

In force as of 08.12.2025:

In section Accounts, p. Payment account for basic features, the changes are introduced as follows:

Now:

	Payment account with basic features	BGN (Euro equivalent)
5	Cash withdrawal per day:	
	5.1 up to BGN 1 000 (EUR 511.29), on each transaction from account without payroll	0.57%, min.BGN 6.49 (EUR 3.32)
	5.2 from account with payroll***	free of charge
6	Cash withdrawal from ATM:	
	6.1 ATM of the Bank from account without payroll	0.12%, min.BGN 0.29 (EUR 0,15)
	6.2 ATM of the Bank from account with payroll***	free of charge
	6.3 ATM of another bank in the country	0.17%, min. BGN 1.38
8	Outgoing transfers:	
	8.1 Within the bank system:	
	8.1.1 Outgoing money transfers within the Bank in BGN from account without payroll:	
	· Ordered in Branch	BGN 3.04 (EUR 1.55)
	· Through E-banking**	
	**Internal transfers in BGN between own accounts through E - Banking are free of charge	BGN 0.43 (EUR 0.22)
	· Internal standing order, ordered in Bank Branch	BGN 1.67 (EUR 0.85)
	8.1.2 Outgoing money transfers within the Bank in BGN from account with payroll***	
	· Ordered in Branch	free of charge

· Through E-Banking	free of charge
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· Internal standing order, ordered in Bank Branch	free of charge
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8.2 Interbank:

8.2.1 Interbank outgoing money transfers in BGN from account without payroll:

· via BISERA	BGN 4.74 (EUR 2.42)
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· via BISERA ordered through e-banking	BGN 0.95 (EUR 0.49)
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· executed standing order via BISERA set up in bank branch	BGN 3.16 (EUR 1.62)
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8.2.2 Interbank outgoing money transfers in BGN from account with payroll***:

· via BISERA	free of charge
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· via BISERA ordered through e-Banking	free of charge
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· executed standing order via BISERA set up in bank branch	free of charge
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***The specified fees applicable to a payment account with basic features with a regular monthly income (marked as “account with payroll”) are applicable in case the account receives funds from salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students and interest amounts on these funds under Article 120a of the Law on payment services and payment systems.

To be:

	Payment account with basic features	BGN (Euro equivalent)
5	Cash withdrawal per day:	
	5.1 up to BGN 1 000 (EUR 511.29), on each transaction from account without payroll	0.57%, min.BGN 6.49 (EUR 3.32)

6	Cash withdrawal from ATM:	
	6.1 ATM of the Bank from account without payroll	0.12%, min.BGN 0.29 (EUR 0,15)
	6.2 ATM of the Bank from account with payroll - up to 10 withdrawals per month ***	free of charge
	6.3 ATM of another bank in the country	0.17%, min. BGN 1.38
8	Outgoing transfers in BGN****:	
	8.1 Within the bank system:	
	· Ordered in Branch	BGN 3.04 (EUR 1.55)
	· Through E-banking**	
	**Internal transfers in BGN between own accounts through E - Banking are free of charge	BGN 0.43 (EUR 0.22)
	· Internal standing order, ordered in Bank Branch	BGN 1.67 (EUR 0.85)
	8.2 Interbank:	
	· via BISERA	BGN 4.74 (EUR 2.42)
	· via BISERA ordered through e-banking	BGN 0.95 (EUR 0.49)
	· executed standing order via BISERA set up in bank branch	BGN 3.16 (EUR 1.62)
	<p>***The specified fees applicable to a payment account with basic features with a regular monthly income (marked as “account with payroll”) are applicable in case the account receives funds from salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students and interest amounts on these funds under Article 120a of the Law on payment services and payment systems.</p> <p>****For accounts with payroll up to 3 free outgoing transfers in BGN per month are valid and starting from the opening date of the account.</p>	