Opening:		
	➤ standard current account without debit card*	BGN 5	EUR/USD 2.50
* The fee is not applicable for accounts opened via the Banking System "Internet Banking" of the Bank			
	➤ standard current account with debit card	BGN 2.50	EUR/USD 1.50
	➤ payroll current account	BGN 1	EUR/USD 0.50
	➤ joint current account	BGN 15	EUR/USD 8
	➤ current account „Golden Time“	free of charge	-
2	Maintenance fee (per month):		
	➤ standard current account with issued debit card	BGN 2.55	EUR 1.30/ USD 1.50
	➤ standard current account without issued debit card	BGN 4.50	EUR 2.30/ USD 2.50
	➤ joint current account	BGN 12	EUR/USD 6
	➤ payroll current account	BGN 2.75	EUR/USD 1.40
	➤ 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
* 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 Payroll Current Account, as well as cash depositing into the same account on ATM or Express banking digital zones.			
	➤ current account „Golden Time“	BGN 1.40	-
3	Receiving of SMS or other digital message notification on cash transactions and transfers (VAT included)	BGN 0.12	BGN 0.12
4	Monthly fee for paper account statement sent to customer's address (VAT included)	BGN 5	BGN 5
5	Closing :		
	➤ standard current account and account „Golden Time“	free of charge	free of charge
B. Current accounts for private bailiffs and lawyers*		BGN	FOREIGN CURRENCY
*The current account for lawyers is no longer offered. The fees and commissions are applicable to the already			
1	Opening fee for Current account for private bailiffs	free of charge	free of charge
2	Maintenance fee (per month)*	BGN 5	EUR 2.50
* The fee is not applicable to the interest account of Private Bailiffs			
3	Closing	free of charge	free of charge
C. Escrow Accounts		BGN	FOREIGN
1	Opening	0.10% min BGN 100 max BGN 200	0.10% min BGN 100 max BGN 200
2	Maintenance fee (per month)	upon agreement	upon agreement
3	Closing	upon agreement	upon agreement

I. ACCOUNTS

D. Saving Accounts		BGN	FOREIGN
1	Opening:		
	➤ child saving accounts	BGN 1	EUR/USD 1
	➤ standard saving accounts and "Mega Plus" without debit card	BGN 3.50	EUR/USD 2
	➤ standard saving accounts and "Mega Plus" with debit card	BGN 2	EUR/USD 1.25
	➤ joint saving account	BGN 15	EUR/USD 8
	➤ saving account "Elastica"	free of charge	free of charge
2	Maintenance fee:		
	➤ child saving accounts	free of charge	free of charge
	➤ standard saving accounts, „Active money" and "Mega" without debit card (monthly)	BGN 3.52	EUR 1.80/ USD 2
	➤ standard saving accounts and "Mega" with debit card (monthly)	BGN 2.55	EUR 1.30/ USD 1.50
	➤ "Loyal saver" saving accounts (per quarter)	BGN 9	EUR 4.50/ USD 5.40
	➤ "Prestige" saving account (monthly) *	BGN 10	EUR/ USD 5
* 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.			
	➤ joint saving account (monthly)	BGN 12	EUR/USD 6
	➤ saving account "Elastica"	free of charge	free of charge
3	Receiving of SMS or other digital message notification on cash transactions and transfers (VAT included)	BGN 0.12	BGN 0.12
4	Monthly fee for paper statement on account via mail	BGN 2	BGN 2
5	Closing (the fee is collected only in case the account was opened less then 6 months ago):		
	➤ child saving accounts	free of charge	free of charge
	➤ standard saving accounts and accounts "Mega"	BGN 5	EUR/USD 2.50
	➤ saving account "Elastica"	free of charge	free of charge
E. Term Deposit Accounts		BGN	FOREIGN
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Issuance of a copy of the deposit agreement (VAT included)	BGN 3	BGN 3
4	Closing	free of charge	free of charge
F. Donation Accounts		BGN	FOREIGN
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Closing	free of charge	free of charge
G. Current accounts opened for servicing of consumer loans repayments and mortgage loans repayments		BGN	FOREIGN CURRENCY
1	Opening	free of charge	free of charge
2	Maintenance fee - monthly*	BGN 3.50	BGN 3.50
3	Closing	free of charge	free of charge
4	Payment limits on the account - valid only when applying for a loan remotely by new customers (individuals registered remotely) **	According to Section II. "COMPLEX BANKING SERVICES", monthly total payment customer's limits in BGN equivalent, specified in M. "Digital program".	
* For all current accounts servicing consumer loans granted after 14.10.2008 and for all current accounts servicing consumer loans renegotiated after 01.03.2009. (the fee is accrued till full repayment of the loan). For deals granted until 31.07.2015 incl., the value of the fee is BGN 2.50/EUR 1.25. The fee is valid for all current accounts opened for servicing of mortgage loan contracts concluded after 31.07.2015. For accounts opened for a "Convenience" package (not offered anymore), the monthly servicing fee is BGN 2.50. For accounts opened for a "Premium" package (not offered anymore), the monthly servicing fee is BGN 5			
**The specified limits are applied on bank accounts of remotely registered customers and may be waived after a personal visit of the client to the Bank's office and present identification.			

II. COMPLEX BANKING SERVICES

A. Youth program "Project YOUth" for age group between 7-14 years old		BGN	FOREIGN CURRENCY
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
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	free of charge	free of charge
3	Standard Issuance of debit card for kids and youngsters to current account for Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters issued to Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card	free of charge	
7	Delivery of debit card for kids and youngsters to a branch different from the one issuing the card	free of charge	
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	
9	Debit card for kids and youngsters blocking and unblocking	free of charge	
10	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	
11	Notifications through SMS or other electronic message for transactions with debit card	free of charge	
12	Closing of Youth program "Project YOUth" for age group between 7 - 14 years old	free of charge	
Note: The account holder 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.			
B. Youth program "Project YOUth" for age group between 14-18 years old		BGN	FOREIGN CURRENCY
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
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	free of charge	free of charge
3	Standard Issuance of debit card for kids and youngsters to current account for Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters issued to Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card	free of charge	
7	Delivery of debit card for kids and youngsters to a branch different from the one issuing the card	free of charge	
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	
9	Debit card for kids and youngsters blocking and unblocking	free of charge	
10	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	
11	Notifications through SMS or other electronic message for transactions with debit card	free of charge	
12	Closing of Youth program "Project YOUth" for age group between 14 - 18 years old	free of charge	
Note: The account holder 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.			

II. COMPLEX BANKING SERVICES

C. Youth program "Project YOUth" for age group between 14 and 18 years old - own account and main debit card		BGN	FOREIGN CURRENCY
1	Opening of a current account in BGN or EUR with debit card for kids and youngsters of Youth program "Project YOUth" for age group between 14 and 18 years old	free of charge	free of charge
2	Maintenance fee (per month) for a current account with debit card for kids and youngsters	free of charge	free of charge
3	Standard Issuance of debit card for kids and youngsters (14 to 18 years old) to own current account Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Monthly maintenance fee of a main debit card, issued to a current account of kids and youngsters (14 to 18 years old)		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with a main debit card issued to a current account for age group between 14 and 18 years old	free of charge	
7	Delivery of a debit card for kids and youngsters and/or PIN to a branch, different from the one issuing the card	free of charge	
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	
9	Debit card for kids and youngsters blocking and unblocking	free of charge	
10	Activation of the service for notifications through SMS or other electronic message for debit card for kids and youngsters	free of charge	
11	Notifications through SMS or other electronic message for debit card transactions	free of charge	
12	Closing of Youth program "Project YOUth" for age group between 14 and 18 years old	free of charge	
<p>Note: The current account 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.</p>			
D. Youth program "Project YOUth" for age group between 18-26 years old		BGN	FOREIGN CURRENCY
1	Opening of current account in BGN, EUR or USD with debit card for kids and youngsters for Youth program "Project YOUth"	free of charge	free of charge
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	BGN 0.50	EUR/USD 0.25
3	Standard Issuance of debit card for kids and youngsters to current account for Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters issued to Youth program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card	free of charge	free of charge
7	Cash withdrawal from ATM of another bank in the country with kids and youngsters debit card	BGN 0.90	EUR/USD 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
9	Change of debit card for kids and youngsters data (limits and code word)	free of charge	free of charge
10	Debit card for kids and youngsters blocking and unblocking	free of charge	free of charge
11	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	free of charge
12	Notifications through SMS or other electronic message for transactions with debit card, transactions from current account and utility payments via "Universal payer"	free of charge	free of charge
13	Closing of Youth program "Project YOUth" for age group between 18 - 26 years old	free of charge	free of charge
<p>Note: 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</p>			

II. COMPLEX BANKING SERVICES

Payment limits (24 hours) with debit card for kids 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 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 50	EUR 25
	➤ 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 50	EUR 25
	➤ Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 100	EUR 50
	➤ Main debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 50	EUR 25
	➤ 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 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 50	EUR 25
	➤ Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 7 000	EUR/USD 3 500

E. My banking program		BGN
1	Opening of current account in BGN Program "My Banking" without / with payroll	BGN 2 / BGN 1
2	Maintenance fee (per month)	
	➤ current account Program "My Banking" without / with payroll	BGN 4.80
	➤ current 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 3.90
* 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.		
3	Issuing of debit card Debit MasterCard / Visa Classic on basic current account Program "My Banking" *	free of charge / BGN 5
* Visa Classic is issued as an extra and/or following debit card and respective fees are applicable.		
4	Maintenance fee (monthly) for debit card Debit MasterCard / Visa Classic, issued to basic current account Program "My Banking"	free of charge
5	Three utility bill payments via Universal Payer or E-Banking/ M-Banking	free of charge
6	Transfers within the Bank ordered from the basic current account Program "My Banking"	free of charge
	➤ to another account of the same customer ordered via E-Banking/ M-Banking	free of charge
	➤ to another customer's account ordered via E-Banking/ M-Banking	free of charge
	➤ 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 from ATM of the Bank with debit card Debit MasterCard / VISA Classic, issued to basic current account Program "My Banking" **	free of charge
10	Three notifications through SMS or other electronic messages for debit card transactions/ account operations initiated from basic current account Program "My Banking" **	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
** only for payroll accounts		
12	Closing of Program "My Banking" ***	BGN 10
*** The fee is collected only in case the account was opened less than 6 months ago		

II. COMPLEX BANKING SERVICES

F. 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 5.70 / BGN 4.80
3	Transfers within the Bank ordered from the basic current account "My Finance":	
	➤ to another account of the same customer - ordered at Bank's branch	free of charge
	➤ 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: **	
	➤ 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":	
	➤ main card	free of charge
	➤ 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
	** only for payroll accounts	
15	Closing of program "My Finance" ***	BGN 10
	*** The fee is collected only in case the account was opened less than 6 months ago	
G. My family program		BGN
1	Opening of current account in BGN Program "My Family" without / with payroll	BGN 4 / BGN 3
2	Maintenance fee (per month)	
	➤ current account Program "My Family" without / with payroll	BGN 7.85
	➤ 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 6.95
	* 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.	
3	Issuing of debit card Debit MasterCard / Visa Classic on basic current account Program "My Family":	
	➤ main card	free of charge
	➤ extra and/or following card	free of charge
4	Maintenance fee (monthly) for debit card Debit MasterCard / Visa Classic, issued to basic current account Program "My Family"	
	➤ main card	free of charge
	➤ 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
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:	
	➤ Cash depositing (incl. from third parties) in BGN or EUR to current account Youth program "Project YOUth"	free of charge
	➤ 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 bill payments via Universal Payer or E-Banking/ M-Banking	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

II. COMPLEX BANKING SERVICES

G. My family program		BGN
16	Transfers within the Bank ordered from the basic current account Program "My Family"	
	➤ to another account of the same customer ordered via E-Banking/ M-Banking	free of charge
	➤ to another customer's account ordered via E-Banking/ M-Banking	free of charge
	➤ 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
	* only for payroll accounts	
20	Closing of Program "My Family" **	BGN 10
	** The fee is collected only in case the account was opened less than 6 months ago	

H. „Priority by Postbank“ Program		BGN
	<i>*The name of the Program has been changed from "Privilege" to "Priority by Postbank" as the conditions for opening and using remain the same.</i>	
1	Opening fee for basic current account „Priority by Postbank“ in BGN	free of charge
2	Maintenance fee (per month):	
	➤ current account „Priority by Postbank“ without / with payroll	BGN 14.96
	➤ 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
	* 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.	
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:	
	➤ cash depositing (incl. from third parties) in BGN or EUR to current account Youth program "Project YOUth"	free of charge
	➤ 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“:	
	➤ ordered at Bank's branch between own accounts	free of charge
	➤ ordered via E-banking	free of charge
	➤ 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 from basic current account „Priority by Postbank“ (up to 10 per month)	free of charge
	* Not included fast transfers (RINGS) in real time.	
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

II. COMPLEX BANKING SERVICES

H. „Priority by Postbank” Program		ЛЕБА
14	Cash withdrawal from ATM with Debit Mastercard Gold, issued to a basic current account „Priority by Postbank” ^{***} :	
	➤ ATM of the Bank	free of charge
	➤ ATM in Bulgaria (up to 3 per month)	free of charge
	* valid only for payroll accounts	
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 via Universal Payer or E-Banking/ M-Banking	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
	* valid only for payroll accounts	
23	Closing of program „Priority by Postbank” *	BGN 40
	* The fee is collected only in case the account was opened less than 6 months ago	
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)*	50% discount
	*Standard maintenance annual fee for credit card Mastercard World / Visa Gold without package program „Priority by Postbank” is 100 BGN.	

I. Premium program*		BGN
	* As of 03.04.2023, current account "Premium" is no longer offered. The fees and commissions are applicable to the already opened packages.	
1	Opening of a current account in BGN "Premium"	free of charge
2	Maintenance fee (per month) for basic current account "Premium"	BGN 20
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	free of charge
6	Transfers within the Bank system from basic current account "Premium":	
	➤ ordered at Bank's branch between own accounts	free of charge
	➤ ordered via E-banking	free of charge
7	Interbank outgoing transfers* in BGN ordered via E-banking from basic current account "Premium" (up to 10 per month)	free of charge
	* Not included fast transfers (RINGS) in real time.	
8	Incoming interbank transfers	free of charge
9	Maintenance fee (monthly) for contactless debit card World Debit MasterCard, issued to basic current account "Premium" :	
	➤ main card	free of charge
	➤ 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 Payer	free of charge
12	Utility payments via Universal Payer or E-Banking/ M-Banking	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 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
16	Package program includes "Account lock" service	
17	Closing of program "Premium" *	BGN 10
	* The fee is collected only in case the account was opened less than 6 months ago	

II. COMPLEX BANKING SERVICES

J. 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
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	free of charge
6	Transfers within the Bank system from basic current account "Premium Extra":	
	➤ ordered at Bank's branch between own accounts	free of charge
	➤ ordered via E-banking	free of charge
7	Interbank outgoing transfers* in BGN ordered via E-banking from basic current account "Premium Extra" (up to 10 per month)	free of charge
	* Not included fast transfers (RINGS) in real time.	
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" :	
	➤ main card	free of charge
	➤ 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	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
12	Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge
13	Opening of additional current account in EUR/ USD to "Premium Extra"	free of charge
14	Maintenance fee (per month) for the additional account in EUR/USD "Premium Extra"	free of charge
15	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
16	Package program includes "Account lock" service	
17	Closing of program "Premium Extra" *	BGN 60
	* The fee is collected only in case the account was opened less than 6 months ago	
18	Possibility to securitized bank accounts	free of charge
19	Fee for processing documents when applying for new consumer loan	free of charge
20	Fee for processing documents when applying for new overdraft	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*	
	* Only one credit card can be issued with package program "Premium Plus", at the specified fees	
	MasterCard World Premium **	free of charge
	Visa Premium **	free of charge
	**Standard maintenance annual fee for credit card MasterCard World Premium and Visa Premium without package program "Premium Extra" is BGN 169	

II. COMPLEX BANKING SERVICES

K. My Advantage Program *		BGN
* As of 01 October 2019 My Advantage 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 Advantage"	free of charge
2	Maintenance fee (per month) for basic current account "My Advantage"	BGN 10
3	Issuing of Gold Debit MasterCard on basic current account "My Advantage"	free of charge
4	Cash withdrawal of amounts from basic current account "My Advantage" - /per day/ for the part up to 2 000 BGN	free of charge
5	Transfers within the Bank system from basic current account "My Advantage":	
	➤ ordered at Bank's branch	free of charge
	➤ ordered via E-banking	free of charge
6	Maintenance fee (monthly) for debit card Gold Debit MasterCard, issued to basic current account "My Advantage" :	
	➤ main card	free of charge
	➤ 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 through SMS or other electronic message for debit card transactions above 100 BGN with Gold Debit MasterCard, issued to "My Advantage"	free of charge
9	Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge
10	Opening of additional current account in EUR/ USD to "My Advantage"	free of charge
11	Maintenance fee (per month) for the additional account in EUR/USD "My Advantage"	free of charge
12	Maintenance fee (per month) 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 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
16	Closing of program "My Advantage" *	BGN 10
* The fee is collected only in case the account was opened less than 6 months ago		
L. My Prestige Program *		BGN
* As of 01 October 2019 6 My Prestige 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 Prestige"	free of charge
2	Maintenance fee (per month) for basic current account "My Prestige"	BGN 20
3	Issuing of World Debit MasterCard on basic current account "My Prestige"	free of charge
4	Cash withdrawal of amounts from basic current account "My Prestige" - /per day/ for the part up to 2 000 BGN	free of charge
5	Transfers within the Bank system from basic current account "My Prestige":	
	➤ ordered at Bank's branch	free of charge
	➤ ordered via E-banking	free of charge
6	Interbank outgoing transfers* in BGN ordered from basic current account "Prestige"	
	➤ ordered at Bank's branch (up to 5 per month)	free of charge
	➤ ordered via E-banking (up to 10 per month)	free of charge
* Not included fast transfers (RINGS) in real time.		
7	Incoming transfers	free of charge
8	Maintenance fee (monthly) for debit card World Debit MasterCard, issued to basic current account "My Prestige":	
	➤ main card	free of charge
	➤ extra and/or following card	free of charge
9	ATM cash withdrawal in Bulgaria with World Debit MasterCard, issued to basic current account "My Prestige"	free of charge
10	Notifications through SMS or other electronic message for debit card transactions above 100 BGN with World Debit MasterCard, issued to "My Prestige"	free of charge
11	Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge
12	Opening of additional current account EUR or USD to "My Prestige"	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 Credit Card Maintenance annual fee	
	➤ MasterCard World	free of charge
	➤ Visa Gold	free of charge
	➤ MasterCard World Premium**	BGN 50
	➤ Visa Premium**	BGN 50
17	Sales fee for buying MF units in bundle product SpestInvest and SpestInvest Plus BGN/EUR	free of charge

II. COMPLEX BANKING SERVICES

L. My Prestige Program			
18	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	
19	Closing of program "My Prestige" *** * Only one credit card can be issued with package program "My prestige", at specified fees **Standard maintenance annual fee for credit card MasterCard World Premium and Visa Premium without package program "My prestige" is BGN 169 *** The fee is collected only in case the account was opened less than 6 months ago	BGN 10	
M. Current account with payroll transfer "Super @ccount"		BGN	
1	Opening of current account "Super @ccount" in BGN	BGN 1	
2	Maintenance fee (per month) for current account "Super @ccount" in BGN		
	➤ when payroll transfer is minimum BGN 500 per month	BGN 2.50 / fee free*	
	➤ when payroll transfer is less than BGN 500 per month**	BGN 5	
3	Issuance of a Debit Mastercard/ Visa Classic debit card to a current account "Super @ccount"	free of charge	
4	Monthly Debit Mastercard debit/ Visa Classic card issued to a current account "Super @ccount"	free of charge	
5	Cash withdrawal through ATM of the Bank with Debit Mastercard/ Visa Classic debit card issued to "Super @ccount"	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	Doubled amount of the standard fee from section V, A. Current accounts of the Tariff	
7	Intrabank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in BGN and foreign currency)	Double amount of the standard fee from section VI of the Tariff	
8	Interbank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in BGN and foreign currency)	Double amount of the standard fee from section VI of the Tariff	
9	Express interbank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in BGN and foreign currency)	Double amount of the standard fee from section VI of the Tariff	
10	Internal switching fee - applicable for existing clients with payroll account or package programs which switch to "Super @ccount"	BGN 10	
11	Credit Card MasterCard without application fee		
12	Closing of current account "Super @ccount" (the fee is collected only in case the account is opened less than 6 months ago)	BGN 10	
13	Minimum Amount of regular transfers required to the Super @ccount in a period of a calendar month	BGN 500	
14	Discount of the monthly maintenance fee according to it.2, if the conditions in Part XX, Letter "D" of the Tariff are met (in percent of the monthly fee)	100%	
15	Amount of the reimbursement of costs by the Bank if the conditions in Part XX, Letter "D" of the Tariff are met in a period of calendar month	BGN 2.5	
16	Period for application of the preferential terms according to it.14.	30.04.2024	
17	Period for application of the preferential terms according to it.15.	30.04.2024	
*All of the Requirements and rules for the application of preferential terms under a Super @ccount Contract are stated in in Part XX, 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.			
N. "Digital program" - the offer is valid for digitally onboarded new customers, registered remotely		ЛЕВА	БАЛВА
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 2.50	EUR 1.30
3	Standard issuance of contactless debit card Debit MasterCard / Visa Classic to current account "Digital program"		
	➤ Debit MasterCard	free of charge	free of charge
	➤ Visa Classic	free of charge	not available
4	Maintenance fee (per month) of contactless Debit MasterCard / Visa Classic, issued to "Digital program"		
	➤ Debit MasterCard	free of charge	free of charge
	➤ Visa Classic	free of charge	not available
5	Three cash withdrawal from ATM of the Bank with debit card Debit MasterCard / VISA Classic, issued to current account "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 the correspondence address in Bulgaria	free of charge	free of charge
9	Three utility bill payments via Universal Payer or E-Banking/ M-Banking (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" *	BGN 10	EUR 5
*The fee is collected only in case the account was opened less than 6 months ago.			
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 .			

II. COMPLEX BANKING SERVICES

Monthly total payment customer's limits in BGN equivalent and maximum availability on a current account "Digital program"	
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.	
O. Package „Trust“ *	
1	Opening of a current account in BGN Package "Trust" free of charge
2	Maintenance fee (monthly) for a current account Package "Trust" with issued debit card BGN 1.20
3	Maintenance fee (monthly) for debit card issued to current account Package "Trust" free of charge
4	Cash withdrawal from ATM of the bank with debit card, issued to current account Package "Trust" free of charge
5	Depositing of amounts in account from account holder - for the part up to 3 000 BGN per day free of charge
6	Depositing of amounts in account from account holder - for the part above 3 000 BGN per day 0.10% min. BGN 3 max BGN 100
7	Cash withdrawal on teller's desk up to BGN 2 000 daily, per each transaction 0.10%min. BGN 1 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, 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 over the total amount
10	Closing of Package "Trust" free of charge
*Only for clients receiving their pension from PAC Doverie	
P. Piraeus Payroll package for individuals*	
BGN	
* As of 18.11.2019 Piraeus Payroll package for individuals is no longer offered. Fees and commissions are applicable to the already open product packages.	
1	Monthly fee BGN 3.79
2	Maintenance fee (monthly) for Saving or Card account „Salary“ (in BGN) free of charge
3	Maintenance fee (monthly) for debit card, issued to Saving or Card account „Salary“ free of charge
4	Cash withdrawal from ATM of the bank with debit card, issued to Saving or Card account „Salary“ free of charge
5	Notifications through SMS or other electronic message for debit card transactions with debit card, issued to Saving or Card account „Salary“ free of charge
6	Utility payments via Universal Payer or Internet banking executed from the basic Saving or Card account „Salary“ free of charge
7	Closing of Piraeus Payroll package for individuals free of charge
Q. Piraeus Daily Banking package Standard for individuals*	
BGN	
* 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.	
1	Monthly fee BGN 2.39
2	Maintenance fee (monthly) for Saving or Current account (in BGN or EUR) free of charge
3	Maintenance fee (monthly) for debit card , issued to Saving or Current account free of charge
4	Notifications though SMS or other electronic message for debit card transactions with debit card, issued to Saving or Current account free of charge
5	Utility payments via Universal Payer or Internet banking executed from the basic Saving or Current account free of charge
6	Closing of Piareus Daily Banking package Standard for individuals free of charge

II. COMPLEX BANKING SERVICES

R. Piraeus Daily Banking package Plus for individuals*		BGN
*As of 18.11.2019 Piraeus Daily Banking package Plus for individuals is no longer offered. Fees and commissions are applicable to the already open product packages.		
1	Monthly fee	BGN 3.89
2	Maintenance fee (monthly) for saving or current account (in BGN or EUR)	free of charge
3	Maintenance fee (monthly) for debit card, issued to saving or current account	free of charge
4	Cash withdrawal from ATM of the bank with debit card, issued to saving or current account	free of charge
5	Notifications through SMS or other electronic message for debit card transactions with debit card, issued to saving or current account	free of charge
6	Utility payments via Universal Payer or Internet banking executed from the basic saving or current account	free of charge
7	Closing of Piraeus Daily Banking package Plus for individuals	free of charge
S. Package "On Board With Piraeus bank" *		BGN
* As of 18.11.2019 Package "On Board With Piraeus bank" is no longer offered. Fees and commissions are applicable to the already open product packages.		
1	Monthly fee	BGN 15
2	Maintenance fee (monthly) for current/ saving/ joint account in BGN	free of charge
3	Maintenance fee (per month) for current/ saving account in foreign currency	free of charge
4	Maintenance fee (monthly) for debit card, one primary card and one additional (optional), included in the package	free of charge
5	ATM cash withdrawal in Bulgaria with debit card, issued to package	free of charge
6	Incoming payments in foreign currency for receiving of a remuneration of the primary holder	free of charge
7	Utility payments via Universal Payer or Internet banking executed from the basic saving or current account	free of charge
8	Closing of Package "On Board with Piraeus bank"	free of charge
T. Account "Piraeus 13th Pension"*		BGN
* As of 18.11.2019 Account "Piraeus 13th Pension" is no longer offered. Fees and commissions are applicable to the already open product packages.		
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 -for the part above 3 000 BGN per day	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 500over 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

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

III. PAYMENT ACCOUNT WITH BASIC FEATURES

1	Opening	
	➤ Without debit card	BGN 3.17
	➤ With debit card	BGN 2.14
2	Maintenance fee (per month)	
	2.1 Account without payroll	
	➤ Without debit card	BGN 3.72
	➤ With debit card	BGN 2.36
	2.2 Account with payroll*	free of charge
3	Closing	free of charge
4	Depositing of amounts in account per day:	
	➤ up to 5 000 BGN	free of charge
5	Cash withdrawal per day	
	➤ up to 1 000 BGN on each transaction from account without payroll	0.57% from amount, min. BGN 6.49
	➤ from account with payroll*	free of charge
6	Cash withdrawal from ATM:	
	➤ ATM of the Bank from account without payroll	0.12% from amount, min. BGN 0.29
	➤ ATM of the Bank from account with payroll*	free of charge
	➤ ATM of another bank in the country	0.17% from amount, min. BGN 1.38
7	Payments through the debit card:	
	➤ payment through POS or Internet at a merchant of the Bank	free of charge
	➤ payment through POS or Internet at a merchant of another bank in the country	free of charge

III. PAYMENT ACCOUNT WITH BASIC FEATURES

8 Outgoing transfers:	
8.1 Within the the Bank system:	
➤ Outgoing money transfers within the Bank in BGN from account without payroll:	
• Ordered in Branch	BGN 3.04
• Through E-banking**	BGN 0.45
• Internal standing order, ordered in Bank Branch	BGN 1.67
**Internal transfers in BGN between own accounts through E - Banking are free of charge	
➤ 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
8.2 Interbank:	
➤ Interbank outgoing money transfers in BGN from account without payroll:	
• via BISERA	BGN 4.74
• via BISERA ordered through e-banking	BGN 1
• executed standing order via BISERA set up in bank branch	BGN 3.16
➤ 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	
➤ From account without payroll:	
• Within the bank system	BGN 2.47
• Interbank	BGN 4.64
➤ From account with payroll*:	
• Within the bank system	free of charge
• Interbank	free of charge
Note: 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 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. 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 expense of the monthly income.	

IV. ELECTRONIC MONEY ACCOUNTS

A. Electronic Money Accounts With Mastercard Prepaid	
1 Opening	free of charge
2 Maintenance fee (per month)	free of charge
3 Closing	free of charge
4 Issuance of electronic money (depositing of amounts to electronic money account)*:	
➤ Issuance of electronic money, when the amounts are received as cash deposit ** on the electronic money account:	
• By Holder, for every deposit	BGN 2
• By a third person, for every deposit	BGN 2
➤ Issuance of electronic money, when the amounts are received as an incoming transfer on the electronic money account:	
• Incoming transfer from another bank:	
▪ in BGN and in EUR, ordered from a country from EEA	BGN 2
▪ ordred from a country outside EEA or non-EUR credit transfer from EEA:	
❖ In foreign currency up to EUR/ USD 50:	EUR/USD 1
❖ In foreign currency above EUR/USD 50:	0.10 % on the whole amount, min. EUR/USD 10, max. EUR/USD 100
• Within the the Bank system:	
▪ Between accounts of the customer:	
❖ In BGN	BGN 2
❖ In foreign currency	без такса
▪ Between accounts of two customers:	
❖ In BGN	BGN 2
❖ In foreign currency	BGN 2
➤ 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 IV CASH ACTIVITY, item F Electronic Money Account of the Bank's Tariff. Note: The Electronic Money Account with Mastercard Prepaid cannot be used for outgoing transfers (intrabank or interbank).	

IV. ELECTRONIC MONEY ACCOUNTS

Prepaid card fees		
1	Issuance (10 working days):	
	➤ main card	free of charge
	➤ supplementary and/or additional card	BGN 5
2	Re-issuance of card	
	➤ due to expiration of the validity	free of charge
	➤ in case of a lost/stolen card, and upon client's request	BGN 10
3	Re-issuance of PIN upon client's request	BGN 3
4	Delivery of a card to the correspondence address (VAT included):	
	➤ standard delivery	BGN 30
	➤ express delivery	BGN 30
	➤ express delivery abroad	BGN 200
5	Delivery of a card to a branch different from the one issuing the card (VAT included)	BGN 5
6	Maintenance fee (monthly):	
	➤ main card	free of charge
	➤ supplementary and/or additional card	free of charge
7	Change of card data (limits and code word)	BGN 5
8	Change of PIN (available only at Bank's ATM)	free of charge
9	Card blocking	free of charge
10	Card unblocking	BGN 3
11	Locking	free of charge
12	Activation of the service for notifications through SMS or other electronic message for prepaid cards	BGN 3
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12
	*Usage in Bulgaria and abroad (transaction fees)	
14	Payment through POS or Internet:	
	➤ at merchant of the Bank	free of charge
	➤ at merchant of another bank in the country	0.5% on the amount
	➤ at merchant abroad	0.5% on the amount
15	Deposit on ATM of the Bank (daily turnover):	
	➤ up to 10 000 BGN	free of charge
	➤ for the part above 10 001 BGN	0.1 %, min BGN 1, max BGN 200
16	Cash withdrawal from ATM:	
	➤ ATM of the Bank	3% on the amount, min 1 BGN
	➤ ATM of another bank in the country	3% on the amount, min 1 BGN
	➤ ATM abroad in a country in EEA in EUR	3% on the amount, min 1 BGN
	➤ ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5 + 1.5% on the amount
17	Cash advance at POS:	
	➤ POS at the Bank's branch	BGN 3 + 1% on the amount
	➤ POS at a branch of another bank in the country	BGN 4 + 1% on the amount
	➤ POS at a branch of another bank abroad in a country in EEA in EUR	BGN 4 + 1% on the amount
	➤ POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5 + 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
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
	Payment limits (24 hours)	
	➤ ATM daily limit	BGN 1 000
	➤ POS daily limit	BGN 7 000
	➤ Total ATM + POS	BGN 7 000
B. Electronic Money Accounts With Mastercard Virtual		
1	Opening	free of charge
2	Maintenance fee (per month)	0.50 BGN
3	Closing	free of charge

IV. ELECTRONIC MONEY ACCOUNTS

Fees for Prepaid card		BGN	EUR
1	Issuance (10 working days):		
	➤ main card	free of charge	free of charge
	➤ supplementary and/or additional card	BGN 5	EUR 2.50
2	Re-issuance:		
	➤ due to expiration of the validity	BGN 5	EUR 2.50
	➤ in case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
3	Delivery of a card to the correspondence address (VAT included):		
	➤ standard delivery	BGN 30	EUR 15
	➤ express delivery	BGN 30	EUR 15
4	Maintenance fee (monthly):		
	➤ main card	free of charge	free of charge
	➤ supplementary and/or additional card	free of charge	free of charge
5	Change of card data (limits and code word)	BGN 1	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

Note: 1. The fees for cash operations are in accordance with Section IV CASH ACTIVITY, item E Electronic Money Account of the Bank's Tariff.

Transfer fees are in accordance with Section V. TRANSFERS / PAYMENTS of the Bank's Tariff.

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

3. 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

V. CASH OPERATIONS

A. Current Accounts		BGN	FOREIGN CURRENCY	
1	Cash deposits from account holder, per day:			
	➤ for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction	2 BGN	1 EUR/USD	
	➤ for the part above 2 000 BGN, 1 000 EUR/USD	0.20% min. BGN 3 max BGN 300	0.30% min EUR/USD 3 max UR/USD 200	
2	Cash withdrawal per day			
	➤ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.70% over the total amount, min. BGN 7	0.70% over the total amount, min EUR/USD 3.58	
	➤ 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 BGN – 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	0.80% over the total amount, min EUR/USD 15	
	• requested, not withdrawn amount **	0.50% min BGN 10	0.60% min EUR/USD 5	
** The fee is calculated as a percentage of the non withdrawn amount.				
B. Current Accounts "Golden Time"		BGN	FOREIGN CURRENCY	
1	Depositing of amounts in account - for the part above 3 000 BGN, per day	0.10% min. BGN 3. max BGN 100	-	
2	Cash withdrawal per day			
	➤ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP * on each transaction	0.10% over the total amount, min. BGN 1	-	
	➤ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:			
	• upon request *	0.40% over the total amount, min. BGN 7 max BGN 500	-	
	* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – 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	-	
	• requested, not withdrawn amount **	0.50% min BGN 10	-	
** The fee is calculated as a percentage of the non withdrawn amount.				

V.CASH OPERATIONS

C. Current Accounts for Private Bailiffs and Lawyers		BGN	FOREIGN CURRENCY
1	Cash deposits from account holder, per day:		
	<ul style="list-style-type: none"> ➤ for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction ➤ for the part above 2 000 BGN, 1 000 EUR/USD 	2 BGN 0.20% min. BGN 3 max BGN 300	1 EUR/USD 0.30% min EUR/USD 3 max EUR/USD 200
2	Cash withdrawal per day		
	<ul style="list-style-type: none"> ➤ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction ➤ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> • upon request * 	0.70% over the total amount, min. BGN 7	0.70% over the total amount, min EUR/USD 3.58
	<ul style="list-style-type: none"> • without request (depending on the Bank's resources) • requested, not withdrawn amount * 	0.80% over the total amount min BGN 15 0.50% min BGN 10	0.80% over the total amount min EUR/USD 15 0.60% min EUR/USD 5
	* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
* The fee is calculated as a percentage of the not-withdrawn amount.			
D. Saving Accounts		BGN	FOREIGN CURRENCY
1	Cash deposits from account holder, per day:		
	<ul style="list-style-type: none"> ➤ for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction ➤ for the part above 2 000 BGN, 1 000 EUR/USD 	2 BGN 0.20% min. BGN 3 max BGN 300	1 EUR/USD 0.30% min EUR/USD 3 max EUR/USD 200
2	Cash withdrawal per day *		
	* 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.		
	<ul style="list-style-type: none"> ➤ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction ➤ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> • upon request *** 	0.70% over the total amount, min. BGN 7	0.70% over the total amount, min EUR/USD 3.58
	** 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 as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.			
**** The fee is calculated as a percentage of the non withdrawn amount.			
E. Term Deposit Accounts		BGN	FOREIGN CURRENCY
1	Cash deposits from account holder, per day*:		
	<ul style="list-style-type: none"> ➤ for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction ➤ for the part above 2 000 BGN, 1 000 EUR/USD 	2 BGN 0.20% min. BGN 3 max BGN 300	1 EUR/USD 0.30% min EUR/USD 3 max EUR/USD 200
*Cash deposits are free of charge when opening a term deposit.			
2	Cash withdrawal from a term deposit per day:		
	<ul style="list-style-type: none"> ➤ 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
	* Regardless of the account from which the amount is withdrawn		
	<ul style="list-style-type: none"> ➤ Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction ➤ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> • upon request ** 	0.75% over the total amount, min. BGN 8	0.75% over the total amount, min EUR/USD 4.09
** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.			
*** The fee is calculated as a percentage of the non withdrawn amount.			

V.CASH OPERATIONS

F. 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)		
	➢ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.70% over the total amount, min. BGN 7	0.70% over the total amount, min EUR/USD 3.58
	➢ 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 BGN – 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	0.80% over the total amount, min EUR/USD 15
	• requested, not withdrawn amount **	0.50% min BGN 10	0.60%min EUR/USD 5
	** The fee is calculated as a percentage of the non withdrawn amount.		
G. Donation Accounts		BGN	FOREIGN CURRENCY
1	Cash services	free of charge	free of charge
H. Current Accounts servicing consumer and mortgage loan		BGN	FOREIGN CURRENCY
1	Depositing of amounts in account by account holder* -for the part above 2 000 BGN, 1 000 EUR/USD per day	0.20% min. BGN 3max BGN 300	0.30% min EUR/USD 3 max EUR/USD 200
	*Not due for deposits related with payment of the loan monthly installment and other matured debts .		
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	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
	** The request must be submitted in written form not later than 12.00 pm as follows: • for amounts above 2 000 BGN – one working day in advance. • for amounts above 1 000 EUR– two working days in advance.		
	• without request (depending on the Bank's resources)	0.80% over the total amount, min BGN 15	0.80% over the total amount, min EUR 15
I. Other Cash Services		BGN	FOREIGN CURRENCY
1	Processing, counting and exchange of banknotes (without depositing to account)(VAT included)	3%	3%
2	Banknote checking for authenticity (VAT included)	BGN 1	BGN 1
3	Exchange of banknotes for coins and vice versa (VAT included)	5%	not offered
4	Depositing/ exchange of coins (over BGN 10).	5 % min BGN 10	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% of the amount approved bythe bank abroad,min EUR/USD 2
9	Cash transfers for other banks ordered by individuals	1% min BGN 12	not offered
10	Cash transfers for other banks ordered by individuals via RINGS	1% min BGN 30	-
11	Cash deposit from third parties (paid from the depositor):		
	➢ In favor of clients who are not registered as individuals in the system ofthe Bank *	0.45% min BGN 4.50	0.30% min EUR 3
	* 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 **	0.45% min BGN 4.50	0.30% min EUR 3
	** 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.		
12	Cash withdrawal at a POS at a branch of the bank:		
	➢ Cash withdrawal at POS via cards issued by the Bank	Applicable fee is only according to Section IV. Bank Cards	-
	➢ Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1 % min BGN 1	-
	➢ Cash withdrawal at POS via Visa, Mastercard issued by another bank	4%	-

VI. TRANSFERS / PAYMENTS

A. Incoming transfers *		BGN	FOREIGN CURRENCY
* Incoming transfers into donation accounts are free of charge.			
1	Interbank - incoming transfers in BGN and incoming transfer 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:		
	➤ up to EUR/USD 50	-	free of charge
	➤ over EUR/USD 50– for the total amount**	-	0.10% min EUR/USD 10 max EUR/USD 100
	➤ Interbank incoming – same day value date (upon the Bank's consent)	-	0.30% min EUR/USD 50 max EUR/USD 300
** One incoming credit transfer per month starting from the opening date of the account received 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			
B. Outgoing transfers*		BGN	FOREIGN CURRENCY
* The fees are applicable to standing orders			
1	Within the the Bank system:		
	➤ Between accounts of two customers	BGN 5	EUR 2.56 /USD 3
	➤ Between accounts of one and the same customer	BGN 5	EUR 2.56 /USD 3
2	Interbank transfers in BGN:		
	➤ via BISERA	BGN 7	-
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 7	-
	➤ via RINGS	BGN 22	-
3	Interbank transfers in foreign currency:		
	➤ 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
	➤ Credit transfer outside EEA and non-EUR credit transfer in EEA:		
	• ordinary value date	-	0.25% min EUR/USD 25 max EUR/USD 250
	➤ express transfers		0.25% min EUR/USD 30 max EUR/USD 250
	• same day value date (super express)		0.30% min EUR/USD 40 max EUR/USD 300
4	Letter of advice to the bank of the beneficiary by fax:		
	➤ in Bulgaria	-	EUR/USD 2
	➤ abroad	-	EUR/USD 4
5	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT):	-	EUR/USD 10
6	Direct debit – initiation, payment, rejection		
	➤ via BISERA	BGN 7	-
	➤ via RINGS	BGN 22	-
7	Additional written correspondence on a payment order	BGN 15	EUR/USD 30
8	Stop and return of transfer already initiated upon client's order (upon the Bank's consent)	BGN 15	EUR/USD 40
9	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:		
	➤ Credit transfer in EUR orderd from a member of EEA	-	EUR 3.58
	➤ Credit transfer, ordered from a country outside EEA and non-EUR credittransfer, ordered from a country in EEA		0.25% min EUR/USD 30 max EUR/USD 250
10	Additional fee for IBAN absence	-	EUR 10

Note: 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 XI. PURCHASE AND SALE FOR FOREIGN CURRENCY and Section XX. GENARAL PROVISIONS.

VII. UNIVERSAL PAYER (utility payments)

1	Registration for the service "Universal Payer" *	free of charge
* To use the service "Universal Payer" (utility payments) the client must have an account or a credit card with the bank.		
2	Application for change in registration data (subscription numbers - adding/cancelling, change of account, e-mail etc.)	BGN 1
3	Fee for utility payment:	
	<ul style="list-style-type: none"> ➤ payment of utility services from credit card ➤ payment of utility services from bank account 	BGN 0.35 BGN 0.35
4	Receiving of a report for successful utility payment at Bank's branch or monthly via email (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 servicere mains active. The payments will be collected from the account to which the card has been issued.

VIII. BANK CARDS

A. Debit cards								
	Visa ¹				Mastercard			
	Visa Classic ⁵ Golden Time	Visa Classic ⁵	Debit Mastercard ⁵		Debit Mastercard Golden Time ³	Debit Mastercard Gold	Debit Mastercard World ⁴	
	BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
1	Issuance:							
	➤ Standard (up to 10 business days)							
	• main card	free of charge				free of charge		
	• extra and/or following card	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge	
	➤ Express (up to 15 minutes)*							
	• main card	BGN 60	BGN 60	BGN 60	EUR 30	BGN 60	BGN 60	free of charge
	• extra and/or following card	BGN 60	BGN 60	BGN 60	EUR 30	BGN 60	BGN 60	free of charge
*The service is available in certain bank offices. The list with the offices is published on the bank website.								
2	Re-issuance:							
	➤ express (up to 15 minutes)*	BGN 60	BGN 60	BGN 60	EUR 30	BGN 60	BGN 60	free of charge
	➤ due to validity expiry	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge	
	➤ in case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge	
*The service is available in certain bank offices. The list with the offices is published on the bank website.								
3	Re-issuance of PIN upon client's request	BGN 5		EUR 2.50	BGN 5			
4	Fee for card and/or PIN delivery (VAT included):							
	➤ standard delivery to a correspondence address in Bulgaria	BGN 30		EUR 15	BGN 30		free of charge	
	➤ express delivery to a bank branch or a correspondence address in Bulgaria	BGN 30		EUR 15	BGN 30		free of charge	
	➤ express delivery abroad	BGN 200		EUR 100	BGN 200		BGN 200	

VIII. BANK CARDS

A. Debit cards									
		Visa ¹				Mastercard			
		Visa Classic ⁵ Golden Time	Visa Classic ⁵	Debit Mastercard ⁵		Debit Mastercard Golden Time ³	Debit Mastercard Gold	Debit Mastercard World ⁴	
		BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
5	Delivery of a card to a branch different from the one issuing the card (VAT included)	BGN 5			EUR 2.50	BGN 5	free of charge	free of charge	
6	Maintenance fee (monthly):								
	➤ main card with contact functionality	free of charge	free of charge			free of charge	–	–	
	➤ main card with contactless functionality*	free of charge	BGN 0.50			free of charge	–	–	
	➤ extra and/or following card with contact functionality	free of charge	free of charge			free of charge	–	–	
	➤ extra and/or following card with contactless functionality*	free of charge	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	BGN 10	BGN10	EUR 5	BGN 10	free of charge	free of charge	
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	BGN 3	BGN 3	EUR 1.50	BGN 3	BGN 3	free of charge	
11	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3	BGN 3	BGN 3	EUR 1.50	BGN 3	BGN 3	free of charge	
12	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12						free of charge	
* 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 interest bulletin							
14	Monthly fee for current account	According to Section I Accounts, p.A. Current Accounts or Section II Complex Banking Services							
15	Opening / closing of account	According to Section I Accounts, p.A. Current Accounts or Section II Complex Banking Services							
Usage in Bulgaria and abroad (transaction fees)									
16	Payment through POS or Internet:								
	➤ at merchant of the Bank	free of charge					free of charge		
	➤ at merchant of another Bulgarian bank	free of charge					free of charge		
	➤ at merchant abroad*	0.50% on the amount						free of charge	
*The fee is not applicable for POS payments in EUR in 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			EUR 0.05	BGN 0.10		free of charge	
19	Deposit on ATM of the Bank	0.30 BGN/ 0.15 EUR							
20	Cash withdrawal from ATM:								
	ATM of the Bank	free of charge		0.15% min. BGN 0.30	0.15% min. EUR 0.15	free of charge	free of charge		
	ATM of another bank in the country	0.20 % min. BGN 1.40		0.20 % min. BGN 1.40	0.20% min. EUR 0.70	0.20 % min. BGN 1.40	free of charge		
	ATM abroad in a country in EEA in EUR	0.20 % min. BGN 1.40		0.20 % min. BGN 1.40	0.20% min. EUR 0.70	0.20 % min. BGN 1.40	free of charge		
	ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.+ 1.50% on the amount			2.50 EUR + 1.50% on the amount	BGN 5+1.50% on the amount	BGN 6+1.50% on the amount, min. BGN 10	BGN 8+1.50% on the amount, min. BGN 10	

VIII. BANK CARDS

A. Debit cards							
	Visa ¹				Mastercard		
	Visa Classic ⁵ Golden Time	Visa Classic ⁵	Debit Mastercard ⁵		Debit Mastercard Golden Time ³	Debit Mastercard Gold	Debit Mastercard World ⁴
	BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN
21 Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:							
➤ ATM of the Bank*	-	0.05%, min.BGN 0.15			-	-	-
➤ ATM of another bank in the country	-	0.20 % min.BGN 1.40	0.20 % min.BGN 1.40		-	-	-
*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							
22 Cash advance at POS:							
➤ POS at the Bank's branch	BGN 3+1% on the amount	BGN 3+1% on the amount	BGN 3 +1% on the amount	EUR 1.50 +1% on the amount	BGN 3+1% on the amount	0.50% on the amount	0.50% on the amount
➤ POS at a branch of another bank in the country	BGN 4+1% on the amount	BGN 4+1% on the amount	BGN 4 +1% on the amount	EUR 2+1% on the amount	BGN 4+1% on the amount	BGN 6+1.50% on the amount, min. BGN 10	BGN 8+1.50% on the amount, min. BGN 10
➤ POS at a branch of another bank abroad in a country in EEA in EUR	BGN 4+1% on the amount	BGN 4+1% on the amount	BGN 4 +1% on the amount	EUR 2+1% on the amount	BGN 4+1% on the amount	BGN 6+1.50% on the amount, min. BGN 10	BGN 8+1.50% on the amount, min. BGN 10
➤ POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.+1.50% on the amount			EUR 2.50+1.50% on the amount	BGN 5+1.50% on the amount	BGN 6+1.50% on the amount, min. BGN 10	BGN 8+1.50% on the amount, min. BGN 10
23 Receiving (including return) amounts on card through POS	2 % on the amount						
24 Balance inquiry on ATM of the Bank	BGN 0.30			EUR 0.15	BGN 0.30		free of charge
25 Balance inquiry on ATM of another bank or E-pay	BGN 0.50			EUR 0.25	BGN 0.50		free of charge
26 Balance inquiry on ATM abroad	BGN 1			EUR 0.50	BGN 1		BGN 1
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	BGN 20	BGN 20	EUR 10	BGN 20	BGN 50	BGN 50
30 E-commerce payments via virtual POS in Bulgaria and abroad (e-mail orders/ telephone orders)	-						
31 Immediate payment	1 % on the amount						
32 Fee for using the card for:							
➤ Betting and gambling transactions, including online Receipt of funds on the card from betting and gambling	0.1% of the transaction amount, min. 0.20 BGN						
➤ Receipt of funds on the card from betting and gambling	0.1% of the transaction amount, min. 0.20 BGN						
33 Payment limits (24 hours) ³							
34 ATM daily limit	BGN 400	BGN 2 000	BGN 2 000	BGN 2 000	BGN 400	BGN 3000	BGN 4000
35 POS daily limit	BGN 3 500	BGN 7 000	BGN 7 000	BGN 7 000	BGN 3 500	BGN 7 000	BGN 20 000
36 Total ATM + POS	BGN 3 500	BGN 7 000	BGN 7 000	BGN 7 000	BGN 3 500	BGN 7 000	BGN 20 000

1. As of 13.04.2019 the bank stop issuing and reissuing debit cards Maestro BGN / EUR and 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 II PROGRAMS DAILY BANKING.

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

VIII. BANK CARDS

B. Credit Cards				
	<i>Visa Electron</i>	<i>Visa Classic</i>	<i>Visa Gold</i>	<i>Visa Premium</i>
1	Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*		BGN 100	
*The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon requesting a new credit card issued by the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount to the customer.				
2	Fee for card and/or PIN delivery (VAT included)			
	➤ standard delivery to a correspondence address in Bulgaria	BGN 30		
	➤ express delivery in Bulgaria	BGN 50		
	➤ express delivery abroad	BGN 200		
3	Minimum monthly payment			
	3. of the total amount due, min BGN 15			
4	Unwarranted claim fee *			
	BGN 30			
* 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	Fee for card and/or credit limit blocking due to cardholder's fault or negligence **			
	BGN 15			
** 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.				
6	Compensation for delay of the due amount on annual basis			
	Basic interest rate + 10%			
7	Compensation for exceeding of the credit limit			
	5% of the exceeded amount min BGN 2			
8	Paper statement fee (VAT included)			
	BGN 3			
9	Fee for duplicate of monthly statement (VAT included)			
	BGN 3			
9	Monthly payment instrument maintenance fee			
	-	-	-	-
11	SMS or other electronic message sent to the customer as per the General terms and conditions			
	BGN 0.12			
Deferring fee per transaction on equal monthly payments:				
12	➤ when deferring on 3 equal monthly payments	3% of the transaction amount, min. BGN 5		
	➤ when deferring on 6 equal monthly payments	3% of the transaction amount, min. BGN 6		
	➤ when deferring on 9 equal monthly payments	3% of the transaction amount, min. BGN 7		
	➤ when deferring on 12 equal monthly payments	3% of the transaction amount, min. BGN 8		
13	Getting of issued card at a branch different from the issuing branch (VAT included)			
	BGN 5			
14	Administration fee for overdue installment ***			
	BGN 30			
*** 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.				
Application fee:				
15	➤ main cardholder	BGN 25	BGN 45	BGN 100
	➤ additional cardholder	BGN 10	BGN 20	BGN 50
Annual payment instrument maintenance fee: ****				
16	➤ main cardholder	BGN 25	BGN 45	BGN 1000
	➤ additional cardholder	BGN 10	BGN 20	BGN 50
**** The fee is calculated at the end of each one-year period after the activation of the card.				
17	Monthly fee for the credit card program „Travel&Fun“ *			
	➤ main cardholder	-	BGN 9.90	BGN 19.90
	➤ additional cardholder	-	BGN 9.90	BGN 19.90
*The monthly fee is due only in cases when there is an additional agreement for joining in program „Travel&Fun“, in this case annual fee for payment instrument is not due from the client.				
18	Card usage fee:			
	➤ for purchase	free of charge		
	➤ for cash withdrawal from ATM of the Bank	BGN 3 + 3% of the transaction amount		
	➤ for cash withdrawal from ATM of another bank in Bulgaria	BGN 6 + 3% of the transaction amount		
	➤ for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6 + 3% of the transaction amount		
	➤ for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10 + 3% of the transaction amount		
	➤ for cash withdrawal at POS at cash desk in the Bank	BGN 3 + 3% of the transaction amount		
	➤ for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10 + 3% of the transaction amount		
	➤ for ePay/B-Pay transfer to another payment account and/or other payment instrument	3% of the transaction amount		

VIII. BANK CARDS

B. Credit Cards		Visa Electron	Visa Classic	Visa Gold	Visa Premium
19	Fee for re-issuance of credit card upon client's request	BGN 20			
20	Fee for PIN re-issuance upon client's request	BGN 10			
21	Fee for examination of application for changing credit card parameters	BGN 20			
22	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.); (lii) 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			
23	Fee upon receipt of funds on the card from betting and gambling	1% of the transaction amount min. 0.20 BGN			
24	Cash withdrawal daily (24 hours) limit	BGN 1 000	BGN 1 000	BGN 2 000	BGN 2 000

B. Credit Cards		Mastercard Standard	Mastercard World	Mastercard Cash	Mastercard Cash Momento	Mastercard World Premium	Mastercard Universe (brand World Elite)
1	Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*	BGN 100					
*The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon requesting a new credit card issued by the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount to the customer.							
2	Fee for card and/or PIN delivery (VAT included)						
	➤ standard delivery to a correspondence address in Bulgaria	BGN 30					
	➤ express delivery to a bank branch or a correspondence address in Bulgaria	BGN 50					
	➤ express delivery abroad	BGN 200					
3	Minimum monthly payment	3.% of the total amount due, min BGN 15					
4	Unwarranted claim fee	BGN 30					
5	Fee for card and/ or credit limit blocking due to cardholder's fault or negligence	BGN 15					
6	Compensation for delay of the due amount on annual basis	Basic interest rate + 10%					
7	Compensation for exceeding of the credit limit	5% of the exceeded amount min BGN 2					
8	Paper statement fee (VAT included)	BGN 3					
9	Fee for duplicate of monthly statement (VAT included)	BGN 3					
10	Monthly payment instrument maintenance fee	-	-	BGN 2.95	-	-	-
11	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.12					
12	Deferring fee per transaction on equal monthly payments:						
	➤ when deferring on 3 equal monthly payments	3% of the transaction amount, min. BGN 5					
	➤ when deferring on 6 equal monthly payments	4% of the transaction amount, min BGN 10					
	➤ when deferring on 9 equal monthly payments	5% of the transaction amount, min. BGN 15					
	➤ when deferring on 12 equal monthly payments	6% of the transaction amount, min. BGN 20					
13	Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5					
14	Administration fee for overdue installment *	BGN 30					
*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.							
15	Application fee:						
	➤ main cardholder	BGN 49	BGN 100	BGN 35	BGN 169	BGN 1000	
	➤ additional cardholder	BGN 20	BGN 40	BGN 10	BGN 80	BGN 500	
16	Annual payment instrument maintenance fee: **						
	➤ main cardholder	BGN 45	BGN 80	free of charge	BGN 169	BGN 1000	
	➤ additional cardholder	BGN 20	BGN 40	free of charge	BGN 80	BGN 500	
** The fee is calculated at the end of each one-year period after the activation of the card.							
17	Monthly fee for the credit card program „Travel&Fun“ *						
	➤ main cardholder	-	BGN 9.90	-	BGN 19.90	-	-
	➤ additional cardholder	-	BGN 9.90	-	BGN 19.90	-	-
*The monthly fee is due only in cases when there is an additional agreement for joining in program „Travel&Fun“, in this case annual fee for payment instrument is not due from the client.							

VIII. BANK CARDS

B. Credit Cards

		Mastercard Standard	Mastercard World	Mastercard Cash	Mastercard Cash Momento	Mastercard World Premium	Mastercard Universe (brand World Elite)
18	Card usage fee:						
	for purchase	free of charge	free of charge	free of charge		free of charge	
	for cash withdrawal from ATM of the Bank	BGN 3 + 3% of the transaction amount		BGN 3 + 4% of the transaction amount		BGN 3 + 3% of the transaction amount	
	for cash withdrawal from ATM of another bank in Bulgaria	BGN 6 + 3% of the transaction amount		BGN 6 + 5% of the transaction amount		BGN 6 + 3% of the transaction amount	
	for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6 + 3% of the transaction amount		BGN 6 + 5% of the transaction amount		BGN 6 + 3% of the transaction amount	
	for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10 + 3% of the transaction amount		BGN 10 + 5% of the transaction amount		BGN 10 + 3% of the transaction amount	
	for cash withdrawal at POS at cash desk in the Bank	BGN 3 + 3% of the transaction amount		BGN 3 + 4% of the transaction amount		BGN 3 + 3% of the transaction amount	
	for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10 + 3% of the transaction amount		BGN 10 + 5% of the transaction amount		BGN 10 + 3% of the transaction amount	
	for ePay/B-Pay transfer to another payment account and/or other payment instrument	3% of the transaction amount					
19	Fee for re-issuance of credit card upon customer's request	BGN 20					BGN 200
20	Fee for PIN re-issuance upon customer's request	BGN 10					
21	Fee for examination of application for changing of parameters on credit card	BGN 20					
22	Fee for using the card for:						
	i) betting and gambling transactions, including online; (li) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (lii) 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					
23	Fee upon receipt of funds on the card from betting and gambling	1 % of the transaction amount min. 0.20 BGN					
24	Cash withdrawal daily (24 hours) limit	BGN 1000	BGN 2000	BGN 1000		BGN2000	BGN 8000

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

B. Credit cards		Euroline u Euroline AMEX*	AMEX Green*	AMEX Gold *
	* 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.			
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		
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		
5	Paper statement fee (VAT included)	BGN 3		
6	Fee for duplicate of monthly statement (VAT included)	BGN 3		
7	Monthly payment instrument maintenance fee	BGN 2.65	-	
8	Administration fee for overdue payment **	BGN 30		
	**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.			

Credit cards IKEA - BGN *	
	*As of 16.05.2014 the Bank stopped issuing Credit Card IKEA - BGN. The fees are applicable for already issued Credit Cards IKEA - BGN.
1	Compensation for delay of the due amount on annual basis
2	Monthly fee for loan servicing
3	Minimum monthly payment

IX. E-BANKING / MOBILE BANKING

1	Registration and maintenance	free of charge
2	Transfers in BGN:	
	> Within the Bank system:	
	• Between accounts of two customers	BGN 0.50
	• Between accounts of one and the same customer	free of charge
	> Interbank outgoing:	
	• via BISERA	BGN 1.20
	• via RINGS	BGN 14
	• Instant payment BLINK (up to BGN 30 000)	BGN 1.20
	Mass payments - to/from multiple accounts **	BGN 0.20 /per record/
3	Transfers in foreign currency:	
	> Within the Bank system:	
	• Between accounts of two customers	EUR 0.90/USD 1.50
	• Between accounts of one and the same customer	free of charge
	> Interbank outgoing credit transfer in EUR ordered to a member of EEA:	
	• ordinary value date	EUR 0.61
	• same day value date (super express)	EUR 7.16
	> Interbank outgoing credit transfers outside EEA and non-EUR credit transfer in EEA:	
	• Next day value date – express:	0.20% min EUR/USD 20 max EUR/USD 200
• Same day value date (in case the order is accepted not later than	0.22% min EUR/USD 30m ax EUR/USD 300	
4	E-Banking notifications: **	
	> per SMS (with 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
	> per e-mail	free of charge
5	Re-issuance of activation code for E-Banking / Mobile banking upon customer request	
	> New activation code/Re-issuance of activation code	free of charge
	> Set new password online (forgotten password)	free of charge
6	Limit change	
	> Limit change via e-Postbank	free of charge
	> Limit change via branch	BGN 10
7	Utility payment , Tax payment and Code payment** (per transaction)	
	> From bank account	BGN 0.25
	> From credit card	free of charge
	** Code payments are available only through Mobile banking	
8	SMS one time password *	free of charge
	<ul style="list-style-type: none"> ▪ 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. ▪ Low-value transactions for which a Strong Customer Authentication is not required, if the following conditions are fulfilled: <ol style="list-style-type: none"> 1. The amount of the transfer shall not exceed BGN 58; as well as 2. 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 3. 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; 	

Note: 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 XIII. Purchase and Sale of Foreign Currency and Section XX. General Provisions.

**The services are not available for the mobile banking.

X.MOBILE APPLICATION "ONE WALLET BY POSTBANK"

		BGN		FOREIGN CURRENCY	
1	Opening electronic 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 VIII. Bank Cards, p.B		not available	
10	Redemption of electronic money at a cash desk in a bank branch office (when closing an account)	According to Section V. Cash activity p.F		not available	
11	Transfers from bank account				
	➤ Within the Bank system:				
	• Between accounts of two customers	BGN 0.50		EUR 0.90	
	• Between accounts of one and the same customer	free of charge		free of charge	
	➤ Interbank outgoing (BISERA/ Instant payment BLINK)				
12	Transfer from debit card	According to Section VIII. Bank Cards, p. A, 34		According to Section VIII. Bank Cards, p. A, 34	
13	Transfer from credit card	According to Section VIII. Bank Cards, p. B, 22		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		BGN 20	
Maximum availability limits and digital card transactions		Standard clients		Prospect clients	
		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 1 500 BGN
2	Maximum availability on a digital card/account	BGN 15 000	-	BGN 1 500	-
3	Maximum monthly amount of transfers to other users of the application	BGN 3 000	the value of 10 000 BGN	BGN 1 500	the value of 1 500 BGN
4	Maximum monthly amount of transfers to accounts/cards (incl. to digital card/account)	BGN 3 000	the value of 10 000 BGN	BGN 1 500	the value of 1 500 BGN
5	Maximum amount for funding a digital account/card per month	BGN 15 000	the value of 10 000 BGN	BGN 1 500	the value of 1 500 BGN

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.

XI. SELF-SERVICE TERMINAL DEVICES (EXPRESS BANKING DIGITAL ZONES)

1	Cash operations	
	➤ Depositing of amounts in account in BGN and EUR	0.30 BGN/ 0.15 EUR
	➤ Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800.	BGN 2
2	Transfers/ Payments in local currency	
	➤ Within the the Bank system*:	
	• Between accounts of two customers	BGN 1.25
	• Between accounts of one and the same customer	BGN 1
	➤ Interbank outgoing*:	
	• via BISERA	BGN 2.50
• via RINGS	BGN 16	
*A payment order to the state budget can not be processed via self-service zones.		
3	Transfers/ Payments in EUR	
	➤ Within the the Bank system:	
	• Between accounts of two customers	EUR 1
	• Between accounts of one and the same customer	EUR 1
	➤ Credit transfer in EUR ordered to a member of EEA	
• Ordinary value date	BGN 2.50	
• Same day value date (super express)	BGN 16	
4	Utility payment and Tax payments /on each transaction/:	
	➤ Payment from account	BGN 0.25
	➤ Payment from credit card	free of charge
5	Printing out of account statement	
BGN 5		
6	Payment limits per client in BGN equvalance (24 hours)	
	➤ Cash depositing in account	BGN 3 000
	➤ Cash withdrawals from account	BGN 3 000
	➤ Intrabank transfers between own accounts	BGN 25 000
	➤ Intrabank transfers between different customers and/or Interbank transfer via Biserá	BGN 15 000
<p>Note: 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 and "My Family" 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: VIII. Bank Cards and IV. Electronic Money Accounts</p>		

XII. PURCHASE AND SALE OF FOREIGN CURRENCY

- 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).
- For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by "Capital Markets" Division.
- 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.
- 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".

A.Purchase and sale of foreign currency in exchange for BGN		
1	Account- account	free of charge
2	Cash- cash	
	➤ Cash- cash for amounts up to and including BGN 600 or BGNequivalent	BGN 4
	➤ 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

* 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.

XIII. SECURITIES

A. Government Securities, registered in Bulgaria		
1	Execution of competitive orders for participation in auctions for purchases of government securities:	
	➤ approved orders	0.045% of the total nominal value of the order, min BGN 7
	➤ non-approved orders	BGN 10 per order
2	Execution of non-competitive orders for participation in auctions for purchases of government securities	0.045% of the total nominal value of the order, min BGN 6
3	On maturity of government securities	0,025 % of the nominal value
4	Repurchase of target issues for individuals, issued by the Ministry of Finance	BGN 1.50
5	Transfer of government securities between a Bank client and other primary and secondary dealer	BGN 15
6	Issuance of letters of advice for government securities transactions upon client's request	BGN 20
7	Transfer of government securities between Bank client and another legal entity:	
	➤ within the Bank	BGN 10
	➤ to/ from another financial institution	BGN 10
8	Issuance of a copy of a certificate for ownership of the government securities (VAT included)	BGN 5
9	Transfer of government securities to the account of Ministry of Finance with BNB for participation in privatization deals (VAT included)	BGN 10
10	Issuance of a statement for government securities owned upon client's request (VAT included)	BGN 10
11	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 10
12	Entering of special pledges to the Bank register and issuance of certificates (VAT included)	BGN 30.00
13	Deletion of the registration of a special pledge agreement (VAT included)	BGN 15
14	Registration of a government securities transaction between foreign investors at BNB (VAT included)	BGN 15 per notification
15	Purchase or sale out of regulated market of Government securities	
	➤ Up to EUR / BGN 100 000	0.15%, min EUR / BGN 100
	➤ Over EUR / BGN 100 000	Subject to agreement
16	Purchase or sale of Government Securities made at regulated market *:	0.10%, min. BGN 10
	*The Bank will start to collect commissions for trading in Bulgarian government securities on BSE – Sofia with settlement via Central Depository AD effective from 01.10.2018	
17	Canceling of instructions on government securities transactions	BGN 40
18	Safe keeping (VAT included) *	0.125%, min BGN 20 per year
	* The fee is collected on quarterly basis	
B. Government Securities, registered abroad (Foreign Government Securities)		
1	Safe keeping and maintenance of foreign government securities register (VAT included) **	0.04%, min BGN 30 per year
	** The fee is collected on quarterly basis	
2	Issuance of a statement for foreign government securities owned upon client's request (VAT included)	BGN 15
3	Transfer of foreign government securities to/from client, the register of which is not managed by the Bank	BGN 40
4	Purchase or sale out of regulated market of Government securities	
	➤ Up to EUR / USD 100 000	0.25%, min EUR / USD 100
	➤ Over EUR / USD 100 000	Subject to agreement
C. Corporate Securities registered in Bulgaria ***		
	*** All securities within the meaning of art. 3, p. 1 in connection with para 1, p. 1 of AP of MIFID are included, with the exception of government securities.	
1	Purchase or sale at regulated market of bonds and other debt corporate securities:	
	➤ up to BGN 100 000	0.10%, min BGN 5
	➤ over BGN 100 000	subject to agreement
2	Purchase or sale out of regulated market of Government securities	
	➤ up to EUR / BGN 100 000	0.15%, min EUR / BGN 100
	➤ over EUR / BGN 100 000	subject to agreement
3	Purchase or sale at regulated market of shares and other non-debt corporate securities:	
	➤ standard fee	1%, min BGN 10
	➤ order by COBOS	0.50%, min BGN 2
	➤ For customers, who have invested over BGN 100 000	subject to agreement

XIII. SECURITIES

C. Corporate Securities registered in Bulgaria		
4	Registration for COBOS (VAT included) ****	as per the Tariff of Bulgarian Stock Exchange-Sofia
	**** Fee is paid by the customer, but then deducted from its commissions.	
5	Purchase or sale out of regulated market of shares and other non-debt corporate securities:	
	➤ up to BGN 100 000	0.10%, min BGN 15
	➤ over BGN 100 000	subject to agreement
6	Transfer of corporate securities on repo deal:	
	➤ repo deals with the Bank	free of charge
	➤ repo deals up to BGN 100 000 with another investment intermediary	0.50%, min BGN 15
	➤ repo deals above BGN 100 000 with another investment intermediary	subject to agreement
7	Purchase of shares and other non-debt corporate securities in initial or secondary public offering (IPO or SPO)	subject to agreement
8	Purchase of shares and other non-debt corporate securities with procedure of privatization through regulated market	subject to agreement
9	Transfer of corporate securities from customer's account in Central Depository AD to customer's account in the Bank	BGN 20
10	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 15
11	A report from Central Depository AD for current state of portfolio, including the cases of inheritance of deceased person (VAT included)	BGN 25
12	A detailed report from Central Depository AD for current state of portfolio (VAT included)	BGN 35
13	A report from the Central Depository AD for the state of portfolio for previous period (VAT included)	BGN 35
14	Change of personal data kept with Central Depository AD	BGN 10 + BGN 2 per depository receipt
15	Issuance of a depository receipt for ownership of corporate securities (VAT included)	BGN 10
16	Issuance of a copy of a depository receipt for ownership of corporate securities (VAT included)	BGN 10
17	Check of availability of corporate securities on personal account in Central Depository AD (VAT included)	BGN 3
18	Transfer of corporate securities in case of inheritance :	
	➤ with market price up to BGN 100 000	0.50% min BGN 25
	➤ with market price above BGN 100 000	subject to agreement
19	Transfer of corporate securities with donation:	
	➤ with market price up to BGN 100 000	2% of the amount of transfer, min BGN 20 /total for both parites/
	➤ with market price above BGN 100 000	subject to agreement
20	Transfer of corporate securities against consideration under the terms of agreement, concluded between the parties:	
	➤ with market price up to BGN 100 000	2% of the amount of transfer, min BGN 20 /total for both parites/
	➤ with market price above BGN 100 000	subject to agreement
21	Registration of a pledge agreement (VAT included)	BGN 60
22	Registration of blocking of corporate securities	BGN 60
23	Trust transfer	BGN 5
24	Safekeeping of corporate securities:*	
	➤ unprofessional investors out of the range of persons under the art. 77 d, par. 2 of Law on Public Offering of Securities	0.06% min 20 BGN per year
	➤ professional investors and other persons under the art. 77 d, par. 2 of Law on Public Offering of Securities	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.	
25	Notification for dividends/ coupon payment	BGN 5
26	Dividend/ coupon payment:	
	➤ on account with the Bank	free of charge
	➤ at teller desk	BGN 1 + cash commissions
D. Compensatory instruments		All terms for shares and other non-debt corporate securities are applicable
E. Portions of collective investment schemes		All terms for shares and other non-debt corporate securities are applicable

F. Corporate Securities Registered Abroad *

* All securities within the meaning of art. 3, p. 1 in connection with para 1, p. 1 of AP of MIFID are included, with the exception of government securities.

	Country	Market for Financial Instruments	Commission **	Annual Fee for Safe-keeping ***
1	Australia	Australian Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
2	Austria	Vienna Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
3	Belgium	Euronext Brussels	0.70% min EUR 30 per order	0.35% min EUR 15
4	UK	London Stock Exchange	0.70% min GBP 30 per order	0.35% min EUR 15
5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.70% min EUR 30 per order	0.35% min EUR 15
6	Greece	Athens Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
7	Denmark	Copenhagen Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
9	Spain	Madrid Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
10	Italy	Borsa Italiana	0.70% min EUR 30 per order	0.35% min EUR 15
11	Canada	Montreal Exchange, Toronto Stock Exchange	0.70% min CAD 50 per order	0.35% min EUR 15
12	Norway	Oslo Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
13	Portugal	Euronext Lisbon	0.70% min EUR 30 per order	0.35% min EUR 15
14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.70% min USD 35 per order	0.35% min EUR 15
15	Finland	Helsinki Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
16	France	Euronext Paris	0.70% min EUR 30 per order	0.35% min EUR 15
17	Netherlands	Euronext Amsterdam	0.70% min EUR 30 per order	0.35% min EUR 15
18	Switzerland	SIX Swiss Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
19	Sweden	Stockholm Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
20	Japan	Tokyo Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
21	Poland	Warsaw Stock Exchange	0.80% min EUR 40 per order	0.65% min EUR 15
22	Singapore	Stock Exchange of Singapore	0.80% min EUR 30 per order	0.65% min EUR 15
23	Turkey	Istanbul Stock Exchange	0.80% min EUR 40 per order	0.65% min EUR 15
24	Hungary	Budapest Stock Exchange	0.80% min EUR 75 per order	0.65% min EUR 15
25	Hong Kong	Hong Kong Exchanges and Clearing	0.80% min EUR 30 per order	0.65% min EUR 15
26	Czech Republic	Prague Stock Exchange	0.80% min EUR 55 per order	0.65% min EUR 15
	** The commission does not include some additional expenses specific for some markets which could arise, such as taxes (stamp duty included), impositions, public or regulatory taxes, other payments connected to the deals of acquisition or sale of financial instruments, etc. The customer will be informed in advance for all additional expenses. The commission is calculated in EUR on the amount/ equivalence of the price of the deal in EUR as per the official exchange rate of the Bank 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 corporate securities. For customers who have an open account in USD, the commissions for deals at a market in USA are in USD.			
	*** 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.			
27	Transfer of corporate securities to/from client, the register of whom is not managed by the Bank			EUR 25

XIV. MUTUAL FUNDS

A. Mutual Funds			
1	Sales charge - percentage of the invested amount:		
	➤ (LF) Fund of Funds – Global Low	1.50%	
	➤ (LF) Fund of Funds – Global Medium	1.50%	
	➤ (LF) Fund of Funds – Global High	2.00%	
	➤ (LF) Equity – Global Equities Fund	1.75%	
	➤ (LF) Global Bond Fund	1.00%	
	➤ (LF) Fund of Funds - Global Emerging Markets	2.00%	
	➤ (LF) Fund of Funds ESG FOCUS	2.00%	
	➤ (LF) Fund of Funds – Equity Blend	1.50%	
	➤ (LF) Fund of Funds – Balanced Blend Global	1.50%	
	➤ (LF) Fund of Funds – Balanced Blend US (USD)	1.50%	
	➤ (LF) Absolute Return Fund	0.50%	
	➤ (LF) Income Plus € Fund (EUR)	0.00%	
	➤ (LF) Income Plus \$ Fund (USD)	0.00%	
2	Redemption charge- percentage of the redemption proceeds:	Holding period	
		less than 2 years	
		more than 2 years	
	➤ (LF) Fund of Funds – Global Low	1.00%	0.00%
	➤ (LF) Fund of Funds – Global Medium	1.00%	0.00%
	➤ (LF) Fund of Funds – Global High	1.00%	0.00%
	➤ (LF) Equity – Global Equities Fund	1.00%	0.00%
	➤ (LF) Global Bond Fund	1.00%	0.00%
	➤ (LF) Fund of Funds - Global Emerging Markets	1.00%	0.00%
	➤ (LF) Fund of Funds ESG FOCUS	1.00%	0.00%
	➤ (LF) Fund of Funds – Equity Blend	1.00%	0.00%
	➤ (LF) Fund of Funds – Balanced Blend Global	1.00%	0.00%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)	1.00%	0.00%
	➤ (LF) Absolute Return Fund	0.00%	0.00%
	➤ (LF) Income Plus € Fund (EUR)	0.00%	0.00%
	➤ (LF) Income Plus \$ Fund (USD)	0.00%	0.00%
B. Regular Investment Plan – PlanInvest *			
1	Sales charge - as per p. A. 1. above		
2	Redemption charge - as per p. A. 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.		
C. Bundle Product SpestInvest			
1	Sales charge - as per p. A. 1. above		
2	Redemption charge - as per p. A. 2. above		
D. Current Accounts for Mutual Funds		BGN	Foreign currency
Note: The account must be used only for the needs of investing in Mutual Funds and/or the bundle product SpestInvest.			
1	Opening of Mutual Fund current account	BGN 2.50	EUR 1.30/USD 1.50
2	Minimal balance	BGN 0	EUR/USD 0
3	Maintenance (monthly)	BGN 2.55	EUR 1.30/USD 1.50
4	Closing	free of charge	free of charge
Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in p. D Current Accounts for Mutual Funds.			

XV. LOANS

A. Overdraft on account		BGN			
		standard*		express**	
1	Fee for processing documents for new overdraft according to the requested amount:				
	➤ from 200 to 1 000 BGN	BGN 15		BGN 45	
	➤ from 1 001 to 4 000 BGN	BGN 30		BGN 60	
	➤ from 4 001 to 7 000 BGN	BGN 50		BGN 80	
	➤ from 7 001 to 10 000 BGN	BGN 70		BGN 100	
	➤ from 10 001 to 20 000 BGN	BGN 100		-	
	➤ over 20 000 BGN	BGN 175		-	
* Fee is paid on two stages - BGN 10 upon applying for new overdraft and the rest of the amount up to the first installment date of the overdraft interest **When applying with an option for express examination of Overdraft, the application of the borrower is processed within 2 /two/ working hours and in case of credit approval, there is an opportunity for disbursement of the amount within 1 /one/ working hour after the signing of Overdraft contract. Fee is paid on two stages - BGN 30 upon applying and the rest of the amount up to the first installment date of the overdraft interest. The customer is also able to receive the service "Instant issuing" of one debit or one credit card. For full information about the terms and conditions for Complex express examination of Overdraft, incl. for Express preparation of appraisal and for Instant issuing of debit/credit card, please refer to the document "Conditions for Express examination of the Overdraft loan", available on the Internet site of the bank www.postbank.bg .					
2	Monthly fee for servicing of overdraft**	BGN 2			
** Not applicable for overdrafts granted after 16.09.2013					
3	Documents processing fee for Overdraft renewal - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN			
4	Fee for change in the initially defined overdraft parameters as per the initial approval	BGN 50			
5	Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral)	BGN 15			
6	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 75 BGN			
7	Fee for change in the parameters of the loan different from the ones in point 7. (incl. fees and charges, corresponding accounts, etc.)	BGN 35			
8	Fee for examination of request to regain the overdraft preferences	BGN 50			
9	Fee for change of existing overdraft limit	BGN 15			
10	Fee for activities preventing from negative consequences in case of overdue payments***				
	➤ from 2 to 30 days	BGN 4			
	➤ from 31 to 60 days	BGN 5			
	➤ from 61 to 90 days	BGN 7			
	➤ from 91 to 120 days	BGN 9			
	➤ from 121 to 150 days	BGN 11			
	➤ from 151 to 180 days	BGN 13			
➤ above 181 days	BGN 15				
*** 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 4 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5 for the overdue interval from 31 to 60 days; etc.					
B. Consumer loans with/without guarantor(s)		BGN		Foreign Currency	
		standard*	express**	standard*	express**
1	Fee for processing documents when applying for new consumer loan according to the requested amount:				
	➤ Up to 5 000 BGN	BGN 100	-	BGN 100	-
	➤ from 5 001 to 10 000 BGN	BGN 200	BGN 350	BGN 200	BGN 350
	➤ from 10 001 to 20 000 BGN	BGN 300	BGN 450	BGN 300	BGN 450
	➤ from 20 001 to 40 000 BGN	BGN 400	BGN 550	BGN 400	BGN 550
	➤ from 40 001 to 60 000 BGN	BGN 600	-	BGN 600	-
	➤ from 60 001 to 80 000 BGN	BGN 800	-	BGN 800	-
➤ above 80 000 BGN	negotiable	-	negotiable	-	
* Fee is paid on two stages - BGN 20 upon applying and the rest amount up to two months after submitting the loan request. ** When applying for "Express examination of consumer loan application", the application of the borrower is processed within 2 /two/-working hours and in case of credit approval, there is an opportunity for disbursement of the amount within 1 /one/ working hour after the signing of loan contract. The fee is due upon submission of the loan application. The customer is also able to receive the service "Instant issuing" of one debit and one credit card. For full information about the terms and conditions for express examination of consumer loan application, incl. for Instant issuing of debit and credit card, please refer to the document "Conditions for applying for a consumer loan with selected option for an express examination of the loan application", available on the Internet site of the bank www.postbank.bg or in any office of the Bank.					
2	Monthly fee for servicing of current account opened for a consumer loan	According to Section I. "Accounts", letter G "Current accounts opened for servicing of consumer loans repayments and mortgage loans repayments" of the current Tariff			
3	Fee for change in the initially defined consumer loan parameters as per the initial approval	BGN 50		BGN 50	

XV. LOANS

B. Consumer loans with/without guarantor(s)		BGN		Foreign Currency	
		standard*	express**	standard*	express**
4	Fee for application for loan renegotiation (concerning interest rate, currency, tenor, replacement/enter into debt, partial release of collateral, repayment schedule)	BGN 15		BGN 15	
5	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 75			
6	Fee for renegotiation of the loan term, due upon approval				
	➤ For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	BGN 75		BGN 75	
	➤ For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 75			
7	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 50		BGN 50	
8	Fee for examination of request to regain the consumer loan preferences	BGN 70		BGN 70	
9	Fee for activities preventing from negative consequences in case of overdue payments***				
	➤ from 2 to 30 days	BGN 4		BGN 4	
	➤ from 31 to 60 days	BGN 5		BGN 5	
	➤ from 61 to 90 days	BGN 7		BGN 7	
	➤ from 91 to 120 days	BGN 9		BGN 9	
	➤ from 121 to 150 days	BGN 11		BGN 11	
	➤ from 151 to 180 days	BGN 13		BGN 13	
	➤ above 181 days	BGN 15		BGN 15	
*** 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 4 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5 for the overdue interval from 31 to 60 days; etc.					
10	Fee for processing documents for restructuring of the loan obligation over the rescheduled amount	1.50%		1.50%	
11	Fee for prepayment for consumer loan applicable during the period with fixed interest rate				
	➤ When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal			
	➤ When the remaining period of the loan agreement is shorter than one year	0.50% of the prepaid amount of the principal			
C. Consumer loan for Executive education		BGN		Foreign Currency	
1	Fee for processing documents when applying for new consumer loan for Executive Education application according to the requested amount*				
	➤ from BGN 10 000 to BGN 20 000	BGN 150		BGN 150	
	➤ from BGN 20 001 to BGN 40 000	BGN 200		BGN 200	
	➤ from BGN 40 001 to BGN 60 000	BGN 300		BGN 300	
	➤ from BGN 60 001 to BGN 80 000	BGN 400		BGN 400	
	➤ above BGN 80 000	negotiable		negotiable	
* Fee is paid on two stages - BGN 20 upon applying and the rest amount up to two months after submitting the loan request					
For operations and services which are not pointed in part XV Letter C applies all other fees pointed in the same part, Letter B.					
D. Consumer loan/overdraft with cash collateral (Elastica)		BGN		Foreign Currency	
1	Fee for processing documents when applying for new credit/overdraft with cash collateral - according to the requested amount:*				
	➤ from 500 to 6 000 BGN (or equivalent value in foreign currency)	BGN 75		BGN 75	
	➤ from 6001 to 15 000 BGN (or equivalent value in foreign currency)	BGN 175		BGN 175	
	➤ from 15 001 to 20 000 BGN (or equivalent value in foreign currency)	BGN 275		BGN 275	
	➤ from 20 001 to 30 000 BGN (or equivalent value in foreign currency)	BGN 350		BGN 350	
	➤ from 30 0001 to 50 000 BGN (or equivalent value in foreign currency)	BGN 400		BGN 400	
	➤ from 50 001 to 100 000 BGN (or equivalent value in foreign currency)	BGN 500		BGN 500	
	➤ over 100 000 BGN (or equivalent value in foreign currency)	negotiated		negotiated	
* Fee is paid on two stages - BGN 20 upon applying and the rest amount up to two months after submitting the loan request / overdraft request					
2	Document processing fee on renewal - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN		1%, min 10 BGN	
3	Fee for change in the initially defined loan/overdraft parameters as per the initial approval	BGN 50		BGN 50	
4	Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	BGN 15		BGN 15	
5	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	0.70% of the outstanding loan principal, min. BGN 75			
	➤ For consumer loan Elastica	0.70% of the outstanding loan principal, min. BGN 75			
	➤ For consumer overdraft Elastica	0.70% of the approved overdraft limit, min 75 BGN			

XV. LOANS

D. Consumer loan/overdraft with cash collateral (Elastica)		BGN	Foreign Currency
6	Fee for renegotiation of the loan term, due upon approval		
	➤ For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	BGN 75	BGN 75
	➤ For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 75	
7	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 35	BGN 35
8	Fee for activities preventing from negative consequences in case of overdue payments***		
	➤ from 2 to 30 days	BGN 4	BGN 4
	➤ from 31 to 60 days	BGN 5	BGN 5
	➤ from 61 to 90 days	BGN 7	BGN 7
	➤ from 91 to 120 days	BGN 9	BGN 9
	➤ from 121 to 150 days	BGN 11	BGN 11
	➤ from 151 to 180 days	BGN 13	BGN 13
	➤ above 181 days	BGN 15	BGN 15
**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 4 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5 for the overdue interval from 31 to 60 days; etc.			
9	Fee for prepayment for consumer loan applicable during the period with fixed interest rate		
	➤ When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal	
	➤ When the remaining period of the loan agreement is shorter than one year	0.50% of the prepaid amount of the principal	
E. Credit Wish Revolving loan*		BGN	Foreign Currency
* The product is not offered by the bank as of 01.04.2015.			
1	Annual fee for loan servicing **	1%, min 10 BGN	1%, min 10 BGN
** Not applicable for loans granted after 22.07.2014			
2	Fee for blocking of the loan ***	BGN 15	BGN 15
*** The fee is charged in case the borrower does not pay off one minimum monthly installment till the due date (maturity). In this case the bank restricts subsequent granting of the available credit limit.			
3	Fee for administration fee for overdue installment****	BGN 30	BGN 30
**** The fee is charged in case of overdue of one or more monthly installments.			
F. 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 100	BGN 100
*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 www.postbank.bg or in any office of the Bank			
	➤ 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). Payable in addition to the respective fee in point 1.	BGN 450	BGN 450
*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 www.postbank.bg or in any office of the Bank.			
2	Fee for collateral analysis and documentation - according to the requested amount:		
	➤ up to BGN 50 000	BGN 200	BGN 200
	➤ from BGN 50 001 to BGN 100 000	BGN 250	BGN 250
	➤ from BGN 100 001 to BGN 200 000	BGN 450	BGN 450
	➤ over BGN 200 001	BGN 700	BGN 700
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 100	BGN 100
4	Monthly fee for servicing of current account	According to Section I. "Accounts", letter G "Current accounts 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		
	➤ For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	BGN 150	BGN 150
	➤ For decrease/increase of the loan term with necessity for credit assessment	0.7% of the outstanding loan principal, min. 150 BGN	

XV. LOANS

F. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)		BGN	Foreign Currency
6	Following change in the initially defined loan parameters as per the initial approval	BGN 50	BGN 50
7	Fee for application for loan renegotiation (concerning interest rate, currency, term, replacement/enter into debt, partial release of collateral, repayment schedule)	BGN 15	BGN 15
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	0.70% of the outstanding loan principal, min 100 BGN	
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 75	BGN 75
10	Document processing fee upon submitted application for restructuring of the loan obligations	BGN 100	BGN 100
11	Fee for activities preventing from negative consequences in case of overdue payments*		
	➤ from 2 to 30 days	BGN 10	BGN 10
	➤ from 31 to 60 days	BGN 12	BGN 12
	➤ from 61 to 90 days	BGN 17	BGN 17
	➤ from 91 to 120 days	BGN 22	BGN 22
	➤ from 121 to 150 days	BGN 27	BGN 27
	➤ from 151 to 180 days	BGN 32	BGN 32
	➤ above 181 days	BGN 35	BGN 35
* 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.			
12	Fee for examination of request to restore the loan preferences*	BGN 100	BGN 100
13	Preparation of an agreement for cancellation of mortgage (incl. VAT)	BGN 100	BGN 100
14	Fee for a computer print out from the Registry Agency –Sofia (incl. VAT)	BGN 5	BGN 5
15	Fee for certificate according art.22a from the Personal Tax Act (incl. VAT)	BGN 30	BGN 30
16	Fee for issuance of certificate for outstanding debt* (incl. VAT)	BGN 120	BGN 120
*The fee is not due if the certificate for outstanding debt is requested together with a request for loan pre-payment.			
17	Activation/Deactivation of "SMS Notification" package for housing loans (incl. VAT)	BGN 5	BGN 5
18	Annual subscription for "SMS Notification" package (incl. VAT)	BGN 5	BGN 5
19	Fee for entering of "Flexi" option for current loans	BGN 75	BGN 75
20	Fee for activation of "Flexi" option for current loans	BGN 30	BGN 30
21	Fee for termination of "Flexi" option for current loans	BGN 30	BGN 30
22	Fee for change of the functionality (reduction of the loan term or reduction of monthly installments) for "Saving Mortgage Loan"	BGN 100	BGN 100
23	Appraisals and/or actualization of appraisals (per the type of collateral)	As per section G of the Tariff	
24	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.			
G. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl. VAT)		BGN	Foreign Currency
1	Apartments	BGN 195	BGN 195
2	Shops, offices	BGN 280	BGN 280
3	Garage in the same building with the main collateral (same evaluation request, same client)	BGN 70	BGN 70
4	Garage with a separate evaluation request	BGN 100	BGN 100
5	Detached Houses - Maisonettes		
	➤ Up to 300 sq.m.	BGN 250	BGN 250
	➤ From 300 to 700 sq.m.	BGN 300	BGN 300
	➤ Above 700 sq.m.	BGN 350	BGN 350
6	For every extra property in the same building with the same use (same evaluation request, same client)	upon agreement	upon agreement
7	Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	BGN 100	BGN 100
8	Regulated Land plots	BGN 200	BGN 200
9	Neighboring land plot (same client, same order)	upon agreement	upon agreement
10	Verification of progress of works for housing loans	BGN 100	BGN 100
11	Other types of collateral	upon agreement	upon agreement
12	Validation of existing appraisal, issued before the date of loan application*	50% 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 be proposed to serve as collateral for the mortgage loan, for which the client applies.			
13	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			
14	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.	

XVI. IMPOSITION AND ENFORCEMENT OF IMPRISONMENT. OPERATIONS ON ACCOUNTS WITH IMPLEMENTED SEIZURE

1	Service fee for distraint notice	BGN 35.20
2	Fee for transfer execution as per distraint notice	
	➤ via BISERA	BGN 11.73
	➤ via RINGS	BGN 33.25
3	Fee for cash withdrawal of released by the respective authorities funds from distrained account *	BGN 7.82
*Cash withdrawals from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00		
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)	
	➤ in Bulgarian	BGN 50
	➤ in English	BGN 100

XVII. OTHER FEES

1	Certificates (VAT included):		
	➤ in Bulgarian	BGN 10	
	➤ in English	BGN 20	
2	References (VAT included):		
	➤ in Bulgarian	BGN 30	
	➤ in English	BGN 60	
3	Written statements – current year (VAT included)	BGN 10	
4	Written statements – for each previous years (VAT included)	BGN 30	
5	Fee for issuing of certificate for existence or lack of debts for consumer loans , overdrafts and credit cards (VAT included):		
	➤ issuing in 15 working days	BGN 90	
6	Submission of information via fax	BGN 2	
7	Issuance of photocopy or transcript of a document from performed banking operations - per page (VAT included)	BGN 2	
8	Issuance of photocopy of loan deal documents - per document (VAT included)*	BGN 50	
* The Bank is not obliged to keep documents, provided before entering into relationship with the client (i.e. before endorsement of the loan contract). 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.			
9	Written statement or confirmation about existence of accounts and balances (VAT included)	BGN 10	
10	Express services (same working day execution) concerning the points above (VAT included)	doubled amount of the regular fee	
		BGN	FOREIGN CURRENCY
11	Filling the bank payment document at the request of the customer (VAT included)	BGN 1.80	BGN 3.60
12	Fee for analysis of the insurance coverage and documents processing of individual property insurance (VAT included)	BGN 50	
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	
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	
15	Fee for verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation abroad (incl. VAT)	BGN 30	
16	Preparation/confirmation of irregular information at the request of a client, third party or their authorised representative (VAT Included)		
	➤ in Bulgarian	BGN 48.90	
	➤ in English	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			

XVIII. SAFE BOXES

SAFE BOXES RENT PRICES (VAT included) *			
cub. cm.	month	6 months	12 months
	➤ up to 9 000 cubic centimeters	BGN 150	BGN 270
➤ up to 18 000 cubic centimeters	BGN 225	BGN 375	BGN 375
➤ up to 36 000 cubic centimeters	BGN 255	BGN 450	BGN 450
➤ up to 54 000 cubic centimeters	BGN 330	BGN 525	BGN 525
➤ above 54 000 cubic centimeters	BGN 450	BGN 600	BGN 600

* 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.

XIX. GENERAL PROVISIONS

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 to 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.
- H. 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.
- 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.

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:
 - 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:
 - 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);
 - 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."
 - Incoming FX transfers are executed with value date:
 - 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
 - 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)."

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.

E 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 @ccount:
 - Monthly Maintenance Fee Discount.

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 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 taken into account 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.

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***).

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

USD	EUR	CHF	GBP	SEK	DKK	NOK	RUB	CAD
20 USD	20 EUR	15 CHF	15 GBP	90 SEK	60 DKK	120 NOK	20 EUR	18 CAD

JPY	RSD	TRY	CNY	PLN*
5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250 PLN

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 customers.