

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 12.05.2025r.**, as follows:

- For Individuals clients

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

A. Overdraft on account - OLD		BGN
1	Monthly fee for servicing of overdraft**	BGN 2
** Not applicable for overdrafts granted after 16.09.2013		
2	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN
3	Fee for change in the initially defined overdraft parameters as per the initial approval	BGN 50
4	Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral)	BGN 15
5	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
6	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
7	Fee for examination of request to regain the overdraft preferences	BGN 50
8	Fee for change of existing overdraft limit	BGN 15
9	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) - OLD		BGN	Foreign Currency
1	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	
2	Fee for change in the initially defined consumer loan parameters as per the initial approval	BGN 50	BGN 50
3	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
7	Fee for examination of request to regain the consumer loan preferences	BGN 88.01	BGN 88,01
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.			

C. Consumer loan/overdraft with cash collateral (Elastica) - OLD		BGN	Foreign Currency
1	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN	1%, min 10 BGN
2	Fee for change in the initially defined loan/overdraft parameters as per the initial approval	BGN 50	BGN 50
3	Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	BGN 15	BGN 15
7	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.			

D. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft) -OLD		BGN	Foreign Currency
	➤ 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).	BGN 500	BGN 500
*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 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
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	0.70% of the outstanding loan principal, min. 150 BGN	
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 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	Activation/Deactivation of "SMS Notification" package for housing loans (incl. VAT)	BGN 5	BGN 5
17	Annual subscription for "SMS Notification" package (incl. VAT)	BGN 5	BGN 5
18	Fee for entering of "Flexi" option for current loans	BGN 75	BGN 75
21	Fee for change of the functionality (reduction of the loan term or reduction of monthly installments) for "Saving Mortgage Loan"	BGN 100	BGN 100

E. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT)- OLD		BGN	Foreign Currency
1	Apartments	BGN 240	BGN 240
	Shops, offices		
2	➤ up to 300 sq.m.	BGN 320	BGN 320
	➤ above 300 sq.m.	BGN 500	BGN 500
3	Garage/Parking space in the same building with the main collateral (same evaluation request, same client)	BGN 90	BGN 90
4	Garage/Parking space with a separate evaluation request	BGN 100	BGN 100
5	Detached Houses		
	➤ Up to 300 sq.m.	BGN 320	BGN 320
	➤ From 300 to 700 sq.m.	BGN 420	BGN 420
	➤ Above 700 sq.m.	BGN 550	BGN 550
6	Floor of a House	BGN 280	BGN 280
8	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
9	Regulated Land plots	BGN 300	BGN 300
11	Verification of progress of works for housing loans	BGN 100	BGN 100

Internal Use

A. Overdraft on account - NEW		BGN
1	Monthly fee for servicing of overdraft**	BGN 2.93
	** Not applicable for overdrafts granted after 16.09.2013	
2	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 11.73 BGN
3	Fee for change in the initially defined overdraft parameters as per the initial approval	BGN 48.90
4	Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral)	BGN 13.69

5	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 97.79 BGN
6	Fee for change in the parameters of the loan different from the ones in point 7. (incl. fees and charges, corresponding accounts, etc.)	BGN 33.25
7	Fee for examination of request to regain the overdraft preferences	BGN 48.90
8	Fee for change of existing overdraft limit	BGN 19.56
9	Fee for activities preventing from negative consequences in case of overdue payments***	
	➤ from 2 to 30 days	BGN 3.91
	➤ from 31 to 60 days	BGN 5.87
	➤ from 61 to 90 days	BGN 7.82
	➤ from 91 to 120 days	BGN 9.78
	➤ from 121 to 150 days	BGN 11.73
	➤ from 151 to 180 days	BGN 13.69
	➤ above 181 days	BGN 15.65
*** 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 3.91 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5.87 for the overdue interval from 31 to 60 days; etc.		

B. Consumer loans with/without guarantor(s) - NEW		BGN	Foreign Currency
1	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	
2	Fee for change in the initially defined consumer loan parameters as per the initial approval	BGN 58.67	BGN 58.67
3	Fee for application for loan renegotiation (concerning interest rate, currency, tenor, replacement/enter into debt, partial release of collateral, repayment schedule)	BGN 19.56	BGN 19.56
7	Fee for examination of request to regain the consumer loan preferences	BGN 97.79	BGN 97.79
8	Fee for activities preventing from negative consequences in case of overdue payments***		
	➤ from 2 to 30 days	BGN 3.91	BGN 3.91
	➤ from 31 to 60 days	BGN 5.87	BGN 5.87
	➤ from 61 to 90 days	BGN 7.82	BGN 7.82
	➤ from 91 to 120 days	BGN 9.78	BGN 9.78
	➤ from 121 to 150 days	BGN 11.73	BGN 11.73
	➤ from 151 to 180 days	BGN 13.69	BGN 13.69
	➤ above 181 days	BGN 15.65	BGN 15.65
*** 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 3.91 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5.87 for the overdue interval from 31 to 60 days; etc.			

C. Consumer loan/overdraft with cash collateral (Elastica) - NEW		BGN	Foreign Currency
1	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 11.73 BGN	1%, min 11.73 BGN
2	Fee for change in the initially defined loan/overdraft parameters as per the initial approval	BGN 58.67	BGN 58.67
3	Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	BGN 19.56	BGN 19.56
7	Fee for activities preventing from negative consequences in case of overdue payments***		
	➤ from 2 to 30 days	BGN 3.91	BGN 3.91
	➤ from 31 to 60 days	BGN 5.87	BGN 5.87
	➤ from 61 to 90 days	BGN 7.82	BGN 7.82
	➤ from 91 to 120 days	BGN 9.78	BGN 9.78
	➤ from 121 to 150 days	BGN 11.73	BGN 11.73
	➤ from 151 to 180 days	BGN 13.69	BGN 13.69
	➤ above 181 days	BGN 15.65	BGN 15.65
***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 3.91 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 5.87 for the overdue interval from 31 to 60 days; etc.			

D. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft) -NEW		BGN	Foreign Currency
1	➤ Fee for express examination of loan application documents - due upon submission of the loan application (incl. VAT).* *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). *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 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.	BGN 156.47	BGN 156.47
2	Fee for collateral analysis and documentation - according to the requested amount: ➤ up to 50 000 BGN ➤ from 50 001 BGN to 100 000 BGN ➤ from 100 001 BGN to 200 000 BGN ➤ over 200 001 BGN	BGN 176.02 BGN 293.37 BGN 449.84 BGN 704.10	BGN 176.02 BGN 293.37 BGN 449.84 BGN 704.10
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 101.70	BGN 101.70
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) ➤ For decrease/increase of the loan term with necessity for credit assessment	BGN 150.60 0.70% of the outstanding loan principal, min. BGN 150.60	BGN 150.60 0.70% of the outstanding loan principal, min. BGN 150.60
6	Following change in the initially defined loan parameters as per the initial approval	BGN 50.85	BGN 50.85
7	Fee for application for loan renegotiation (concerning interest rate, currency, term, replacement/enter into debt, partial release of collateral, repayment schedule)	BGN 29.34	BGN 29.34
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 101.70 BGN	0.70% of the outstanding loan principal, min 101.70 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 97.79	BGN 97.79
10	Document processing fee upon submitted application for restructuring of the loan obligations	BGN 101.70	BGN 101.70
11	Fee for activities preventing from negative consequences in case of overdue payments*		
	➤ from 2 to 30 days	BGN 9.78	BGN 9.78
	➤ from 31 to 60 days	BGN 11.73	BGN 11.73
	➤ from 61 to 90 days	BGN 17.60	BGN 17.60
	➤ from 91 to 120 days	BGN 23.47	BGN 23.47
	➤ from 121 to 150 days	BGN 27.38	BGN 27.38
	➤ from 151 to 180 days	BGN 33.25	BGN 33.25
	➤ above 181 days	BGN 35.20	BGN 35.20
	* 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 9.78 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected BGN 11.73 for the overdue interval from 31 to 60 days; etc.		
12	Fee for examination of request to restore the loan preferences	BGN 101.70	BGN 101.70
13	Preparation of an agreement for cancellation of mortgage (incl. VAT)	BGN 101.70	BGN 101.70
14	Fee for a computer print out from the Registry Agency –Sofia (incl. VAT)	BGN 3.91	BGN 3.91
15	Fee for certificate according to art.22a from the Personal Tax Act (incl. VAT)	BGN 29.34	BGN 29.34
16	Activation/Deactivation of "SMS Notification" package for housing loans (incl. VAT)	BGN 5.87	BGN 5.87
17	Annual subscription for "SMS Notification" package (incl. VAT)	BGN 5.87	BGN 5.87
18	Fee for entering of "Flexi" option for current loans	BGN 68.45	BGN 68.45
21	Fee for change of the functionality (reduction of the loan term or reduction of monthly installments) for "Saving Mortgage Loan"	BGN 88.01	BGN 88.01

E. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT) -NEW		BGN	Foreign Currency
1	Apartments	BGN 240.57	BGN 240.57
2	Shops, offices		
	➤ up to 300 sq.m.	BGN 320.76	BGN 320.76
	➤ above 300 sq.m.	BGN 500.69	BGN 500.69
3	Garage/Parking space in the same building with the main collateral (same evaluation request, same client)	BGN 91.92	BGN 91.92
4	Garage/Parking space with a separate evaluation request	BGN 101.70	BGN 101.70
5	Detached Houses		
	➤ up to 300 sq.m.	BGN 320.76	BGN 320.76
	➤ from 300 to 700 sq.m.	BGN 420.50	BGN 420.50
	➤ above 700 sq.m.	BGN 551.54	BGN 551.54
6	Floor of a House	BGN 283.60	BGN 283.60
8	Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	BGN 101.70	BGN 101.70
9	Regulated Land plots	BGN 303.15	BGN 303.15
11	Verification of progress of works for housing loans	BGN 101.70	BGN 101.70

Internal Use

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

OLD:

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.	

NEW:

8	Issuance of photocopy of loan deal documents - per document (VAT included)*	BGN 50.85
	* 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.	