

In force as of 13.11.2020, as follows:

In section VIII. BANK CARDS the following changes are made:

A Debit cards												
	Debit cards:	Maestro and Visa ¹					Mastercard					
		Maestro BGN/ EUR Visa Electron BGN/USD		Maestro Golden Time Visa Electron Golden Time	Visa Classic ⁵ Golden Time	Visa Classic ⁵	Debit Mastercard ⁵		Debit Mastercard Golden Time ³	Debit Mastercard Gold	Debit Mastercard World ⁴	
		BGN	EUR/ USD	BGN	BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
old	1	Issuance (10 working days):										
		▪ main card					free of charge			free of charge		
		▪ extra and/or following card		BGN 5	EUR 2.50	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge	
	2	Re- issuance:										
	▪ due to validity expiry		BGN 5.00	EUR 2.50	BGN 5.00		EUR 2.50	BGN 5.00	BGN 10.00	без такса		
	▪ in case of a lost/stolen card, forgotten PIN and upon client's request		BGN 5	EUR 2.50	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge		

A Debit cards												
	Debit cards:	Maestro and Visa ¹					Mastercard					
		Maestro BGN/ EUR Visa Electron BGN/USD		Maestro Golden Time Visa Electron Golden Time	Visa Classic ⁵ Golden Time	Visa Classic ⁵	Debit Mastercard ⁵		Debit Mastercard Golden Time ³	Debit Mastercard Gold	Debit Mastercard World ⁴	
		BGN	EUR/ USD	BGN	BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
new	1	Issuance:										
	1.1.	Standard (up to 10 business days)										
		▪ main card					free of charge			free of charge		
		▪ extra and/or following card		BGN 5	EUR 2.50	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge	
	1.2.	Express (up to 15 minutes)*										
		▪ main card				BGN 60	BGN 60	BGN 60	EUR 30	BGN 60	BGN 60	free of charge
		▪ extra and/or following card				BGN 60	BGN 60	BGN 60	EUR 30	BGN 60	BGN 60	free of charge
		*The service is available in certain bank offices. The list with the offices is published on the bank website.										
	2	Re- issuance:										
		▪ express (up to 15 minutes)*				BGN 60	BGN 60	BGN 60	EUR 30	BGN 60	BGN 60	free of charge
	▪ due to validity expiry		BGN 5.00	EUR 2.50	BGN 5.00		EUR 2.50	BGN 5.00	BGN 10.00	без такса		
	▪ in case of a lost/stolen card, forgotten PIN and upon client's request		BGN 5	EUR 2.50	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge		
	*The service is available in certain bank offices. The list with the offices is published on the bank website.											

B Credit Cards									
Euroline BGN, American Express BGN, Visa BGN		Euroline and Euroline AMEX	AMEX Green	AMEX Gold	Visa Electron	Visa Classic	Visa Gold	Visa Premium	
old	1	Fee for card and/or PIN delivery (VAT included)							
		▪ standard delivery to a correspondence address in Bulgaria							BGN 30.00
		▪ express delivery in Bulgaria							BGN 50.00
		▪ express delivery abroad							BGN 200.00

B Credit Cards								
Euroline BGN, American Express BGN, Visa BGN		Euroline and Euroline AMEX	AMEX Green	AMEX Gold	Visa Electron	Visa Classic	Visa Gold	Visa Premium
new	1	Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*				BGN 100		
		*The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon requesting a new credit card issued by the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount to the customer.						
	2	Fee for card and/or PIN delivery (VAT included)						
		▪ standard delivery to a correspondence address in Bulgaria						
	▪ express delivery in Bulgaria							BGN 50.00
	▪ express delivery abroad							BGN 200.00

B Credit Cards							
Mastercard Standard BGN, Mastercard World BGN, Mastercard Cash BGN, Mastercard World Premium		Mastercard Standard	Mastercard World	Mastercard Cash	Mastercard Cash Momento	Mastercard World Premium	
old	1	Fee for card and/or PIN delivery (VAT included)					
		▪ standard delivery to a correspondence address in Bulgaria					BGN 30.00
		▪ express delivery in Bulgaria					BGN 50.00
		▪ express delivery abroad					BGN 200.00

B Credit Cards							
Mastercard Standard BGN, Mastercard World BGN, Mastercard Cash BGN, Mastercard World Premium		Mastercard Standard	Mastercard World	Mastercard Cash	Mastercard Cash Momento	Mastercard World Premium	
new	1	Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*					BGN 100
		*The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon requesting a new credit card issued by the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount to the customer.					
	2	Fee for card and/or PIN delivery (VAT included)					
		▪ standard delivery to a correspondence address in Bulgaria	BGN 30.00	0	BGN 10.00	BGN 10.00	
	▪ express delivery in Bulgaria					BGN 50.00	
	▪ express delivery abroad					BGN 200.00	

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

B Consumer loans with/without guarantor(s)		BGN		Foreign Currency		
		standard*	express**	standard*	express**	
old	1	Fee for examination of applicant's creditworthiness for new consumer loan according to the requested amount:				
		from 500 to 2 500 BGN	BGN 50	BGN 100	BGN 50	BGN 100
		from 2 501 to 5 000 BGN	BGN 100	BGN 150	BGN 100	BGN 150
		from 5 001 to 10 000 BGN	BGN 200	BGN 250	BGN 200	BGN 250
		from 10 001 to 20 000 BGN	BGN 300	BGN 350	BGN 300	BGN 350
		from 20 001 to 50 000 BGN	BGN 400	BGN 450	BGN 400	BGN 450
		above 50 000 BGN	negotiable	is not available	negotiable	is not available
<p>* Fee is paid on two stages - BGN 10 upon applying and the rest of the amount within the first installment date of the consumer loan. ** When applying with an option for express examination of consumer loan, the application of the borrower is processed within 2 /two/ working hours and in case of credit approval, there is an opportunity for disbursement of the amount within 1 /one/ working hour after the signing of loan contract. Fee is paid on two stages - BGN 50 upon applying and the rest of the amount within the first installment date of the consumer loan. The customer is also able to receive 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, incl. for Express preparation of appraisal and for Instant issuing of debit/credit card, please refer to the document "Conditions for Express examination of the loan", available on the Internet site of the bank www.postbank.bg.</p>						

B Consumer loans with/without guarantor(s)		BGN		Foreign Currency		
		standard*	express**	standard*	express**	
new	1	Fee for examination of applicant's creditworthiness for new consumer loan according to the requested amount:				
		from 500 to 2 500 BGN	BGN 50	-	BGN 50	-
		from 2 501 to 5 000 BGN	BGN 100	-	BGN 100	-
		from 5 001 to 10 000 BGN	BGN 200	BGN 350	BGN 200	BGN 350
		from 10 001 to 20 000 BGN	BGN 300	BGN 450	BGN 300	BGN 450
		from 20 001 to 50 000 BGN	BGN 400	BGN 550	BGN 400	BGN 550
		above 50 000 BGN	negotiable	is not available	negotiable	is not available
<p>* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon within the first maturity date of the loan repayment installment. ** When applying for "Express examination of consumer loan application", the application of the borrower is processed within 2 /two/-working hours and in case of credit approval, there is an opportunity for disbursement of the amount within 1 /one/ working hour after the signing of loan contract. The fee is due upon submission of the loan application. The customer is also able to receive the service "Instant issuing" of one debit and one credit card. For full information about the terms and conditions for express examination of consumer loan application, incl. for Instant issuing of debit and credit card, please refer to the document "Conditions for applying for a consumer 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.</p>						

F Mortgage loans (Housing Loans/Home Equity Loans/Mortgage Overdraft)		BGN	Foreign Currency
old	2	BGN 50	BGN 50
	2.1	BGN 250	BGN 250
		*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, incl. for Express preparation of appraisal and for Instant issuing of debit/credit card, please refer to the document "Conditions for Express package for examination of the loan", available on the Internet site of the bank www.postbank.bg.	

F Mortgage loans (Housing Loans/Home Equity Loans/Mortgage Overdraft)		BGN	Foreign Currency	
new	2	Fee for express examination of loan application documents* - due upon submission of the loan application (incl. VAT). Ppaid as an addition to the respective fee in point 1.	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		
	2.1	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). Payable in addition to the respective fee in point 1.	BGN 450	BGN 450
		*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 and 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.		

In section XVII. SAFE BOXES (VAT included) *the following changes are made:

XVII. SAFE BOXES (VAT included) *					
old	month	1 month	3 months	6 months	12 months
	cub. cm.				
	up to 9 000 cubic centimeters	BGN 60.00	BGN 90.00	BGN 150.00	BGN 270.00
	up to 18 000 cubic centimeters	BGN 90.00	BGN 120.00	BGN 225.00	BGN 375.00
	up to 36 000 cubic centimeters	BGN 105.00	BGN 150.00	BGN 255.00	BGN 450.00
	up to 54 000 cubic centimeters	BGN 135.00	BGN 210.00	BGN 330.00	BGN 525.00
	above 54 000 cubic centimeters	BGN 165.00	BGN 255.00	BGN 450.00	BGN 600.00

* VAT included. Upon opening of a bank safe box for the second time on the same day: BGN 5.

SAFE BOXES RENT PRICES (VAT included) *			
new	month	6 months	12 months
	cub. cm.		
	up to 9 000 cubic centimeters	BGN 150.00	BGN 270.00
	up to 18 000 cubic centimeters	BGN 225.00	BGN 375.00
	up to 36 000 cubic centimeters	BGN 255.00	BGN 450.00
	up to 54 000 cubic centimeters	BGN 330.00	BGN 525.00
	above 54 000 cubic centimeters	BGN 450.00	BGN 600.00

* VAT included. Upon opening of a bank safe box for the second time on the same day: BGN 5.

Each customer deposits a security guarantee deposit when renting a safe box. Guarantee Deposit amount is BGN 100 for safe-boxes up to 36 000 cub.sm including and BGN 200 for all other sizes. The deposit is released upon termination of the safe-box contract, according to its requirements.