

Dear Customers,

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 14.09.2020**, as follows:

- For Individuals clients

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

XV. LOANS					
A		BGN		Foreign Currency	
Overdraft on current accounts/ debit cards		standard*	express**	standard*	express**
old	1	Examination of overdraft application according to the requested amount:*			
		from 200 to 1 000 BGN	BGN 15	BGN 45	-
		from 1 001 to 4 000 BGN	BGN 30	BGN 60	-
		from 4 001 to 7 000 BGN	BGN 50	BGN 80	-
		from 7 001 to 10 000 BGN	BGN 70	BGN 100	-
		from 10 001 to 20 000 BGN	BGN 100	-	-
		over 20 000 BGN	BGN 175	-	-
<p>* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon granting **When applying for express examination of Overdraft, 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 Overdraft contract. Fee is paid on two stages - BGN 30 upon applying and the rest amount upon granting. 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 Overdraft, 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 Overdraft loan", available on the Internet site of the bank www.postbank.bg.</p>					
A		BGN		Foreign Currency	
Overdraft on account		standard*	express**	standard*	express**
new	1	Fee for examination of applicant's creditworthiness for new overdraft according to the requested amount:			
		from 200 to 1 000 BGN	BGN 15	BGN 45	-
		from 1 001 to 4 000 BGN	BGN 30	BGN 60	-
		from 4 001 to 7 000 BGN	BGN 50	BGN 80	-
		from 7 001 to 10 000 BGN	BGN 70	BGN 100	-
		from 10 001 to 20 000 BGN	BGN 100	-	-
		over 20 000 BGN	BGN 175	-	-
<p>* Fee is paid on two stages - BGN 10 upon applying for new overdraft and the rest of the amount up to the first installment date of the overdraft interest **When applying with an option for express examination of Overdraft, 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 Overdraft contract. Fee is paid on two stages - BGN 30 upon applying and the rest of the amount up to the first installment date of the overdraft interest. 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 Overdraft, 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 Overdraft loan", available on the Internet site of the bank www.postbank.bg.</p>					

old	7	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	-
new	7	Credit assessment 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	-

B Consumer loans with/without guarantor(s)		BGN		Foreign Currency		
		standard*	express**	standard*	express**	
old	1	Examination of the credit application according to the requested amount: from 500 to 2 500 BGN from 2 501 to 5 000 BGN from 5 001 to 10 000 BGN from 10 001 to 20 000 BGN from 20 001 to 40 000 BGN above 40 000 BGN	BGN 50 BGN 100 BGN 200 BGN 300 BGN 400 negotiable	BGN 100 BGN 150 BGN 250 BGN 350 BGN 450 is not available	BGN 50 BGN 100 BGN 200 BGN 300 BGN 400 negotiable	BGN 100 BGN 150 BGN 250 BGN 350 BGN 450 is not available
	<p>* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon granting. ** When applying 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 amount upon granting. 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>					
new	1	Fee for examination of applicant's creditworthiness for new consumer loan according to the requested amount: from 500 to 2 500 BGN from 2 501 to 5 000 BGN from 5 001 to 10 000 BGN from 10 001 to 20 000 BGN from 20 001 to 50 000 BGN above 50 000 BGN	BGN 50 BGN 100 BGN 200 BGN 300 BGN 400 negotiable	BGN 100 BGN 150 BGN 250 BGN 350 BGN 450 is not available	BGN 50 BGN 100 BGN 200 BGN 300 BGN 400 negotiable	BGN 100 BGN 150 BGN 250 BGN 350 BGN 450 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>					

old	6	Fee for 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. BGN 75		
	6	Credit assessment fee for 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. BGN 75		

old	7	Fee for renegotiation of the loan term, due upon approval		
		▪ For decrease of the loan term, without necessity for additional creditworthiness analysis of the borrower (without increase of the monthly installments)	BGN 75	BGN 75
		▪ For decrease/increase of the loan term with necessity for additional creditworthiness analysis of the borrower	0.70% of the outstanding loan principal, min. BGN 75	
new	7	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 75	BGN 75
		▪ For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 75	

old	11	Rescheduling fee - over the rescheduled amount	1.50%	1.50%
new	11	Credit assessment processing fee for restructuring of the loan obligation over the rescheduled amount	1.50%	1.50%

C		Consumer loan for Executive education	BGN	Foreign Currency
old	1	Examination of the credit for Executive Education application according to the requested amount*		
		from BGN 10 000 to BGN 20 000	BGN 100	BGN 100
		from BGN 20 001 to BGN 40 000	BGN 200	BGN 200
		from BGN 40 001 to BGN 60 000 above BGN 60 001	BGN 300 BGN 400	BGN 300 BGN 400
* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon granting.				
For operations and services which are not pointed in part XIV Letter C applies all other fees pointed in the same part, Letter B.				

C		Consumer loan for Executive education	BGN	Foreign Currency
new	1	Fee for examination of applicant's creditworthiness for new consumer loan for Executive Education application according to the requested amount*		
		from BGN 10 000 to BGN 20 000	BGN 100	BGN 100
		from BGN 20 001 to BGN 40 000	BGN 200	BGN 200
		from BGN 40 001 to BGN 60 000 above BGN 60 001	BGN 300 BGN 400	BGN 300 BGN 400
* 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.				
For operations and services which are not pointed in part XIV Letter C applies all other fees pointed in the same part, Letter B.				

D		Consumer loan/overdraft with cash collateral (Elastica)	BGN	Foreign Currency
old	1	Examination of application for credit/overdraft with cash collateral - according to the requested amount:*		
		from 500 to 6 000 BGN (or equivalent value in foreign currency)	BGN 75	BGN 75
		from 6001 to 15 000 BGN (or equivalent value in foreign currency)	BGN 175	BGN 175
		from 15 001 to 20 000 BGN (or equivalent value in foreign currency)	BGN 275	BGN 275
	from 20 001 to 30 000 BGN (or equivalent value in foreign currency)	BGN 350	BGN 350	
	from 30 0001 to 50 000 BGN (or equivalent value in foreign currency)	BGN 400	BGN 400	
	from 50 001 to 100 000 BGN (or equivalent value in foreign currency)	BGN 500	BGN 500	
	over 100 000 BGN (or equivalent value in foreign currency)	negotiated	negotiated	
* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon granting.				
	2	Renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN	1%, min 10 BGN
new	1	Fee for examination of applicant's creditworthiness for new credit/overdraft with cash collateral - according to the requested amount:*		
		from 500 to 6 000 BGN (or equivalent value in foreign currency)	BGN 75	BGN 75
		from 6001 to 15 000 BGN (or equivalent value in foreign currency)	BGN 175	BGN 175
		from 15 001 to 20 000 BGN (or equivalent value in foreign currency)	BGN 275	BGN 275
	from 20 001 to 30 000 BGN (or equivalent value in foreign currency)	BGN 350	BGN 350	
	from 30 0001 to 50 000 BGN (or equivalent value in foreign currency)	BGN 400	BGN 400	
	from 50 001 to 100 000 BGN (or equivalent value in foreign currency)	BGN 500	BGN 500	
	over 100 000 BGN (or equivalent value in foreign currency)	negotiated	negotiated	
* 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/overdraft.				
	2	Credit assessment renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN	1%, min 10 BGN

old	5	Fee for change in the parameters of the loan/overdraft (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters	0.00%
	5	Credit assessment fee for change in the parameters of the loan/overdraft (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters	0.00%
new			

old	6	Fee for renegotiation of the loan term, due upon approval		
		▪ For decrease of the loan term, without necessity for additional creditworthiness analysis of the borrower (without increase of the monthly installments)	BGN 75	BGN 75
		▪ For decrease/increase of the loan term with necessity for additional creditworthiness analysis of the borrower	0.70% of the outstanding loan principal, min. BGN 75	
new	6	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 75	BGN 75
		▪ For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. BGN 75	

F		Mortgage loans (Housing Loans/Home Equity Loans/Mortgage Overdraft)	BGN	Foreign Currency
old	2.1	Fee for complex express examination of loan as per the terms and conditions for rendering of the respective express service - including 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 as an addition to the respective fee in point 1.	BGN 250	BGN 250
	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 creditworthiness evaluation, 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 250	BGN 250
new				

old	7	Fee for renegotiation of the loan term, due upon approval		-
		▪ For decrease of the loan term, without necessity for additional creditworthiness analysis of the borrower (without increase of the monthly installments)	BGN 150	BGN 150
		▪ For decrease/increase of the loan term with necessity for additional creditworthiness analysis of the borrower	0.7% of the outstanding loan principal, min. 150 BGN	
new	7	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	0.7% of the outstanding loan principal, min. 150 BGN	

old	10	Fee for 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 100 BGN	
	12	Processing fee for restructuring of the loan obligations	BGN 100	BGN 100
new	10	Fee for credit assessment 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 100 BGN	
	12	Fee for credit assessment upon submitted application for restructuring of the loan obligations	BGN 100	BGN 100

G	Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl. VAT)	BGN	Foreign Currency
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old	12	Validation of existing appraisal, issued before the date of loan application*	45% of the appraisal fee applicable for the same type of collateral.	45% of the appraisal fee applicable for the same type of collateral.
	<p>* The external evaluation report should be issued not later than three months before the date of loan application at Postbank and should be prepared by a licensed external evaluator, included in the list of pre-approved evaluation companies of Postbank. The property should be with exploitation permit and should serve as collateral for new mortgage loan. In case the property already has an evaluation report at Postbank not older than 12 months, the same fee will be applied for actualization of the evaluation.</p>			
new	12	Validation of existing appraisal, issued before the date of loan application*	45% of the appraisal fee applicable for the same type of collateral.	45% of the appraisal fee applicable for the same type of collateral.
	<p>* The external evaluation report should be issued not later than three months before the date of loan application at Postbank and should be prepared by a licensed external evaluator, included in the list of pre-approved evaluation companies of Postbank. The property should be with exploitation permit and should be proposed to serve as collateral for the mortgage loan, for which the client applies.</p>			

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

VIII. BANK CARDS

B. Credit cards

	Visa BGN, Mastercard BGN	Visa Electron	Visa Classic	Visa Gold	Visa Premium	Mastercard Standard	Mastercard World	Mastercard Cash	Mastercard World Premium	
1	Fee for card and/or PIN delivery (VAT included)									
old	standard delivery to a correspondence address in Bulgaria	BGN 10								
New	standard delivery to a correspondence address in Bulgaria	BGN 30								