In force as of 03.04.2022:

In section II. Complex banking services, a new program is published:

	H.Privilege Program	**BGN**
1	Opening fee for basic current account "Privilege" in BGN	free of charge
2	Maintenance fee (per month):	
	➢ current account "Privilege" without / with payroll	BGN 14.96
	➢ current account "Privilege" 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 "Privilege" 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 "Privilege"	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 "Privilege"	free of charge
6	Opening of one additional current account in EUR or USD to Program "Privilege"	free of charge
7	Maintenance fee (per month) for the additional account in EUR or USD to Program "Privilege"	free of charge
8	Maintenance fee (per month) for a current account opened for a loan to Program "Privilege"	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 "Privilege" to current account Youth program "Project YOUth"	free of charge
10	Transfers within the Bank system from basic current account "Privilege":	
	➢ 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 for amounts up to 100 000 BGN ordered via E-banking from basic current account "Privilege" (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 "Privilege".	free of charge
13	Cash deposits executed on Self-service terminal device into the basic current account "Privilege"	free of charge

14	Cash withdrawal from ATM with Debit Mastercard Gold, issued to a basic current account "Privilege"*:	
	▪ 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 "Privilege" 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 "Privilege" *	BGN 10.00
	* 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 without package program "Privilege" is 80 BGN and for Visa Gold is 100 BGN.	

In section **II. Complex banking services** the following changes are made:

F.My finance program *	BGN
7 Three utility payments via Universal Payer or E-Banking/ M-Banking	free of charge

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.	
7 Interbank outgoing transfers* in BGN for amounts up to 100 000 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.	
12 Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge

J.Premium Extra Program	BGN
7 Interbank outgoing transfers* in BGN for amounts up to 100 000 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.	
12 Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge

K.My Advantage Program *	BGN
9 Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge

L.My Prestige Program *	BGN
6 Interbank outgoing transfers* in BGN for amounts up to 100 000 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.	
11 Utility payments via Universal Payer or E-Banking/ M-Banking	free of charge