

We are notifying you of changes in the Tariff of Eurobank Bulgaria AD, as follows:
Effective from 03.01.2025.

- For legal entity customers:

In section II. PRODUCT PACKAGES the following changes are made:

CURRENT

		<i>Dinamika Start</i> ^{1,5}	<i>Dinamika Development</i> ^{1,5}	<i>Dinamika Max</i> ^{1,5}	<i>Dinamika online</i> ^{1,5}
		BGN	BGN	BGN	BGN
1	Opening of the current account of the package (the account)				
	➤ via e-Postbank	free of charge			
	➤ via branch	free of charge			
2	Maintenance fee for the account: ²				
	2.1. Monthly maintenance fee for the account: ²				
	➤ Without activated sub-products of the package	BGN 28.36	BGN 44.98	BGN 80.18	BGN 31.29
	➤ With activated all sub-products of the package	BGN 18.58	BGN 31.29	BGN 66.50	BGN 21.51
	2.2. Annual maintenance fee for the account				
	➤ Annually with activated all sub-products of the package ⁷	BGN 185.80	BGN 312.93	BGN 664.98	BGN 215.14
	➤ Monthly fee for not-activated sub-products of the package (only for packages with annually payment) ²	BGN 13.69	BGN 17.60	BGN 24.45	BGN 13.69
3	Depositing on the account				
	➤ sorted	0.25%, min BGN 2.93	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779,15 BGN daily 0.20%, min BGN 1.96	Up to 25 425,79 BGN daily BGN 0 For the amount above 25 425,79 BGN daily 0.20%, min BGN 1.96	according to section Cash operations
4	Withdrawal from the account				
	➤ upon request *	0.5% ,min. BGN 3.91	Up to 3 911,66 BGN daily BGN 0 For the amount above 3 911,66 BGN daily 0.50%, min BGN 3.91	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.50%, min BGN 3.91	according to section Cash operations
* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 3 911.66 BGN – one working day in advance. - for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. - Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request					
5	Outgoing transfers within the the Bank system and in the currency of the account :				
	➤ ordered via Internet Banking	Up to 20 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 200 transfers monthly as of account opening date BGN 0	Up to 60 transfers monthly as of account opening date BGN 0
		Above 20 transfers monthly as of account opening date BGN 1.96	Above 100 transfers monthly as of account opening date BGN 0.98	Above 200 transfers monthly as of account opening date BGN 0.98	Above 60 transfers monthly as of account opening date BGN 0.98
6	Interbank outgoing transfers :				
	• credit transfer in BGN :				
	➤ ordered via Internet Banking	Up to 10 transfers monthly as of account opening date BGN 0	Up to 50 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 30 transfers monthly as of account opening date BGN 0
		Above 10 transfers monthly as of account opening date BGN 1.96	Above 50 transfers monthly as of account opening date BGN 0.98	Above 100 transfers monthly as of account opening date BGN 0.98	Above 30 transfers monthly as of account opening date BGN 0.98

NEW

		<i>Dinamika Start</i> ^{1,5}	<i>Dinamika Development</i> ^{1,5}	<i>Dinamika Max</i> ^{1,5}	<i>Dinamika online</i> ^{1,5}
		BGN	BGN	BGN	BGN
1	Opening of the current account of the package (the account)				
	➤ via e-Postbank	free of charge			
	➤ via branch	free of charge			
2	Maintenance fee for the account: ²				
	2.1. Monthly maintenance fee for the account: ²				
	➤ Without activated sub-products of the package	BGN 33.25	BGN 52.81	BGN 101.70	BGN 39.12
	➤ With activated all sub-products of the package	BGN 21.51	BGN 37.16	BGN 86.06	BGN 25.43
	2.2. Annually maintenance fee for the account				
	➤ Annually with activated all sub-products of the package ⁷	BGN 215.14	BGN 371.61	BGN 860.57	BGN 254.26
	➤ Monthly fee for not-activated sub-products of the package (only for packages with annually payment) ²	BGN 15.65	BGN 21.51	BGN 29.34	BGN 17.60
3	Depositing on the account				
	➤ sorted	according to section Cash operations	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779,15 BGN daily according to section Cash operations	Up to 25 425,79 BGN daily BGN 0 For the amount above 25 425,79 BGN daily according to section Cash operations	according to section Cash operations
4	Withdrawal from the account				
	➤ upon request *	according to section Cash operations	Up to 3 911,66 BGN daily BGN 0 For the amount above 3 911,66 BGN daily according to section Cash operations	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily according to section Cash operations	according to section Cash operations
* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 3 911.66 BGN – one working day in advance. - for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. - Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request					
5	Outgoing transfers within the the Bank system and in the currency of the account :				
	➤ ordered via Internet Banking	Up to 30 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 200 transfers monthly as of account opening date BGN 0	Up to 60 transfers monthly as of account opening date BGN 0
		Above 30 transfers monthly as of account opening date BGN 1.76	Above 100 transfers monthly as of account opening date BGN 0.98	Above 200 transfers monthly as of account opening date BGN 0.98	Above 60 transfers monthly as of account opening date BGN 0.98
6	Interbank outgoing transfers via Bisera and Blink :				
	• credit transfer in BGN :				
	➤ ordered via Internet Banking	Up to 15 transfers monthly as of account opening date BGN 0	Up to 50 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 30 transfers monthly as of account opening date BGN 0
		Above 15 transfers monthly as of account opening date BGN 1.76	Above 50 transfers monthly as of account opening date BGN 0.98	Above 100 transfers monthly as of account opening date BGN 0.98	Above 30 transfers monthly as of account opening date BGN 0.98

In section II. PRODUCT PACKAGES the following changes are made:

New bundle for Insurance brokers

Package special account for Insurance broker^{1,5}		BGN
1	Opening of the account to the package (the account)	
	➤ via e-Postbank	free of charge
	➤ via branch	free of charge
2	Monthly maintenance fee for the account: ²	BGN 35.20
3	Depositing on the account	
	➤ sorted	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily according to section Cash operations
4	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN 0 Above 100 transfers monthly as of account opening date BGN 0.98
5	Interbank outgoing transfers in the currency of the account via Bisera and Blink:	
	➤ ordered via Internet Banking	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date BGN 0.98
6	Monthly maintenance fee for SMART POS	free of charge

In section II. PRODUCT PACKAGES the following changes are made:

CURRENT

Current account Non-governmental organization¹		BGN
6	Interbank outgoing transfers and in the currency of the account:	
	• credit transfer in BGN:	
	➤ ordered at Bank's branch	BGN 2.54
	➤ ordered at Bank's branch (via RINGS)	BGN 19.56
	➤ ordered via Internet Banking	BGN 0.98

NEW

Current account Non-governmental organization¹		BGN
6	Interbank outgoing transfers and in the currency of the account:	
	• credit transfer in BGN:	
	➤ ordered at Bank's branch	BGN 2.54
	➤ ordered at Bank's branch (via RINGS)	BGN 19.56
	➤ ordered via Internet Banking (via Bisera and Blink)	BGN 0.98

In section II. PRODUCT PACKAGES the following changes are made:

CURRENT

	<i>Business Partners</i> ⁶	BGN
6	Interbank outgoing transfers:	
	credit transfer in BGN:	
	ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date BGN 2.54

NEW

	<i>Business Partners</i> ⁶	BGN
6	Interbank outgoing transfers:	
	• credit transfer in BGN:	
	ordered via Internet Banking (via Bisera and Blink)	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date BGN 2.54

In section II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS the following changes are made:

CURRENT

		<i>Dinamika products in BGN</i> ^{1,3,5}	<i>Dinamika products in EUR</i> ^{1,3,5}
		BGN	EUR
3	Interbank outgoing transfers:		
	➤ ordered via Internet Banking	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date <u>According to section E-banking / Mobile Banking</u>	<u>According to section E-banking / Mobile Banking</u>

NEW

		<i>Dinamika products in BGN</i> ^{1,3,5}	<i>Dinamika products in EUR</i> ^{1,3,5}
		BGN	EUR
3	Interbank outgoing transfers:		
	➤ ordered via Internet Banking (via Bisera and Blink)	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date <u>According to section E-banking / Mobile Banking</u>	<u>According to section E-banking / Mobile Banking</u>

In section II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS the following changes are made:

CURRENT

		<i>Dinamika products in BGN</i> ^{1,3,5}	<i>Dinamika products in EUR</i> ^{1,3,5}
		BGN	EUR
1	Monthly maintenance fee for the account ²		
	➤ automatically generated IBAN	BGN 48.90	EUR 25
	➤ IBAN as per customer selection - package with Premium IBAN	BGN 58.67	EUR 30

NEW

		<i>Dinamika products in BGN</i> ^{1,3,5}	<i>Dinamika products in EUR</i> ^{1,3,5}
		BGN	EUR
1	Monthly maintenance fee for the account ²		
	➤ automatically generated IBAN	BGN 58.67	EUR 30
	➤ IBAN as per customer selection - package with Premium IBAN	BGN 68.45	EUR 35

In section II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS the following changes are made:

CURRENT

		<i>Current account for notaries / Current account for lawyers *</i>	<i>Notary Premia ^{1,5}</i>
6	Interbank outgoing transfers:		
	➤ credit transfer in BGN:		
	➤ ordered at Bank's branch	BGN 1.37	
	➤ ordered at Bank's branch (via RINGS)	BGN 15.65	
➤ ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN Above 100 transfers monthly as of account opening date BGN 0.78	Up to 100 transfers monthly as of account opening date BGN Above 100 transfers monthly as of account opening date BGN 0.78	

NEW

		<i>Current account for notaries / Current account for lawyers *</i>	<i>Notary Premia ^{1,5}</i>
6	Interbank outgoing transfers:		
	➤ credit transfer in BGN:		
	➤ ordered at Bank's branch	BGN 1.37	
	➤ ordered at Bank's branch (via RINGS)	BGN 15.65	
➤ ordered via Internet Banking (via Bisera and Blink)	Up to 100 transfers monthly as of account opening date BGN Above 100 transfers monthly as of account opening date BGN 0.78	Up to 100 transfers monthly as of account opening date BGN Above 100 transfers monthly as of account opening date BGN 0.78	

In section III. CASH OPERATIONS the following changes are made:

CURRENT

A. Depositing *:		BGN	FOREIGN CURRENCY
*For depositing in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every depositing - on the total amount		
	➤ Depositing of sorted banknotes	0.70%, min BGN 9.78	0.70%, min EUR/USD 5
	➤ Depositing of unsorted banknotes	1%, min BGN 19.56	1%, min EUR/USD 10
	➤ Depositing to a time deposit	free of charge	free of charge
B. Cash withdrawal from account *:		BGN	FOREIGN CURRENCY
*For withdrawal in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every withdrawal - on the total amount		
	➤ Withdrawal with request	0.80%, min BGN 9.78	0.80%, min EUR/USD 5
	The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN – one working day in advance. for amounts above 2 000 EUR/USD– two working days in advance. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with request.		
	➤ Withdrawal without request (upon the Bank's consent)**	0.90%, min BGN 19.56	0.90%, min EUR/USD 10
➤ requested but not withdrawn amount***	0.90%, min BGN 19.56	0.90%, min EUR/USD 10	
** Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with request.			
*** The fee is calculated as a percentage of the non-withdrawn amount.			
2	Withdrawal from a time deposit on the value date	free of charge	free of charge

NEW

A. Depositing *:		BGN	FOREIGN CURRENCY
* For depositing in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every depositing - on the total amount		
	➤ Depositing of sorted banknotes	0.80%, min BGN 9.78	0.80%, min EUR/USD 5
	➤ Depositing of unsorted banknotes	1%, min BGN 19.56	1%, min EUR/USD 10
	➤ Depositing to a time deposit	free of charge	free of charge
B. Cash withdrawal from account *:		BGN	FOREIGN CURRENCY
* For withdrawal in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every withdrawal - on the total amount		
	➤ Withdrawal with request	0.80%, min BGN 9.78	0.80%, min EUR/USD 5
	The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN – one working day in advance. for amounts above 2 000 EUR/USD – two working days in advance. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with request.		
	➤ Withdrawal without request (upon the Bank's consent)**	1.00%, min BGN 19.56	1.00%, min EUR/USD 10
	➤ requested but not withdrawn amount***	1.00%, min BGN 19.56	1.00%, min EUR/USD 10
** Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with request.			
*** The fee is calculated as a percentage of the non-withdrawn amount.			
2	Withdrawal from a time deposit on the value date	0.80%, min BGN 9.78	0.80%, min EUR/USD 5

In section IV. TRANSFERS/ PAYMENTS the following changes are made:

CURRENT

B. Outgoing transfers		BGN	FOREIGN CURRENCY
1	Outgoing transfers in BGN:		
	1.1 Within the Bank system:		
	➤ Between accounts of two customers **		BGN 5.87
	➤ Between accounts of one and the same customer		BGN 5.87
	1.2 Interbank outgoing:		
	➤ via BISERA		BGN 6.85
	➤ Instant Payment BLINK (up to BGN 30 000)		BGN 6.85
2	Outgoing transfers in foreign currency:		
	2.1 Within the Bank system:		
	➤ Between accounts of two customers **		EUR/USD 6
	➤ Between accounts of one and the same customer		EUR/USD 3
	2.2 Interbank outgoing- ordinary value date		
	➤ credit transfer in EUR in EEA		BGN 6.85
C. Others		BGN	FOREIGN CURRENCY
4	Return of a transfer received in favour of a bank's client, regardless of who the ordering party is:		
	➤ credit transfer in EUR in EEA*	-	BGN 6.85
	➤ credit transfer outside EEA* and non-EUR credit transfer in EEA*	-	0.20%, min EUR/USD 25
6	Direct debit – initiation, payment, rejection		
	➤ Within the Bank system	BGN 5.87	-
	➤ Interbank outgoing	BGN 6.85	-

NEW

B.Outgoing transfers		FOREIGN CURRENCY	
1	Outgoing transfers in BGN:		
	1.1 Within the Bank system:		
	➤ Between accounts of two customers **	BGN 7.82	
	➤ Between accounts of one and the same customer	BGN 7.82	
	1.2 Interbank outgoing:		
	➤ via BISERA	BGN 7.82	
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 7.82	
2	Outgoing transfers in foreign currency:		
	2.2 Interbank outgoing- ordinary value date		
	➤ credit transfer in EUR in EEA	BGN 7.82	
C.Others		BGN	FOREIGN CURRENCY
4	Return of a transfer received in favour of a bank's client, regardless of who the ordering party is:		
	➤ credit transfer in EUR in EEA*	-	BGN 7.82
	➤ credit transfer outside EEA* and non-EUR credit transfer in EEA*	-	0.20%,min EUR/USD 25
6	Direct debit – initiation, payment, rejection		
	➤ Within the Bank system	BGN 7.82	-
	➤ Interbank outgoing	BGN 7.82	-

In section V. E-BANKING / MOBILE BANKING the following changes are made:

CURRENT

2	Outgoing transfers in BGN:	
	2.1 Within the Bank system:	
	➤ Between accounts of two customers	BGN 0.59
	➤ Between accounts of one and the same customer	free of charge
	2.2 Interbank outgoing:	
	➤ via BISERA	BGN 1.66
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 1.66
3	Outgoing transfers in foreign currency:	
	3.2 Interbank outgoing, ordinary value date:*	
	➤ credit transfer in EUR in EEA	BGN 1.66

NEW

2	Outgoing transfers in BGN:	
	2.1 Within the Bank system:	
	➤ Between accounts of two customers	BGN 0.78
	➤ Between accounts of one and the same customer	free of charge
	2.2 Interbank outgoing:	
	➤ via BISERA	BGN 1.76
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 1.76
3	Outgoing transfers in foreign currency:	
	3.2 Interbank outgoing, ordinary value date:*	
	➤ credit transfer in EUR in EEA	BGN 1.76

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

<i>B. Credit cards</i>		<i>Mastercard Business/Visa Business BGN</i>
14	Fee for PIN re-issuance upon customer's request	BGN 11.73

NEW

<i>B..Credit cards</i>		<i>Mastercard Business/Visa Business BGN</i>
14	Fee for PIN re-issuance upon customer's request	BGN 19.56

In section VII. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING) AND POS the following changes are made:

CURRENT

A. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)		
Transfers/ Payments in local currency		
2.1	Within the the Bank system*:	
	➤ Between accounts of two customers	BGN 1.66
2.2	Interbank outgoing:	
	➤ via BISERA*	BGN 1.66
*A payment order to the state budget can not be processed via self-service zones.		
Transfers/ Payments in EUR:		
3.1	Within the Bank system:	
	➤ Between accounts of two customers	BGN 1.66
3.2	Interbank outgoing credit transfer in EUR in EEA*	
	➤ ordinary value date	BGN 1.66

NEW

B. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)		
Transfers/ Payments in local currency		
2.1	Within the the Bank system*:	
	➤ Between accounts of two customers	BGN 1.76
2.2	Interbank outgoing:	
	➤ via BISERA*	BGN 1.76
*A payment order to the state budget can not be processed via self-service zones.		
Transfers/ Payments in EUR:		
3.1	Within the Bank system:	
	➤ Between accounts of two customers	BGN 1.76
3.2	Interbank outgoing credit transfer in EUR in EEA*	
	➤ ordinary value date	BGN 1.76

In section XV. LOANS the following changes are made:

CURRENT

A. Loans for small enterprises (SBB)											
Loan products for business working facilities, and investment purposes:	Business overdraft		Business revolving line Plus		Business loan for working capital with monthly installments		Business Equipment		Business premises – purchase, construction or repairing		
	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	
4 Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*	5%										
*After the 5-th year – no pre-term repayment fee											

NEW

A. Loans for small enterprises (SBB)											
Loan products for business working facilities, and investment purposes:	Business overdraft		Business revolving line Plus		Business loan for working capital with monthly installments		Business Equipment		Business premises – purchase, construction or repairing		
	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	
4 Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*	5%										
*After the 5-th year – no pre-term repayment fee											

In section XVII. OTHER FEES the following changes are made:

CURRENT

2.1.2	Written statement upon auditor's request (e-signed)	
	➤ in Bulgarian (incl. VAT)	BGN 176.02
	➤ in English (incl. VAT)	BGN 224.92

NEW

2.1.2	Written statement upon auditor's request (14 working days e-signed)	
	➤ in Bulgarian (incl. VAT)	BGN 176.02
	➤ in English (incl. VAT)	BGN 224.92
2.1.3	Written statement upon auditor's request (7 working days e-signed)	
	➤ in Bulgarian (incl. VAT)	BGN 205.36
	➤ in English (incl. VAT)	BGN 254.26

In section XIX. GENERAL PROVISIONS the following changes are made:

CURRENT

D. OTHERS	
3.	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.

NEW

D. OTHERS	
3.	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.