

**In force as of 10.09.2024:**

In section I. **Accounts** the following changes are made:

I. ACCOUNTS		Old		New	
A	Current accounts	BGN	Foreign currency	BGN	Foreign currency
1	<b>Opening:</b>				
	▪ payroll current account	1.00 BGN	0.50 EUR/USD	1.08 BGN	0.55 EUR/USD
	▪ joint current account	15.00 BGN	8.00 EUR/USD	15.65 BGN	8.00 EUR/USD
	<b>2 Maintenance fee (per month):</b>				
	▪ payroll current account	2.75 BGN	1.40 EUR/USD	2.93 BGN	1.50 EUR/USD
	▪ payroll current account with executed min. 2 debit card transactions* during the previous calendar month, incl. via OneWallet by Postbank	2.25 BGN	1.15 EUR/USD	2.25 BGN	1.15 EUR/USD
	* 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.				
3	<b>Receiving of SMS or other digital message notification on cash transactions and transfers (VAT included)</b>	0.12 BGN	0.12 BGN	0.14 BGN	0.14 BGN
B	<b>Current accounts for private bailiffs and lawyers*</b>	BGN	Foreign currency	BGN	Foreign currency
*The current accounts for lawyers and private bailiffs are no longer offered. The fees and commissions are applicable to the already opened accounts.					
2	<b>Maintenance fee (per month):*</b>	5.00 BGN	2.50 EUR	7.82 BGN	4.00 EUR
	* The fee is not applicable to the interest account of Private Bailiffs.				
D	<b>Saving accounts</b>	BGN	Foreign currency	BGN	Foreign currency
1	<b>Opening:</b>				
	▪ child saving accounts	1.00 BGN	1.00 EUR/USD	1.96 BGN	1.00 EUR/USD
	▪ joint saving account	15.00 BGN	8.00 EUR/USD	15.65 BGN	8.00 EUR/USD
2	<b>Maintenance fee:</b>				
3	<b>Receiving of SMS or other digital message notification on cash transactions and transfers (VAT included)</b>	0.12 BGN	0.12 BGN	0.14 BGN	0.14 BGN
5	<b>Closing (the fee is collected only in case the account was opened less than 6 months ago):</b>				
	▪ standard saving accounts and accounts "Mega Plus"	5.00 BGN	2.50 EUR/ USD	5.87 BGN	3.00 EUR/USD

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

II. COMPLEX BANKING SERVICES		Old	New
E.	My Banking	BGN	BGN
1	<b>Opening of current account in BGN Program "My Banking" without / with payroll</b>	2.00 BGN/ 1.00 BGN	2.15 BGN/ 1.08 BGN
	<b>2 Maintenance fee (per month)</b>		
	▪ current account Program "My Banking" without / with payroll	4.80 BGN	5.48 BGN
	▪ 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	3.90 BGN	4.20 BGN
* 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	<b>Issuing of main debit card Debit MasterCard / Visa Classic on basic current account Program "My Banking"</b>	free of charge/ 5.00 BGN	free of charge
	▪ Visa Classic is issued as an extra and/or following debit card and respective fees are applicable		removed

II. COMPLEX BANKING SERVICES		Old		New	
<b>F.</b>	<b>My finance program *</b>	<b>BGN</b>		<b>BGN</b>	
	* As of 2 June 2016 My Finance Current Accounts are no longer offered. Fees and commissions are applicable to the already open product packages.				
	2 Maintenance fee (per month) for basic current account "My Finance" without / with payroll	5.70 BGN/ 4.80 BGN		6.85 BGN/ 5.87 BGN	
<b>G.</b>	<b>My Family</b>	<b>BGN</b>		<b>BGN</b>	
	2 Maintenance fee (per month)				
	▪ current account Program "My Family" without / with payroll	7.85 BGN		8.50 BGN	
	▪ 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	6.95 BGN		7.14 BGN	
	* 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.				
<b>K.</b>	<b>My Advantage Program *</b>	<b>BGN</b>		<b>BGN</b>	
	* As of 01 October 2019 My Advantage Current Accounts are no longer offered. Fees and commissions are applicable to the already open product packages.				
	2 Maintenance fee (per month) for basic current account "My Advantage"	10.00 BGN		10.76 BGN	
<b>L.</b>	<b>My Prestige Program *</b>	<b>BGN</b>		<b>BGN</b>	
	* As of 01 October 2019 6 My Prestige Current Accounts are no longer offered. The fees and commissions are applicable to the already open product packages.				
	2 Maintenance fee (per month) for basic current account "My Prestige"	20.00 BGN		21.00 BGN	
<b>N.</b>	<b>"Digital program" - the offer is valid for digitally onboarded new customers, registered remotely</b>	<b>BGN</b>	<b>Foreign currency</b>	<b>BGN</b>	<b>Foreign currency</b>
	2 Maintenance fee (per month) for current account "Digital program"	2.50 BGN	1.30 EUR	2.55 BGN	1.30 EUR
<b>P.</b>	<b>Piraeus Payroll package for individuals*</b>	<b>BGN</b>		<b>BGN</b>	
	* 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	3.79 BGN		3.91 BGN	
<b>Q.</b>	<b>Piraeus Daily Banking package Standard for individuals*</b>	<b>BGN</b>		<b>BGN</b>	
	* 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	2.39 BGN		2.54 BGN	
<b>R.</b>	<b>Piraeus Daily Banking package Plus for individuals*</b>	<b>BGN</b>		<b>BGN</b>	
	*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	3.89 BGN		4.30 BGN	

In section VI. Transfers/ Payments the following changes are made:

VI. TRANSFERS / PAYMENTS		Old		New	
<b>B</b>	<b>Outgoing transfers</b>	<b>BGN</b>	<b>Foreign currency</b>	<b>BGN</b>	<b>Foreign currency</b>
	7 Additional written correspondence on a payment order	15.00 BGN	30.00 EUR/USD	24.45 BGN	30.00 EUR/USD
	8 Stop and return of transfer already initiated upon client's order (upon the Bank's consent)	15.00 BGN	40.00 EUR/USD	24.45 BGN	40.00 EUR/USD

In section VII. Universal payer the following changes are made:

VII. UNIVERSAL PAYER (utility payments)		Old	New
		BGN	BGN
2	Application for change in registration data (subscription numbers - adding/cancelling, change of account, e-mail etc.)	1.00 BGN	1.96 BGN
3	Fee for utility payment:		
	▪ payment of utility services from credit card	0.35 BGN	0.39 BGN
	▪ payment of utility services from bank account	0.35 BGN	0.39 BGN
5	SMS notification (VAT included)	0.12 BGN	0.14 BGN

In section IX. E-banking/ Mobile banking the following changes are made:

IX. E-BANKING / MOBILE BANKING		Old	New
2	Transfers in BGN:		
	Within the Bank system:		
	▪ Between accounts of two customers	0.50 BGN	0.59 BGN
	▪ Between accounts of one and the same customer	free of charge	free of charge
	<del>Mass payments – to/from multiple accounts **</del>	0.20 BGN /per record/	Removed
3	Transfers in foreign currency:		
	Within the Bank system:		
	▪ Between accounts of two customers	0.90 EUR/1.50 USD	0.30 EUR/ 0.60 USD
	▪ Between accounts of one and the same customer	free of charge	free of charge

In section X. Mobile application “One wallet by Postbank” the following changes are made:

X.MOBILE APPLICATION "ONE WALLET BY POSTBANK"		Old		New		
		BGN	Foreign currency	BGN	Foreign currency	
New	10	Issuance of electronic money, when the amounts are received as cash deposit from account holder	-	-	0.25%, min 2.00 BGN	not available
	11	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		
		▪ Up to 2 000 BGN			0.70% over the total amount, min. 7.00 BGN	not available
		▪ Above 2 000 BGN				
New		- upon request *			0.70% over the total amount	not available
		* The request must be submitted in written form not later than 12.00 pm one working day in advance.				
		- without request (depending on the Bank's resources)			0.80% over the total amount, min 15.00 BGN	not available
	12	Transfers from bank account				
		Within the Bank system:				
		▪ Between accounts of two customers	0.50 BGN	0.90 EUR	0.59 BGN	0.30 EUR
		▪ Between accounts of one and the same customer	free of charge		free of charge	

In section XIV. Mutual funds the following changes are made:

XIV. MUTUAL FUNDS		Old		New	
D	Current Accounts for Mutual Funds	BGN	Foreign currency	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	2.50 BGN	1.30 EUR/1.50 USD	3.91 BGN	2.00 EUR/USD

In section **XVII. Other fees** the following changes are made:

XVII. OTHER FEES		Old	New
1	<b>Certificates (VAT included):</b>		
	▪ in Bulgarian	10.00 BGN	11.73 BGN
	▪ in English	20.00 BGN	20.54 BGN
2	<b>References (VAT included):</b>		
	▪ in Bulgarian	30.00 BGN	31.29 BGN
	▪ in English	60.00 BGN	60.63 BGN
3	<b>Written statements – current year (VAT included)</b>	10.00 BGN	11.73 BGN
4	<b>Written statements – for each previous years (VAT included)</b>	30.00 BGN	31.29 BGN
6	<b>Submission of information via fax</b>	2.00 BGN	1.96 BGN
7	<b>Issuance of photocopy or transcript of a document from performed banking operations - per page (VAT included)</b>	2.00 BGN	1.96 BGN
9	<b>Written statement or confirmation about existence of accounts and balances (VAT included)</b>	10.00 BGN	11.73 BGN
11	<b>Filling the bank payment document at the request of the customer (VAT included)</b>	BGN 1.80 BGN foreign currency 3.60 BGN	BGN 1.96 BGN foreign currency 3.72 BGN
12	<b>Fee for analysis of the insurance coverage and documents processing of individual property insurance (VAT included)</b>	50.00 BGN	50.85 BGN

In section **VIII. Bank Cards** the following changes are made:

VIII.BANK CARDS		Old	New
A	Debit Cards	BGN	BGN
	20 <b>Cash withdrawal from ATM:</b>	Mastercard Gold Debit	
	▪ ATM of another bank in the country	free of charge	0.20 % min. BGN 1.50
	▪ ATM abroad in a country in EEA in EUR	free of charge	0.20 % min. BGN 1.50

VIII.BANK CARDS		Old	New
A	Debit Cards	BGN	BGN
	32 <b>Fee for using the card for:</b>		
	▪ Betting and gambling transactions, including online	0.1% of the transaction amount, min. 0.20 BGN	0.1% of the transaction amount, min. 0.30 BGN
	▪ Receipt of funds on the card from betting and gambling	0.1% of the transaction amount, min. 0.20 BGN	0.1% of the transaction amount, min. 0.30 BGN

VIII.BANK CARDS		Old	New
B	Credit Cards	BGN	BGN
	8 <b>Fee for duplicate of monthly statement (VAT included)</b>	3.00 BGN	5.87 BGN

VIII.BANK CARDS		New		
B	Credit Cards	Mastercard Standard/ Mastercard Cash/Mastercard Cash Momento/ Visa Classic	Mastercard World/ Mastercard World Premium/ Visa Gold/ Visa Premium	Mastercard Universe
		BGN	BGN	BGN
	23 <b>POS daily (24 hours) limit</b>	6 000 BGN	16 000 BGN	26 000 BGN