

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 10.09.2024**, as follows:

- For Individuals clients

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

	B.Consumer loans with/without guarantor(s)	BGN		Foreign Currency	
		standard*	express**	standard*	express**
OLD	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		

	B.Consumer loans with/without guarantor(s)	BGN		Foreign Currency	
		standard*	express**	standard*	express**
NEW	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 97.79			
	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 88.01		BGN 88.01	
	➤ For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 97.79			
	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 58.67		BGN 58.67	
8 Fee for examination of request to regain the consumer loan preferences	BGN 88.01		BGN 88.01		

	D. Consumer loan/overdraft with cash collateral (Elastica)	BGN	Foreign Currency
OLD	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		
	➤ 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	
OLD	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

	D. Consumer loan/overdraft with cash collateral (Elastica)	BGN	Foreign Currency
NEW	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		
	➤ For consumer loan Elastica	0.70% of the outstanding loan principal, min. BGN 97.79	
	➤ For consumer overdraft Elastica	0.70% of the approved overdraft limit, min 97.79 BGN	
NEW	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 97.79	BGN 97.79
	For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 97.79	
	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 58.67	BGN 58.67

	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.		

OLD	20	F. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for activation of "Flexi" option for current loans	BGN 30	BGN 30
NEW	20	F. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for activation of "Flexi" option for current loans	BGN 39.12	39.12

OLD	21	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for termination of "Flexi" option for current loans	BGN 30	BGN 30
NEW	21	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for termination of "Flexi" option for current loans	BGN 39.12	BGN 39.12

OLD	16	F. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		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.		

OLD	5	XVII. OTHER FEES	BGN	Foreign Currency
		Fee for issuing of certificate for existence or lack of debts for consumer loans, overdrafts, and credit cards (VAT included):	BGN 90	BGN 90
		➤ issuing in 15 working days		
NEW	5	XVII. OTHER FEES	BGN	Foreign Currency
		Fee for issuing of certificate for existence or lack of debts for consumer loans, mortgage loan*, overdrafts, and credit cards (VAT included)**:	BGN 150.60	BGN 150.60
		*The fee is not due if the certificate for outstanding debt is requested together with a request for loan pre-payment.		
		** The fee is applied to issue a certificate for each product separately		
		➤ issuing up to 15 working days		