

In force as of 29.08.2023:

In section II. **COMPLEX BANKING SERVICES** the following changes are made:

		Old	New
H. Privilege Program		BGN	BGN
23	Closing of program "Privilege" *	BGN 10	BGN 40
* The fee is collected only in case the account was opened less than 6 months ago			

		Old	New
J. Premium Extra Program		BGN	BGN
2	Maintenance fee (per month) for basic current account "Premium Extra"	BGN 30	BGN 35
17	Closing of program "Premium Extra" *	BGN 10	BGN 60
* The fee is collected only in case the account was opened less than 6 months ago			

In section V. **CASH OPERATIONS** the following changes are made:

		BGN	FOREIGN CURRENCY	
A. Current Accounts, C. Current Accounts for Private Bailiffs and Lawyers F. Electronic money accounts H. Current Accounts servicing consumer and mortgage loan				
Old	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 withdrawal 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	** The fee is calculated as a percentage of the non withdrawn amount.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	0.70% over the total amount, min. BGN 7	0.70% over the total amount, min EUR/USD 3.58
☐ above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:				
• upon request *		0.70% 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)		0.80% 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** The fee is calculated as a percentage of the non withdrawn amount.				

D. Saving Accounts		BGN	FOREIGN CURRENCY	
Old	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		0.60% 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 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 withdrawal 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	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		0.70% over the total amount, min. BGN 7	0.70% over the total amount, min EUR/USD 3.58
	** 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 ***		0.70% 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)		0.80% 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 withdrawn amount.			

E. Term Deposit Accounts		BGN	FOREIGN CURRENCY	
Old	2	Cash withdrawal from a term deposit per day:		
		<ul style="list-style-type: none"> 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		
		<ul style="list-style-type: none"> Not on maturity date up to 2 000 BGN, 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
		<ul style="list-style-type: none"> Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: 		
		<ul style="list-style-type: none"> 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 follows:		
		<ul style="list-style-type: none"> 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. 		
		<ul style="list-style-type: none"> 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
		<ul style="list-style-type: none"> 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	2	Cash withdrawal from a term deposit per day:		
		<ul style="list-style-type: none"> 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		
		<ul style="list-style-type: none"> Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.75% over the total amount, min. BGN 8	0.75% over the total amount, min EUR/USD 4.09
		<ul style="list-style-type: none"> Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: 		
		<ul style="list-style-type: none"> upon request ** 	0.75% 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 follows:		
		<ul style="list-style-type: none"> 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. 		
		<ul style="list-style-type: none"> without request (depending on the Bank's resources) 	0.85% over the total amount, min BGN 16	0.85% over the total amount, min EUR/USD 16
		<ul style="list-style-type: none"> 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.				

In section VI. TRANSFERS / PAYMENTS at BRANCH the following changes are made:

VI. TRANSFERS / PAYMENTS at BRANCH

		Old		New	
B. Outgoing transfers*		BGN	Foreign currency	BGN	Foreign currency
* The fees are applicable to standing orders					
Within the the Bank system:					
1	➢ Between accounts of two customers	BGN 4	EUR 2 /USD 3	BGN 5	EUR 2.56 /USD 3
	➢ Between accounts of one and the same customer	BGN 4	EUR 2 /USD 3	BGN 5	EUR 2.56 /USD 3
Interbank transfers in BGN:					
2	➢ via BISERA	BGN 6	-	BGN 7	-
	➢ Instant Payment BLINK (up to BGN 30 000)	BGN 7	-	BGN 7	-
	➢ via RINGS (obligatory for transfers above BGN 100 000)	BGN 22	-	BGN 22	-
Interbank transfers in foreign currency:					
➢ Credit transfer in EUR ordered to a member of EEA:					
• ordinary value date for amounts up to the equivalence of BGN 100 000		-	BGN 6	-	EUR 3.58
• same day value date (super express) or for amounts over the equivalence of BGN 100 000		-	BGN 22	-	EUR 11.25
➢ Credit transfer outside EEA and non-EUR credit transfer in EEA:					
• ordinary value date					
3	Up to 1 000 EUR/USD	-	14 EUR/USD	-	0.25%, min 25 EUR/USD, max 250 EUR/USD
	Over 1 000 EUR/USD	-	0.22% min EUR/USD 22, max EUR/USD 200	-	
	• express transfers				
3	Up to 1 000 EUR/USD	-	15 EUR/USD	-	0.25%, min 30 EUR/USD, max 250 EUR/USD
	Over 1 000 EUR/USD	-	0.22% min EUR/USD 30, max EUR/USD 235	-	
	• same day value date (super express)			0.30% min EUR/USD 40, max EUR/USD 300	
Direct debit – initiation, payment, rejection					
6	➢ via BISERA	BGN 6	-	BGN 7	-
	➢ via RINGS	BGN 22	-	BGN 22	-
8	Stop and return of transfer already initiated upon client's order (upon the Bank's consent)	BGN 6	EUR/USD 30	BGN 7	EUR/USD 30
Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:					
➢ Credit transfer in EUR ordered from a member of EEA:					
9	• for amounts up to the equivalence of BGN 100 000	-	BGN 6	-	EUR 3.58
	• for amounts over the equivalence of BGN 100 000	-	BGN 22	-	EUR 11.25
	➢ Credit transfer, ordered from a country outside EEA and non-EUR credit transfer, ordered from a country in EEA			0.22% min EUR/USD 22, max EUR/USD 200	

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

IX. E-BANKING / MOBILE BANKING

Old

New

New position

		Old	New
2	Transfers in BGN:		
	➤ interbank outgoing:		
	• for amounts up to 100 000 BGN	BGN 1.20	BGN 1.20
	• for amounts above BGN 100 000 or fast transfer* at customer's request for amounts below BGN 100 000	BGN 14	BGN 14
	• Instant payment BLINK (up to BGN 30 000)	BGN 1.20	BGN 1.20
* Fast transfer are processed with same value date in real time			
3	Transfers in foreign currency:		
	<input type="checkbox"/> 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	EUR 0.61
	• same day value date (super express) or for amounts over the equivalence of BGN 100 000	BGN 14	EUR 7.16
	<input type="checkbox"/> Interbank outgoing credit transfers outside EEA and non-EUR credit transfer in EEA:		
	• Next day value date – express:		
	- Up to and including 1 000 EUR/USD	10 EUR/USD	0.20%, min 20 EUR/USD , max 200 EUR/USD
	- Over 1 000 EUR/USD	0.16%, min 20 EUR/USD, max 200 EUR/USD	
• Same day value date (in case the order is accepted not later than 11:00 am) - super express	0.22%, min 30 EUR/USD, max 300 EUR/USD	0.22%, min 30 EUR/USD, max 300 EUR/USD	

Added a new note under section Mobile application "One Wallet by Postbank"

Note: For transactions executed through electronic bank account that have not been explicitly mentioned in Section Mobile application "One Wallet by Postbank", the bank applies fees and commissions from the respective Tariff sections.

In section VIII. Bank cards the following amendments are made:

A. Debit cards

	Fee for using the card for:	
NEW	Betting and gambling transactions, including online	0.1% of the transaction amount, min. 0.20 BGN
	Receipt of funds on the card from betting and gambling	0.1% of the transaction amount, min. 0.20 BGN

6	Delivery of a card and documents to the correspondence address (VAT included):*
	* The fee is applied only in case of Piraeus debit card reissued in Postbank.

	➤ delivery in Bulgaria	-	-	-		BGN 30	BGN 30	BGN 30	-	BGN 30	BGN 30
	➤ delivery abroad	-	-	-		BGN 200	BGN 200	BGN 200	-	BGN 200	BGN 200

OLD	4	Delivery of a card to the correspondence address (VAT included):										
		➤ standard delivery										BGN 30
		➤ express delivery										BGN 30
		➤ express delivery abroad										BGN 100

NEW	4	Fee for card and/or PIN delivery (VAT included):										
		➤ standard delivery to a correspondence address in Bulgaria										BGN 30
		➤ express delivery to a bank branch or a correspondence address in Bulgaria										BGN 30
		➤ express delivery abroad										BGN 200

OLD	3.	Re- issuance of PIN upon client's request	BGN 3
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NEW	3.	Re- issuance of PIN upon client's request	BGN 5
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Debit cards Maestro and Visa Electron are removed from the tariff, since they are no longer offered by the bank and there are no active cards currently.

B. Credit cards

		Mastercard Standard/ Visa Classic	Mastercard World	Mastercard Cash/ Cash Momento
OLD	10	Monthly payment instrument maintenance fee	-	BGN 2.95
	15	Application fee:		
		➤ main cardholder	BGN 45	BGN 80
		➤ additional cardholder	BGN 20	BGN 40
	Annual payment instrument maintenance fee:			

16	➤ main cardholder	BGN 45	BGN 80	-
	➤ additional cardholder	BGN 20	BGN 40	-

		Mastercard Standard/ Visa Classic	Mastercard World	Mastercard Cash/ Cash Momento	
NEW	10	Monthly payment instrument maintenance fee	-	-	BGN 3.55
	15	Application fee:			
		➤ main cardholder	BGN 49	BGN 100	BGN 35
		➤ additional cardholder	BGN 20	BGN 40	BGN 10
	16	Annual payment instrument maintenance fee:			
		➤ main cardholder	BGN 49	BGN 100	-
		➤ additional cardholder	BGN 20	BGN 40	-

OLD	22.	Fee for using the card for:	
		i) betting and gambling transactions, including online; (ii) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (iii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities.	1% of the transaction amount
	23.	Fee upon receipt of funds on the card from betting and gambling	1% of the transaction amount

NEW	22.	Fee for using the card for:	
		i) betting and gambling transactions, including online; (ii) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (iii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities.	1% of the transaction amount, min. 0.20 BGN
	23.	Fee upon receipt of funds on the card from betting and gambling	1% of the transaction amount, min. 0.20 BGN

OLD	2	Fee for card and/or PIN delivery (VAT included)	
		➤ standard delivery to a correspondence address in Bulgaria	BGN 30
		➤ express delivery in Bulgaria	BGN 50
		➤ express delivery abroad	BGN 200

NEW	2	Fee for card and/or PIN delivery (VAT included)	
		➤ standard delivery a correspondence address in Bulgaria	BGN 30
		➤ express delivery to a bank branch or a correspondence address in Bulgaria	BGN 50
		➤ express delivery abroad	BGN 200

Fees for credit cards American Express, Euroline and IKEA, which are not applicable anymore, are removed from the tariff; credit cards Euroline and American Express are displayed in a separate section in the Tariff:

B. Credit cards				
		<i>Euroline u Euroline AMEX*</i>	<i>AMEX Green*</i>	<i>AMEX Gold *</i>
	* From 14.02.2017 r. the bank stopped issuing and re-issuing the following types of credit cards - American Express Gold, American Express Green and EuroLine American Express.			
1	Minimum monthly payment	3% of the total due amount, min. BGN 15		
2	Fee for card and/or credit limit blocking due to cardholder's fault or negligence	BGN 15		
3	Compensation for delay of the due amount on annual basis	Basic interest rate +10%		
4	Compensation for exceeding of the credit limit	5% of the exceeded amount, min. BGN 2		
5	Paper statement fee (VAT included)	BGN 3		
6	Fee for duplicate of montly	BGN 3		

	statement (VAT included))		
7	Monthly payment instrument maintenance fee	BGN 2.65	-
8	Administration fee for overdue payment **	BGN 30	
	**The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly payments of two consecutive monthly statements are not paid.		

Credit cards IKEA - BGN *			
	*As of 16.05.2014 the Bank stopped issuing Credit Card IKEA - BGN. The fees are applicable for already issued Credit Cards IKEA - BGN.		
1	Compensation for delay of the due amount on annual basis		Basic interest rate + 10%
2	Monthly fee for loan servicing		BGN 2.50
3	Minimum monthly payment		3% of the total due amount, min. BGN 15