

**In force as of 23.04.2021:**

In section I. ACCOUNTS, B. Current accounts for private bailiffs and lawyers the following changes are made:

<b>I. ACCOUNTS</b>				
<b>B</b>	<b>Current accounts for private bailiffs and lawyers*</b>		<b>BGN</b>	<b>FOREIGN</b>
<b>Old</b>	2	Maintenance fee (per month)*	BGN 2.00	EUR 1.00
	* The fee is not applicable to the interest account of Private Bailiffs			
<b>New</b>	2	Maintenance fee (per month)*	<b>BGN 5.00</b>	<b>EUR 2.50</b>
	* The fee is not applicable to the interest account of Private Bailiffs			

In section II. COMPLEX BANKING SERVICES, H. Current account with payroll transfer "Super @ccount" the following changes are made:

<b>II. COMPLEX BANKING SERVICES</b>			
<b>H</b>	<b>Current account with payroll transfer "Super @ccount"</b>		<b>BGN</b>
<b>Old</b>	6	Cash withdrawal per day from current account "Super @ccount" on teller desk up to 800 BGN on each transaction	4 BGN
<b>New</b>	6	Cash withdrawal per day from current account "Super @ccount" on teller desk up to 800 BGN on each transaction	<b>Doubled amount of the standard fee from section V, A. Current accounts of the Tariff</b>

In section V.CASH OPERATIONS, A. Current Accounts the following changes are made:

<b>V.CASH OPERATIONS</b>				
<b>A</b>	<b>Current Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	1	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 3.00 max BGN 300.00	min EUR/USD 3.00 0.30% max EUR/USD 200.00
	2	Cash withdrawal per day		
		▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.45% over the total amount	0.40% min EUR/USD 3.00 over the total amount
		▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	□ upon request *	min. BGN 7.00 0.55% over the total amount	0.60% min EUR/USD 8.00 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 and for any amount in case of other foreign currency – two working days in advance.			
	□ without request (depending on the Bank's resources)	min BGN 15.00 0.60% over the total amount	0.70% min EUR/USD 15.00 over the total amount	
<b>New</b>	1	<b>Cash deposits from account holder, per day:</b>		
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	<b>1.00 BGN</b>	<b>0.50 EUR/USD</b>
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3.00 max BGN 300.00	min EUR/USD 3.00 0.30% max EUR/USD 200.00
	2	Cash withdrawal per day		
		▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	<b>0.50% over the total amount</b>	<b>0.50%</b> min EUR/USD 3.00 over the total amount
		▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
□ upon request *	<del>min. BGN 7.00</del> 0.60% over the total amount	<del>0.60%</del> <b>0.65%</b> <del>min EUR/USD 8.00</del> 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 and for any amount in case of other foreign currency – two working days in advance.				
	□ without request (depending on the Bank's resources)	min BGN 15.00 <b>0.70%</b> over the total amount	<b>0.75%</b> min EUR/USD 15.00 over the total amount	

In section **V.CASH OPERATIONS, C. Current Accounts for Private Bailiffs and Lawyers** the following changes are made:

<b>C</b>		<b>Current Accounts for Private Bailiffs and Lawyers</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	1	Depositing of amounts	free of charge	free of charge
	2	Cash withdrawal from account /per day/:		
		▪ For the part up to 10 000 BGN / 5 000 EUR	free of charge	free of charge
		▪ For the part above 10 000 BGN / 5 000 EUR		
		□ upon request *	0.35% min. BGN 7.00 max BGN 500.00	0.45% min. EUR 8.00 max EUR 400.00
		*The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 10 000 BGN – one working day in advance. - for amounts above 5 000 EUR – two working days in advance.		
		□ without request (depending on the Bank's resources)	0.45% min BGN 15.00	0.60% min. EUR 10.00
		□ requested, not withdrawn amount *	0.40% min BGN 10.00	0.40% min. EUR 5.00
		* The fee is calculated as a percentage of the not-withdrawn amount.		
	<b>New</b>	1	<b>Cash deposits from account holder, per day:</b>	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	1.00 BGN	0.50 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3.00 max BGN 300.00	0.30% min EUR/USD 3.00 max EUR/USD 200.00
2		Cash withdrawal per day		
		▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.50% min. BGN 4.50 over the total amount	0.50% min EUR/USD 3.00 over the total amount
		▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
		□ upon request *	0.60% <del>min. BGN 7.00</del> <del>max BGN 500.00</del> over the total amount	0.65% <del>min. EUR 8.00</del> <del>max EUR 400.00</del> 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 and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	0.70% min BGN 15.00 over the total amount	0.75% min EUR/USD 15.00 over the total amount
		□ requested, not withdrawn amount *	0.50% min BGN 10.00	0.60% min EUR/USD 5.00
	* The fee is calculated as a percentage of the not-withdrawn amount.			

In section **V.CASH OPERATIONS, D. Saving Accounts** the following changes are made:

<b>D Saving Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>	
<b>Old</b>	1	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 3.00 max BGN 300.00	min EUR/USD 3.00 max EUR/USD 200.00
		* The fee is not applicable to any of the Mega type saving accounts, "Active Money" saving accounts, Loyal saver saving accounts and Prestige saving account		
	2	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	0.45% min. BGN 4.00 over the total amount	0.40% min EUR/USD 3.00 over the total amount
		** 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 ***	0.55% min. BGN 7.00 over the total amount	0.60% min EUR/USD 8.00 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 and for any amount in case of other foreign currency – two working days		
		□ without request (depending on the Bank's resources)	0.60% min BGN 15.00 over the total amount	0.70% min EUR/USD 15.00 over the total amount
<b>New</b>	1	Cash deposits from account holder, per day:		
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	1.00 BGN	0.50 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3.00 max BGN 300.00	min EUR/USD 3.00 max EUR/USD 200.00
		<del>* The fee is not applicable to any of the Mega type saving accounts, "Active Money" saving accounts, Loyal saver saving accounts and Prestige saving account</del>		
	2	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% min. BGN 4.50 over the total amount	0.50% min EUR/USD 3.00 over the total amount
		** 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% <del>min. BGN 7.00</del> over the total amount	0.65% <del>min EUR/USD 8.00</del> 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 and for any amount in case of other foreign currency – two working days in advance.			
	□ without request (depending on the Bank's resources)	0.70% min BGN 15.00 over the total amount	0.75% min EUR/USD 15.00 over the total amount	

In section **V.CASH OPERATIONS, E. Term Deposit Accounts** the following changes are made:

<b>E</b>		<b>Term Deposit Accounts</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	<b>2</b>	Withdrawal from a term deposit:		
		<ul style="list-style-type: none"> <li>▪ Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	min. BGN 4.00 0.45% over the total amount	0.40% min EUR/USD 3.00 over the total amount
		<ul style="list-style-type: none"> <li>▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction:</li> <li>□ upon request **</li> </ul>	min. BGN 7.00 0.55% over the total amount	0.60% min EUR/USD 8.00 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 and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	min BGN 15.00 0.60% over the total amount	0.70% min EUR/USD 15.00 over the total amount
<b>New</b>	<b>2</b>	Withdrawal from a term deposit:		
		<ul style="list-style-type: none"> <li>▪ Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	<b>min. BGN 5.00</b> <b>0.55%</b> over the total amount	<b>0.55%</b> min EUR/USD 3.50 over the total amount
		<ul style="list-style-type: none"> <li>▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction:</li> <li>□ upon request **</li> </ul>	<del>min. BGN 7.00</del> <b>0.65%</b> over the total amount	<del>0.60%</del> <b>0.70%</b> <del>min EUR/USD 8.00</del> 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 and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	<b>min BGN 16.00</b> <b>0.75%</b> over the total amount	<b>0.80%</b> min EUR/USD 16.00 over the total amount

In section **V.CASH OPERATIONS, F. Electronic money accounts** the following changes are made:

<b>F</b>		<b>Electronic money accounts</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	<b>2</b>	Cash withdrawal per day (Redemption of electronic money)		
		<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	min. BGN 4.00 0.45% over the total amount	0.40% min EUR/USD 3.00 over the total amount
		<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:</li> <li>□ upon request *</li> </ul>	min. BGN 7.00 0.55% over the total amount	0.60% min EUR/USD 8.00 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 and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	min BGN 15.00 0.60% over the total amount	0.70% min EUR/USD 15.00 over the total amount
<b>New</b>	<b>2</b>	Cash withdrawal per day (Redemption of electronic money)		
		<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	<b>min. BGN 4.50</b> <b>0.50%</b> over the total amount	<b>0.50%</b> min EUR/USD 3.00 over the total amount
		<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:</li> <li>□ upon request *</li> </ul>	<del>min. BGN 7.00</del> <b>0.60%</b> over the total amount	<del>0.60%</del> <b>0.65%</b> <del>min EUR/USD 8.00</del> 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 and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	min BGN 15.00 <b>0.70%</b> over the total amount	<b>0.75%</b> min EUR/USD 15.00 over the total amount

In section **V.CASH OPERATIONS, H. Current Accounts servicing consumer and mortgage loan** the following changes are made:

<b>H</b>		<b>Current Accounts servicing consumer and mortgage loan</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	<b>2</b>	Cash withdrawal per day		
		<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR on each transaction</li> </ul>	0.45% over the total amount	0.40% min EUR 3.00 over the total amount
		<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR on each transaction:</li> </ul>		
		<ul style="list-style-type: none"> <li>□ upon request **</li> </ul>	0.55% over the total amount	0.60% min EUR 8.00 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 and for any amount in case of other foreign currency – two working days in advance.		
<b>New</b>	<b>2</b>	Cash withdrawal per day		
		<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR on each transaction</li> </ul>	0.50% over the total amount	0.50% min EUR 3.00 over the total amount
		<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR on each transaction:</li> </ul>		
		<ul style="list-style-type: none"> <li>□ upon request **</li> </ul>	0.60% over the total amount	0.65% min EUR 8.00 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 and for any amount in case of other foreign currency – two working days in advance.		
		<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>	0.70% over the total amount	0.75% min EUR 15.00 over the total amount

In section **V.CASH OPERATIONS, I. Other Cash Services** the following changes are made:

<b>I</b>		<b>Other Cash Services</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	<b>11</b>	Cash deposit from third parties (paid from the depositor):		
		<ul style="list-style-type: none"> <li>▪ In favor of clients who are not registered as individuals in the system of the Bank *</li> </ul>	0.20% min BGN 2.50	0.20% min BGN 5.00
		* The fee is not applied when the depositor is an employee of the company whose account is credited. In case the depositor is an employee of the company whose account is credited, fees and commissions according to Tariff for customers legal entities, sole proprietors, companies are applicable as per the obligations and liabilities act, budget funded enterprises and foreign commercial representatives.		
		<ul style="list-style-type: none"> <li>▪ In favor of clients who are registered as individuals in the system of the Bank **</li> </ul>	0.40% min BGN 4.00	0.30% min EUR 3.00
<b>New</b>	<b>11</b>	Cash deposit from third parties (paid from the depositor):		
		<ul style="list-style-type: none"> <li>▪ In favor of clients who are not registered as individuals in the system of the Bank *</li> </ul>	0.45% min BGN 4.50	0.30% min EUR 3.00
		* The fee is not applied when the depositor is an employee of the company whose account is credited. In case the depositor is an employee of the company whose account is credited, fees and commissions according to Tariff for customers legal entities, sole proprietors, companies are applicable as per the obligations and liabilities act, budget funded enterprises and foreign commercial representatives.		
		<ul style="list-style-type: none"> <li>▪ In favor of clients who are registered as individuals in the system of the Bank **</li> </ul>	0.45% min BGN 4.50	0.30% min EUR 3.00
	** The fee is not applied in case of depositing on Child Savings accounts, <del>Prestige saving account, time deposits, Private Bailiffs and Lawyers current accounts</del> , as well as current accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments.			

A new section X is introduced. **MOBILE APPLICATION "ONE WALLET BY POSTBANK"**

## X.MOBILE APPLICATION "ONE WALLET BY POSTBANK "

		BGN	FOREIGN CURRENCY
1	Opening electronic money account	free of charge	not available
2	Electronic money account maintenance (monthly)	free of charge	not available
3	Digital card issuance	free of charge	not available
4	Digital card maintenance (monthly)	free of charge	not available
5	Contactless (NFC) payment at a POS terminal	free of charge	free of charge
6	Transfer to another ONE WALLET user	free of charge	free of charge
7	Cashless funding of a digital card from a bank account (issuance of electronic money)	free of charge	free of charge
8	Cashless funding of digital debit card / prepaid card (issuance of electronic money)	free of charge	free of charge
9	Cashless funding of a digital card from Postbank credit card (issuance of electronic money)	According to Section VIII.B, item 22	not available
10	Redemption of electronic money at a cash desk in a bank branch office (when closing an account)	According to Section V.Cash activity	not available
<b>Other fees</b>			
1	Receiving (including return) amounts on card through POS	2% on the amount	2% on the amount
2	Initiation of a procedure for contesting a transaction made with a digital card at a POS abroad	free of charge	free of charge
3	Consideration of a disputed transaction made with a digital card at a POS abroad	free of charge	free of charge
4	Unreasonable contestation of a transaction	BGN 20	BGN 20
<b>Maximum availability limits and digital card transactions</b>			
1	Daily limit POS	BGN 10 000	the value of BGN 10,000
2	Maximum availability on a digital card account	BGN 15 000	-
3	Maximum monthly amount of transfers to other users in the application	BGN 3 000	the value of BGN 3,000
4	Maximum amount for funding a digital card per month	BGN 15 000	the value of BGN 15,000