

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 20.03.2025r.**, as follows:

- For Individuals clients

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

D. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft) - Old		BGN	Foreign Currency
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).	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.			

D. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft) - New		BGN	Foreign Currency
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).	BGN 500	BGN 500
*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.			

E. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT) - Old		BGN	Foreign Currency
1	Apartments	BGN 195	BGN 195
2	Shops, offices	BGN 280	BGN 280
3	Garage in the same building with the main collateral (same evaluation request, same client)	BGN 70	BGN 70
4	Garage with a separate evaluation request	BGN 100	BGN 100
5	Detached Houses - Maisonettes		
	➤ Up to 300 sq.m.	BGN 250	BGN 250
	➤ From 300 to 700 sq.m.	BGN 300	BGN 300
	➤ Above 700 sq.m.	BGN 350	BGN 350
6	For every extra property in the same building with the same use (same evaluation request, same client)	upon agreement	upon agreement
7	Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	BGN 100	BGN 100
8	Regulated Land plots	BGN 200	BGN 200
9	Neighboring land plot (same client, same order)	upon agreement	upon agreement
10	Verification of progress of works for housing loans	BGN 100	BGN 100
11	Other types of collateral	upon agreement	upon agreement
12	Validation of existing appraisal, issued before the date of loan application*	50% of the appraisal fee applicable for the same type of collateral.	
* 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.			
13	Revaluation**	50% of the appraisal fee applicable for the same type of collateral.	
** The Revaluation may be assigned under the following conditions, which must be cumulatively met: - The initial valuation was carried out by the same valuer; - The initial valuation was made not more than one year before, according to the specifics of the subject asset; - No change in the purpose of the property asset has occurred; - No change in the physical condition of the subject assets has occurred			

14	Correction in the finalized/completed valuation report due to the changes is an initial subject of valuation	20% of the appraisal fee applicable for the same type of collateral.
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E. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT) - <i>New</i>		BGN	Foreign Currency
1	Apartments	BGN 240	BGN 240
	Shops, offices		
2	➤ up to 300 sq.m.	BGN 320	BGN 320
	➤ above 300 sq.m.	BGN 500	BGN 500
3	Garage/Parking space in the same building with the main collateral (same evaluation request, same client)	BGN 90	BGN 90
4	Garage/Parking space with a separate evaluation request	BGN 100	BGN 100
5	Detached Houses - Maisonettes		
	➤ Up to 300 sq.m.	BGN 320	BGN 320
	➤ From 300 to 700 sq.m.	BGN 420	BGN 420
	➤ Above 700 sq.m.	BGN 550	BGN 550
6	Floor of a House	BGN 280	BGN 280
7	For every extra property in the same building with the same use (same evaluation request, same client)	upon agreement	upon agreement
8	Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	BGN 100	BGN 100
9	Regulated Land plots	BGN 300	BGN 300
10	Neighboring land plot (same client, same order)	upon agreement	upon agreement
11	Verification of progress of works for housing loans	BGN 100	BGN 100
12	Other types of collateral	upon agreement	upon agreement
13	Validation of existing appraisal, issued before the date of loan application*	50% of the appraisal fee applicable for the same type of collateral.	
* 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.			
14	Revaluation**	50% of the appraisal fee applicable for the same type of collateral.	
** The Revaluation may be assigned under the following conditions, which must be cumulatively met: - The initial valuation was carried out by the same valuer; - The initial valuation was made not more than one year before, according to the specifics of the subject asset; - No change in the purpose of the property asset has occurred; - No change in the physical condition of the subject assets has occurred			
15	Correction in the finalized/completed valuation report due to the changes is an initial subject of valuation	20% of the appraisal fee applicable for the same type of collateral.	