

In force as of 17.02.2023:

In section I. Accounts, A. Current accounts and D. Saving accounts, the following changes are made:

A. Current accounts		BGN	Foreign currency	
Old	Maintenance fee (per month):			
	• standard current account with issued debit card*	BGN 2.50	EUR 1.30/ USD 1.50	
	* The fee applicable for current accounts with issued debit card opened in the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD is amounting of BGN 2.00 or EUR/USD 1.10			
	• standard current account without issued debit card*	BGN 4	EUR 2.10/ USD 2.30	
	* The fee applicable for current accounts in local or foreign currency without issued debit card is valid for accounts opened in the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD			
	• joint current account*	BGN 12	EUR/ USD 6	
	* The fee applicable for joint current accounts is valid for joint current accounts opened in the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD.			
	• payroll current account*	BGN 2.75	EUR/ USD 1.40	
	• payroll current account with executed min. 2 debit card transactions** during the previous calendar month, incl. via OneWallet by Postbank *	BGN 2.25	EUR/ USD 1.15	
	* The monthly maintenance fee applicable for payroll current accounts opened in local or foreign currency is valid for payroll current accounts opened in the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD.			
** 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.				
	• current account „Golden Time“	BGN 1.40	-	
New	Maintenance fee (per month):			
	• standard current account with issued debit card	BGN 2.55	EUR 1.30/ USD 1.50	
	• standard current account without issued debit card	BGN 4.50	EUR 2.30/ USD 2.50	
	• joint current account	BGN 12	EUR/ USD 6	
	• payroll current account	BGN 2.75	EUR/ USD 1.40	
	• payroll current account with executed min. 2 debit card transactions* during the previous calendar month, incl. via OneWallet by Postbank	BGN 2.25	EUR/ USD 1.15	
	* 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.			
		• current account „Golden Time“	BGN 1.40	-

D. Saving accounts		BGN	Foreign currency	
Old	Maintenance fee:			
	• child saving accounts	free of charge	free of charge	
	• standard saving accounts (monthly)*	BGN 3	EUR 1.50/ USD 1.80	
	• standard saving account with debit card (monthly)*	BGN 2.50	EUR 1.30/ USD 1.50	
	* The fee is applicable for discontinued standard saving accounts, offered until 25.05.2016 in the offices of Alpha Bank Bulgaria Branch, acquired by Eurobank Bulgaria AD. The monthly maintenance fee applicable for saving accounts opened in local or foreign currency in the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD is amounting of BGN 2.00 or EUR/USD 1.10. The monthly maintenance fee for Accounts for deposits opened in the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD acquired by Eurobank Bulgaria AD is free of charge.			
	• all type saving accounts "Mega" (monthly)*	BGN 3	EUR 1.50/ USD 1.80	
	• all type saving accounts "Mega" with debit card (monthly)*	BGN 2.50	EUR 1.30/ USD 1.50	
	* The fee is applicable for discontinued "Ultima" saving accounts, offered until 25.05.2016 in the offices of Alpha Bank Bulgaria Branch, acquired by Eurobank Bulgaria AD.			
	• "Loyal saver" saving accounts (per quarter)	BGN 9	EUR 4.50/ USD 5.40	
	• saving accounts "Active money" (monthly)	BGN 3	EUR 1.50/ USD 1.80	
• "Prestige" saving account (monthly)*	BGN 10	EUR/ USD 5		
* The fee is not collected from accounts whose average daily balance for the previous calendar month (the sum of each daily closing balance throughout the month divided by the number of days in the month) is above BGN/EUR 50 000 or USD 25 000.				
	• joint saving account (monthly)*	BGN 12	EUR/ USD 6	
* The fee applicable for joint saving accounts is valid for joint saving accounts opened within the acquired by Eurobank Bulgaria AD – Piraeus Bank Bulgaria AD.				
New	Maintenance fee:			
	• child saving accounts	free of charge	free of charge	
	• standard saving accounts and "Mega" without debit card (monthly)	BGN 3.52	EUR 1.80/ USD 2.00	
	• standard saving accounts and "Mega" with debit card (monthly)	BGN 2.55	EUR 1.30/ USD 1.50	
	• "Loyal saver" saving accounts (per quarter)	BGN 9	EUR 4.50/ USD 5.40	
	• saving accounts "Active money" (monthly)	BGN 3.52	EUR 1.80/ USD 2.00	
	• "Prestige" saving account (monthly)*	BGN 10	EUR/ USD 5	
	* The fee is not collected from accounts whose average daily balance for the previous calendar month (the sum of each daily closing balance throughout the month divided by the number of days in the month) is above BGN/EUR 50 000 or USD 25 000.			
		• joint saving account (monthly)*	BGN 12	EUR/ USD 6

In section III. **Payment account for basic operations** the following changes are made:

III. Payment account for basic operations		Old	New
1	Opening		
	▪ Without debit card	2.50 BGN	2.51 BGN
	▪ With debit card	1.50 BGN	1.56 BGN
2	Maintenance fee (per month)		
	▪ Without debit card	2.95 BGN	3.36 BGN
	▪ With debit card	2.40 BGN	2.44 BGN
5	Cash withdrawal per day:		
	▪ up to 1 000 BGN on each transaction	2.80 BGN	3.68 BGN
6	Cash withdrawal from ATM:		
	▪ ATM of the Bank	0.24 BGN	0.25 BGN
8	Outgoing transfers:		
	Within the the Bank system:		
	▪ Outgoing money transfers within the Bank in BGN:		
	□ Ordered in Branch	1.73 BGN	2.33 BGN
	□ Through E-bank*	0.43 BGN	0.44 BGN
	□ Internal standing order, ordered in Bank Branch	1.35 BGN	1.49 BGN
	*Internal transfers in BGN between own accounts through E - Banking are free of charge.		
	Interbank:		
	▪ Interbank outgoing money transfers in BGN:		
	□ via BISERA	3.75 BGN	3.97 BGN
□ via BISERA ordered through e-bank	0.94 BGN	0.94 BGN	
□ executed standing order via BISERA set up in bank branch	2.66 BGN	2.66 BGN	
9	Direct debit		
	▪ Within the bank system	2.00 BGN	2.07 BGN
	▪ Interbank	3.90 BGN	3.91 BGN

In section V. **Cash operations, cash deposit from account holder**, the following changes are made:

A. Current accounts C. Current Accounts for Private Bailiffs and Lawyers and D. Saving Account.s		BGN	FOREIGN CURRENCY
Old	Cash deposits from account holder, per day:		
	➤ for the part up to 3 000 BGN, 1 500 EUR/USD, on each transaction	2 BGN	1 EUR/ USD
	➤for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3, max BGN 300	0.30% min EUR/ USD 3, max EUR/ USD 200
New	Cash deposits from account holder, per day:		
	➤ for the part up to 2 000 BGN, 1 000 EUR/USD, on each transaction	2 BGN	1 EUR/USD
	➤ for the part above 2 000 BGN, 1 000 EUR/USD	0.20% min. BGN 3, max BGN 300	0.30% min EUR/ USD 3, max EUR/ USD 200

E. Term Deposit Accounts		BGN	FOREIGN CURRENCY
Old	Cash deposits from account holder, per day:		
	➤ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2 BGN	1 EUR/USD
	➤ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3, max BGN 300	0.30% min EUR/USD 3,
New	Cash deposits from account holder, per day*:		
	➤ for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction	2 BGN	1 EUR/USD
	➤ for the part above 2 000 BGN, 1 000 EUR/USD	0.20% min. BGN 3, max BGN 300	0.30% min EUR/USD 3, max EUR/USD 200
*Cash deposits are free of charge at opening of term deposit.			

H. Current Accounts servicing consumer and mortgage loan		BGN	FOREIGN CURRENCY
Old	Depositing of amounts in account by account holder* - for the part above 3 000 BGN, 1 500 EUR/USD per day	0.20% min. BGN 3max BGN 300	0.30% min EUR/USD 3 max EUR/USD 200
	*The fee is not collected when depositing amounts for repayment of monthly loan installments and other matured debts.		
New	Depositing of amounts in account by account holder* - for the part above 2 000 BGN, 1 000 EUR/USD per day	0.20% min. BGN 3max BGN 300	0.30% min EUR/USD 3 max EUR/USD 200
	*The fee is not collected when depositing amounts for repayment of monthly loan installments and other matured debts.		

In section V. Cash operations, cash withdrawal, the following changes are made

A. Current accounts, C. Current Accounts for Private Bailiffs and Lawyers, F. Electronic money accounts, H. Current Accounts, servicing consumer and mortgage loan		BGN	FOREIGN CURRENCY
Old	Cash withdrawal per day:		
	➤ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.50% over the total amount, min BGN 6	0.50% over the total amount, min EUR/ USD 3
	➤ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	• upon request*	0.60% over the total amount	0.70% over the total amount
	* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 2 000 BGN – one working day in advance. -for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
	• without request (depending on the Bank's resources)	0.70% over the total amount, min BGN 15	0.80% over the total amount, min EUR/ USD 15
	• requested, not withdrawn amount **	0.50% min BGN 10	0.60% min EUR/ USD 5
** The fee is calculated as a percentage of the non withdrawn amount.			
New	Cash withdrawal per day:		
	➤ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.60% over the total amount, min BGN 6	0.60% over the total amount, min EUR/ USD 3
	➤ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	• upon request*	0.60% over the total amount	0.70% over the total amount
	* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 2 000 BGN – one working day in advance. -for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
	• without request (depending on the Bank's resources)	0.70% over the total amount, min BGN 15	0.80% over the total amount, min EUR/ USD 15
	• requested, not withdrawn amount **	0.50% min BGN 10	0.60% min EUR/ USD 5
** The fee is calculated as a percentage of the non withdrawn amount.			

D. Saving accounts		BGN	FOREIGN CURRENCY
Old	Cash withdrawal per day*:		
	* The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
	➢ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction**	0.50% over the total amount, min BGN 6	0.50% over the total amount, min EUR/ USD 3
	** The fee is not collected from any of the "Mega" type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	➢ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	• upon request***	0.60% over the total amount	0.70% over the total amount
	*** The request must be submitted in written form not later than 12.00 pm as follow s: -for amounts above 2 000 BGN – one working day in advance. -for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
	• without request (depending on the Bank's resources)	0.70% over the total amount, min BGN 15	0.80% over the total amount, min EUR/ USD 15
	• requested, not withdrawal amount ****	0.50% min BGN 10	0.60% min EUR/ USD 5
	**** The fee is calculated as a percentage of the non withdrawal amount.		
New	Cash withdrawal per day*:		
	* The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
	➢ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction**	0.60% over the total amount, min BGN 6	0.60% over the total amount, min EUR/ USD 3
	** The fee is not collected from any of the "Mega" type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	➢ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	• upon request***	0.60% over the total amount	0.70% over the total amount
	*** The request must be submitted in written form not later than 12.00 pm as follow s: -for amounts above 2 000 BGN – one working day in advance. -for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
	• without request (depending on the Bank's resources)	0.70% over the total amount, min BGN 15	0.80% over the total amount, min EUR/ USD 15
	• requested, not withdrawal amount ****	0.50% min BGN 10	0.60% min EUR/ USD 5
	**** The fee is calculated as a percentage of the non withdrawal amount.		

E. Term Deposit Accounts		BGN	Foreign currency
Old	Cash withdrawal from a term deposit per day:		
	➢ On a maturity date or in case the maturity date is a non-working day, on the first following working day * (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)**	free of charge	free of charge
	* Regardless of the account from which the amount is withdrawn		
	➢ Not on maturity date up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP, on each transaction	0.55% over the total amount, min BGN 7	0.55% over the total amount, min EUR/ USD 4
	➢ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP, oneach transaction:		
	• upon request**	0.65% over the total amount	0.75% over the total amount
	** The request must be submitted in written form not later than 12.00 pm as follow s: -for amounts above 2 000 BGN – one working day in advance. -for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
	• without request (depending on the Bank's resources)	0.75% over the total amount, min BGN 16	0.85% over the total amount, min EUR/ USD 16
	• requested, not withdrawal amount ***	0.50% min BGN 10	0.60% min EUR/ USD 5
	*** The fee is calculated as a percentage of the non withdrawal amount.		
New	Cash withdrawal from a term deposit per day:		
	➢ On a maturity date or in case the maturity date is a non-working day, on the first following working day * (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)**	free of charge	free of charge
	* Regardless of the account from which the amount is withdrawn		
	➢ Not on maturity date up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP, on each transaction	0.65% over the total amount, min BGN 7	0.65% over the total amount, min EUR/ USD 4
	➢ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP, oneach transaction:		
	• upon request**	0.65% over the total amount	0.75% over the total amount
	** The request must be submitted in written form not later than 12.00 pm as follow s: -for amounts above 2 000 BGN – one working day in advance. -for amounts above 1 000 EUR/USD/CHF/GBP – two working days in advance.		
	• without request (depending on the Bank's resources)	0.75% over the total amount, min BGN 16	0.85% over the total amount, min EUR/ USD 16
	• requested, not withdrawal amount ***	0.50% min BGN 10	0.60% min EUR/ USD 5
	*** The fee is calculated as a percentage of the non withdrawal amount.		

In section V. Cash operations, I. Other cash services, the following changes are made:

I. Other Cash Services		BGN	Foreign currency
Old	9 Cash transfers for other banks ordered by individuals	1.00% min BGN 10	-
	10 Cash transfers for other banks ordered by individuals via RINGS	1.00% min BGN 25	-
New	9 Cash transfers for other banks ordered by individuals	1.00% min BGN 12	-
	10 Cash transfers for other banks ordered by individuals via RINGS	1.00% min BGN 30	-

In section VIII. Bank cards, A. Debit cards, the following changes are made:

VIII. BANK CARDS

A. Debit cards											
		Maestro and Visa ¹				Mastercard					
		Maestro BGN/ EUR Visa Electron BGN/USD		Maestro Golden Time Visa Electron Golden	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	EUR/USD	BGN	BGN	BGN	BGN
7	Maintenance fee (monthly):	free of charge									
	> main card w ith contact functionality	free of charge									
	> main card w ith contactless functionality*	-	-	-	free of charge	BGN 0.50	free of charge	-	-	-	-
	> extra and/or follow ing card w ith contact functionality	free of charge									
	> extra and/or follow ing card w ith contactless functionality*	-	-	-	free of charge	BGN 0.50	free of charge	-	-	-	-
	*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Pay roll current account, standard saving account, all types of saving accounts "Mega", as well as for standard saving account and saving account "Ultima", offered until 25.05.2016 in the offices of "Alpha Bank – Branch Bulgaria", acquired by "Eurobank Bulgaria" AD										
	*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Pay roll current account and saving account "Mega with pay roll".										

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

IX. E-banking/ Mobile banking			
Old	2	Transfers in BGN:	
		> Interbank outgoing:	
		• via BISERA	BGN 0.95
		• Instant Payment BLINK (up to BGN 30 000)	BGN 2
New	2	Transfers in BGN:	
		> Interbank outgoing:	
		• for amounts up to 100 000 BGN*	BGN 1.20
		• for amounts above BGN 100 000 or fast transfer** at customer's request for amounts under BGN 100 000	BGN 14
	** Fast transfer are processed with same value date in real time.		
Old	3	Transfers in foreign currency:	
		> Interbank outgoing credit transfer in EUR ordered to a member of EEA*:	
		• ordinary value date up to the equivalence of BGN 100 000	BGN 0.95
		• same day value date (super express) or for amounts over the equivalence of BGN 100 000	BGN 12
	Note: EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		
New	3	Transfers in foreign currency:	
		> Interbank outgoing credit transfer in EUR ordered to a member of EEA*:	
		• ordinary value date up to the equivalence of BGN 100 000	BGN 1.20
		• same day value date (super express) or for amounts over the equivalence of BGN 100 000	BGN 14
	Note: EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		

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

X.MOBILE APPLICATION "ONE WALLET BY POSTBANK"		BGN	FOREIGN CURRENCY
Old	11 Transfers from bank account		
	➤ Interbank outgoing (BISERA/ Instant payment BLINK)	BGN 0.95	not available
New	11 Transfers from bank account		
	➤ Interbank outgoing (BISERA/ Instant payment BLINK)	BGN 1.20	not available

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

XV. Mutual funds

D. Current account for mutual funds		BGN	Foreign currency
Old	Note: The account is used only for the needs of investing in Mutual Funds and/or the bundle product "SpesInvest".		
	3 Maintenance (monthly)	2.50 BGN	EUR 1.30 / USD 1.50
New	Note: The account is used only for the needs of investing in Mutual Funds and/or the bundle product "SpesInvest".		
	3 Maintenance (monthly)	2.55 BGN	EUR 1.30 / USD 1.50