

1. Accounts

Payment account with basic features

	Up to 31.12.2025		From 01.01.2026	
4	Depositing *amounts to an account /daily/:		Depositing *amounts to an account /daily/:	
	4.1 up to BGN 5 000 (EUR 2 556.46)	free of charge	4.1 up to EUR 2 600 (BGN 5 006.92)	free of charge
5	Cash withdrawal per day:		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)	5.1 up to EUR 600 (BGN 1 173.50), on each transaction from account without payroll	0.57%, min. EUR 3.32 (BGN 6.49)
9	Direct debit		dropped	

Electronic Money Accounts with Mastercard Prepaid

	Up to 31.12.2025		From 01.01.2026	
15	Deposit on ATM of the Bank (daily turnover):		Deposit on ATM of the Bank (daily turnover):	
	15.1 up to BGN 10 000 (EUR 5 112.92)	free of charge	15.1 up to EUR 5 150 (BGN 10 072.52)	free of charge
	15.2 for the part over BGN 10 001 (EUR 5 113.43)	0.1%, min BGN 1.00 (EUR 0.51), max BGN 200 (EUR 102.26)	15.2 for the part over EUR 5 150 (BGN 10 072.52)	0.1%, min EUR 0.51 (BGN 1.00), max EUR 102.26 (BGN 200)

Payment limits (24 hours)	Up to 31.12.2025	From 01.01.2026
ATM daily limit	BGN 1 000 (EUR 511.29)	EUR 520 (BGN 1 017.03)
POS daily limit	BGN 7 000 (EUR 3 579.04)	EUR 3 580 (BGN 7 001.87)
Total ATM+POS	BGN 7 000 (EUR 3 579.04)	EUR 3 580 (BGN 7 001.87)

Electronic Money Accounts with Mastercard Virtual

Up to 31.12.2025	From 01.01.2026
Electronic Money Accounts with Mastercard Virtual	dropped

2. Complex banking services

Youth Program "Project YOUTH"

	Service	Youth Program "Project YOUTH"				
		7 and 14 years *	14 and 18 years old*	14 and 18 years old-own account and main debit card**	18 and 26 years old***	
		Up to 31.12.2025				From 01.01.2026
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	free of charge	free of charge	free of charge	BGN 0.50 (EUR 0.26) /EUR 0.25	EUR 0.25 (BGN 0.49) for 18 and 26 years old
4	Debit card for kids and youngsters' re-issuance					
	4.2 In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5.00 (EUR 2.56) / EUR 2.50	BGN 5.00 (EUR 2.56) / EUR 2.50	BGN 5.00 (EUR 2.56) / EUR 2.50	BGN 5.00 (EUR 2.56) / EUR 2.50	EUR 2.50 (BGN 4.89) for all age groups
7	Cash withdrawal from ATM of another bank in the country with kids and youngsters debit card	According to Bank cards	According to Bank cards	According to Bank cards	BGN 0.90 (EUR 0.46)/ EUR/USD 0.45	EUR 0.45 (BGN 0.88) for 18 and 26 years old

Monthly total payment customer's limits in EUR equivalent and maximum availability on Youth program "Project YOUTH" for age group between 18-26 years old, digitally onboarded new customers, registered remotely			
	Up to 31.12.2025		From 01.01.2026
1	Total amount of incoming cash and non-cash operations, on a monthly basis, on bank accounts of new customers, registered remotely.		BGN 30 000 (EUR 15 338.76) EUR 15 400 (BGN 30 119.78)
2	Total amount of outgoing operations (including account transfers, bank card transactions, etc.), on a monthly basis, from bank accounts of new customers, registered remotely.		BGN 5 000 (EUR 2 556.46) EUR 2 600 (BGN 5 006.92)
3	Maximum availability on a current account "Digital program"		BGN 250 000 (EUR 127 822.97) EUR 128 000 (BGN 250 346.24)

	Payment limits for 24 hours with a debit card for children and youngsters*	BGN	FOREIGN CURRENCY	EUR	FOREIGN CURRENCY
	Up to 31.12.2025			From 01.01.2026	
1	POS daily limit**				
	Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 200 (EUR 102.26)	EUR 100	EUR 110 (BGN 215.14)	
	Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 300 (EUR 153.39)	EUR 150	EUR 160 (BGN 312.93)	
	Main debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 300 (EUR 153.39)	EUR 150	EUR 160 (BGN 312.93)	
	Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 7 000 (EUR 3 579.04)	EUR/ USD 3 500	EUR 3 600 (BGN 7040.99)	USD 3 600
2	ATM daily limit				
	Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 100 (EUR 51.13)	EUR 50	EUR 60 (BGN 117.35)	
	Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 200 (EUR 102.26)	EUR 100	EUR 110 (BGN 215.14)	
	Main debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 200 (EUR 102.26)	EUR 100	EUR 110 (BGN 215.14)	
	Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 800 (EUR 409.03)	EUR/ USD 400	EUR 410 (BGN 801.89)	USD 410
3	Total ATM+POS				
	Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 200 (EUR 102.26)	EUR 100	EUR 110 (BGN 215.14)	
	Additional debit cards for children and youngsters for the age group from 14 to 18 years	BGN 300 (EUR 153.39)	EUR 150	EUR 160 (BGN 312.93)	
	Main debit cards for children and youngsters for the age group from 14 to 18 years	BGN 300 (EUR 153.39)	EUR 150	EUR 160 (BGN 312.93)	
	Main debit cards for children and youngsters for the age group from 18 to 26 years	BGN 7 000 (EUR 3 579.04)	EUR/ USD 3 500	EUR 3 600 (BGN 7040.99)	USD 3 600

"Priority by Postbank" Program

	Up to 31.12.2025		From 01.01.2026	
12	Cash withdrawal up to BGN 3 000 (EUR 1 533.88) at branch, once per month – the first initiated withdrawal starting from the opening date of the basic account „Priority by Postbank“.	free of charge	Cash withdrawal up to EUR 1 550 (BGN 3 031.54) at branch, once per month – the first initiated withdrawal starting from the opening date of the basic account „Priority by Postbank“.	free of charge
15	Cash deposits on ATM of the Bank with daily turnover up to BGN 10 000 (EUR 5 112.92)	free of charge	Cash deposits on ATM of the Bank with daily turnover up to EUR 5 150 (BGN 10 072.52)	free of charge

*** Not included Express transfer (TARGET).

Premium Extra Program

	Up to 31.12.2025		From 01.01.2026	
4	Cash withdrawal of amounts from basic current account „Premium Extra“ - /per day/ for the part up to BGN 10 000 (EUR 5 112.92)	free of charge	Cash withdrawal of amounts from basic current account „Premium Extra“ - /per day/ for the part up to EUR 5 150 (BGN 10 072.52)	free of charge
5	Cash depositing of amounts in the basic current account „Premium Extra“ - /per day/ for the part up to BGN 10 000 (EUR 5 112.92)	free of charge	Cash depositing of amounts in the basic current account „Premium Extra“ - /per day/ for the part up to EUR 5 150 (BGN 10 072.52)	free of charge
7	Interbank outgoing transfers* in BGN ordered via E-banking and "One Wallet by Postbank" from basic current account „Premium Extra“ (up to 10 per month) * Not included fast transfers (RINGS) in real time	free of charge	Interbank outgoing transfers in EUR ordered via E-banking and "One Wallet by Postbank" from basic current account „Premium Extra“ (up to 10 per month) * Not included Express transfer (TARGET).	free of charge

Current account with payroll "Super Account@"

	Up to 31.12.2025		From 01.01.2026	
2	Maintenance fee (per month) for current account "Super @ccount" in BGN		Maintenance fee (per month) for current account "Super @ccount" in EUR	
	2.1 when payroll transfer is minimum BGN 500.00 (EUR 255.65) per month	BGN 2.50 (EUR 1.28) / fee free*	2.1 when payroll transfer is minimum EUR 250 (BGN 488.96) per month	EUR 1.28 (BGN 2.50)/ fee free*

	2.2 when payroll transfer is less than BGN 500.00 (EUR 255.65) per month**	BGN 5.00 (EUR 2.56)	2.2 when payroll transfer is less than EUR 250 (BGN 488.96) per month**	EUR 2.56 (BGN 5.00)
6	Cash withdrawal per day from current account "Super @ccount" on teller desk up to BGN 800 (EUR 409.03) on each transaction	The double amount of the standard fee from the Accounts section of the Tariff	Cash withdrawal per day from current account "Super @ccount" on teller desk up to EUR 400 (BGN 782.33) on each transaction	The double amount of the standard fee from the Accounts section of the Tariff
12	Minimum Amount of regular transfers required to the Super @account in a period of a calendar month	BGN 500.00 (EUR 255.65)	Minimum Amount of regular transfers required to the Super @account in a period of a calendar month	EUR 250 (BGN 488.96)

***Applicable to accounts with regular transfer of salaries at a minimum of EUR 250 (BGN 488.96)

"Digital Program" (the offer is valid for digitally onboarded new customers, registered remotely)

	Up to 31.12.2025			From 01.01.2026
		BGN (Euro equivalent)	FOREIGN CURRENCY (EUR)	EUR (BGN equivalent)
12	Closing of "Digital Program" (the fee is collected only when closing an account opened less than 6 months ago)	BGN 10.00 (EUR 5.11)	EUR 5.00	EUR 5.00 (BGN 9.78)

	Up to 31.12.2025		From 01.01.2026
	Monthly total payment customer's limits in BGN equivalent and maximum availability on a current account "Digital program"	BGN	
1	Total amount of incoming cash and non-cash operations, on a monthly basis, on bank accounts of new customers, registered remotely.	BGN 30 000 (EUR 15 338.76)	EUR 15 400 (BGN 30 119.78)
2	Total amount of outgoing operations (including account transfers, bank card transactions, etc.), on a monthly basis, from bank accounts of new customers, registered remotely	BGN 5 000 (EUR 2 556.46)	EUR 2 600 (BGN 5 006.92)
3	Maximum availability on a current account "Digital program"	BGN 250 000 (EUR 127 822.97)	EUR 128 000 (BGN 250 346.24)

Package Trust (applies only to clients receiving a pension from PAC Doverie)

	Up to 31.12.2025		From 01.01.2026	
5	Deposit of amounts to an account by a holder - for the part up to BGN 3 000 (EUR 1 533.88) /daily/	free of charge	Deposit of amounts to an account by a holder - for the part up to EUR 1 550 (BGN 3 031.54) /daily/	free of charge

6	Deposit of amounts to an account by a holder - for the part over BGN 3 000 (EUR 1 533.88)/daily/	0.10%min. BGN 3.00 (EUR 1.53), max BGN 100.00 (EUR 51.13)	Deposit of amounts to an account by a holder - for the part over EUR 1 550 (BGN 3 031.54) /daily/	0.10% min. EUR 1.53 (BGN 3.00), max. EUR 51.13 (BGN 100.00)
7	Cash withdrawal on teller's desk up to BGN 2 000 (EUR 1022.58) daily, per each transaction	0.10% min. BGN 1.00 (EUR 0.51) over the total amount	Cash withdrawal on teller's desk up to EUR 1 050 (BGN 2 053.62) daily, per each transaction	0.10% min. EUR 0.51 (BGN 1.00), over the total amount
8	Cash withdrawal on teller's desk over BGN 2 000 (EUR 1022.58) daily upon request, per each transaction	0.40%min. BGN 7.00 (EUR 3.58) , max BGN 500.00 (EUR 255.65) over the total amount	Cash withdrawal on teller's desk over EUR 1 050 (BGN 2 053.62) daily upon request, per each transaction	0.40% min. EUR 3.58 (BGN 7.00), max. EUR 255.65 (BGN 500.00) over the total amount
9	Cash withdrawal on teller's desk over BGN 2 000 (EUR 1022.58) daily without request (depending on the Bank's resources), per each transaction	0.50% min. BGN 15.00 (EUR 7.67) over the total amount	Cash withdrawal on teller's desk over EUR 1 050 (BGN 2 053.62) daily without request (depending on the Bank's resources), per each transaction	0.50% min. EUR 7.67 (BGN 15.00) over the total amount

Account "Piraeus 13th Pension" *

	Up to 31.12.2025		From 01.01.2026	
4	Depositing of amounts in account		Depositing amounts in account	
	4.1 for the part over BGN 3 000 (EUR 1 533.88)/daily/**	0.10% min. BGN 3.00 (EUR 1.53), max BGN 100.00 (EUR 51.13)	4.1 for the part over EUR 1 550 (BGN 3 031.54) /daily/**	0.10% min. EUR 1.53 (BGN 3.00), max. EUR 51.13 (BGN 100.00)
5	Cash withdrawal on teller desk up to BGN 2 000 (EUR 1022.58) daily, per each transaction	0.10%, min BGN 1.00 (EUR 0.51) over the total amount	Cash withdrawal on teller desk up to EUR 1 050 (BGN 2 053.62) daily, per each transaction	0.10% min. EUR 0.51 (BGN 1.00), over the total amount
6	Cash withdrawal on teller desk over BGN 2 000 (EUR 1022.58) daily upon request, per each transaction	0.40%, min .BGN 7.00 (EUR 3.58), max BGN 500.00 (EUR 255.65) over the total amount	Cash withdrawal on teller desk over EUR 1 050 (BGN 2 053.62) daily upon request, per each transaction	0.40% min. EUR 3.58 (BGN 7.00), max. EUR 255.65 (BGN 500.00) over the total amount
7	Cash withdrawal on teller desk over BGN 2 000 (EUR 1022.58) daily without request (depending on the Bank's resources), per each transaction	0.50%, min BGN 15 (EUR 7.67) over the total amount	Cash withdrawal on teller desk over EUR 1 050 (BGN 2 053.62) daily without request (depending on the Bank's resources), per each transaction	0.50% min. EUR 7.67 (BGN 15.00) over the total amount

My Finance Program

	Up to 31.12.2025		From 01.01.2026	
10	Cash withdrawal from basic current account in BGN "My Finance" Up to BGN 2 000 (EUR 1022.58) - once per month	free of charge	Cash withdrawal from basic current account in EUR "My Finance" Up to EUR 1 050 (BGN 2 053.62) - once per month	free of charge
11	Notifications through SMS or other electronic messages for debit card transactions above BGN 100 (EUR 51.13) with Debit Mastercard / VISA Classic, issued to "My Finance"	free of charge	Notifications through SMS or other electronic messages for debit card transactions above EUR 50 (BGN 97.79) with Debit Mastercard / VISA Classic, issued to "My Finance"	free of charge

Premium Program

	Up to 31.12.2025		From 01.01.2026	
4	Cash withdrawal of amounts from basic current account „Premium“ - /per day/ for the part up to BGN 10 000 (EUR 5 112.92)	free of charge	Cash withdrawal of amounts from basic current account „Premium“ - /per day/ for the part up to EUR 5 150 (BGN 10 072.52)	free of charge
5	Cash depositing of amounts in the basic current account „Premium“ - /per day/ for the part up to BGN 10 000 (EUR 5 112.92) *	free of charge	Cash depositing of amounts in the basic current account „Premium“ - /per day/ for the part up to EUR 5 150 (BGN 10 072.52)*	free of charge

My Advantage Program

	Up to 31.12.2025		From 01.01.2026	
4	Cash withdrawal from the main current account "My Advantage" - daily up to BGN 2 000 (EUR 1022.58) BGN	free of charge	Cash withdrawal from the main current account "My Advantage" - daily up to EUR 1 050 (BGN 2 053.62)	free of charge
6	Interbank outgoing transfers* in BGN, ordered from the main current account "My Prestige"	free of charge	Interbank outgoing transfers* in EUR, ordered from the main current account "My Prestige"	free of charge
	*Free transfers do not include real-time fast translations (RINGS).	free of charge	*Free transfers do not include Express transfer (TARGET).	free of charge
8	Notifications via SMS or other electronic message for transactions over BGN 100 (EUR 51.13) made with a Gold Debit Mastercard debit card issued to the "My Advantage" program	free of charge	Notifications via SMS or other electronic message for transactions over EUR 50 (BGN 97.79) made with a Gold Debit Mastercard debit card issued to the "My Advantage" program	free of charge

My Prestige Program

	Up to 31.12.2025	From 01.01.2026
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4	Cash withdrawal from the main current account "My Prestige" - daily up to BGN 2 000 (EUR 1022.58)	free of charge	Cash withdrawal from the main current account "My Prestige" - daily up to EUR 1 050 (BGN 2 053.62)	free of charge
6	Interbank outgoing transfers* in BGN, ordered from the main current account "My Prestige" *Free transfers do not include real-time fast translations (RINGS).	free of charge	Interbank outgoing transfers* in EUR, ordered from the main current account "My Prestige" *Not included Express transfer (TARGET).	free of charge
10	Notifications via SMS or other electronic message for transactions over BGN 100 (EUR 51.13) made with a World Debit Mastercard debit card issued to the "My Prestige" program	free of charge	Notifications via SMS or other electronic message for transactions over EUR 50 (BGN 97.79) made with a World Debit Mastercard debit card issued to the "My Prestige" program	free of charge

3. Cash operations

	Up to 31.12.2025		From 01.01.2026	
	Current Accounts Current Accounts for Private Bailiffs and Lawyers Saving Accounts Current accounts servicing consumer and mortgage loan	BGN (Euro equivalent)	Current Accounts Current Accounts for Private Bailiffs and Lawyers Saving Accounts Current accounts servicing consumer and mortgage loan	EUR (BGN Equivalent)
2	Cash withdrawal per day		Cash withdrawal per day	
	2.1 Up to BGN 2 000 (EUR 1022.58)	0.70% over the total amount, min BGN 7.00 (EUR 3.58)	2.1 Up to EUR 1 050 (BGN 2 053.62)	0.70% over the total amount, min EUR 3.58 (BGN 7.00)
	2.2 Above BGN 2 000 (EUR 1022.58)		2.2 Above EUR 1 050 (BGN 2 053.62)	
	• upon request *	0.70% over the total amount	• upon request *	0.70% over the total amount
	- For amounts above BGN 2 000 (EUR 1022.58) – one working day in advance.		• For amounts above EUR 1 050 (BGN 2 053.62) – one working day in advance.	
	** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) Up to BGN 2 000 (EUR 1022.58), EUR/USD 1 000 per month starting from the opening date of the account		** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) Up to EUR 1 050 (BGN 2 053.62), EUR/USD 1 000 per month starting from the opening date of the account	
	Current Accounts "Golden Time"	BGN (Euro equivalent)	Current Accounts "Golden Time"	EUR (BGN Equivalent)
1	Depositing of amounts in account - for the part above BGN 3 000 (EUR 1 533.88) per day		Depositing of amounts in account - for the part above EUR 1 550 (BGN 3 031.54) per day	
2	Cash withdrawal per day:		Cash withdrawal per day:	
	2.1 Up to BGN 2 000 (EUR 1022.58)	0.10% over the total amount, min BGN 1.00 (EUR 0.51)	2.1 Up to EUR 1 050 (BGN 2 053.62)	0.10% over the total amount, min EUR 0.51 (BGN 1.00)
	2.2 Above BGN 2 000 (EUR 1022.58)		2.2 Above EUR 1 050 (BGN 2 053.62)	

	• upon request *	0.40% over the total amount, min BGN 7.00 (EUR 3.58), max BGN 500.00 (EUR 255.65)	• upon request *	0.40% over the total amount, min EUR 3.58 (BGN 7.00), max EUR 255.65 (BGN 500.00)
- For amounts above BGN 2 000 (EUR 1022.58) – one working day in advance.			-For amounts above EUR 1 050 (BGN 2 053.62)– one working day in advance.	
	Term Deposit Accounts	BGN (Euro equivalent)	Term Deposit Accounts	EUR (BGN Equivalent)
2	Cash withdrawal from a term deposit per day:		Cash withdrawal from a term deposit per day:	
	2.1 On a maturity date or in case the maturity date is a non-working day, on the first following working day ** (for amounts above BGN 2 000 (EUR 1022.58) ***	free of charge	2.1 On a maturity date or in case the maturity date is a non-working day, on the first following working day ** (for amounts above EUR 1 050 (BGN 2 053.62) ***	free of charge
	2.2 Not on maturity date Up to BGN 2 000 (EUR 1022.58)	0.75%, min BGN 8.00 (EUR 4.09)	2.2 Not on maturity date Up to EUR 1 050 (BGN 2 053.62)	0.75%, min EUR 4.09 (BGN 8.00)
	2.3 Not on maturity date above BGN 2 000 (EUR 1022.58)		2.3 Not on maturity date above EUR 1 050 (BGN 2 053.62)	
	• upon request ***	0.75% over the total amount	• upon request ***	0.75% over the total amount
For amounts above BGN 2 000 (EUR 1022.58) – one day in advance.			For amounts above EUR 1 050 (BGN 2 053.62) – one day in advance.	
	Electronic money accounts	BGN (Euro equivalent)	Electronic money accounts	EUR (BGN Equivalent)
	2 Cash withdrawal per day (Redemption of electronic money):		2 Cash withdrawal per day (Redemption of electronic money):	
	2.1 Up to BGN 2 000 (EUR 1022.58)	0.70% over the total amount, min BGN 7.00 (EUR 3.58)	2.1 Up to EUR 1 050 (BGN 2 053.62)	0.70% over the total amount, min EUR 3.58 (BGN 7.00)
	2.2 Above BGN 2 000 (EUR 1022.58)		2.2 Above EUR 1 050 (BGN 2 053.62)	
	• upon request *	0.70% over the total amount	• upon request *	0.70% over the total amount
- For amounts above BGN 2 000 (EUR 1022.58) – one working day in advance.			• For amounts above EUR 1 050 (BGN 2 053.62)– one working day in advance.	
	Other cash services	BGN (Euro equivalent)	Other cash services	EUR (BGN Equivalent)
4	Depositing/ exchange of coins over BGN 10.00 (EUR 5.11)	5% min BGN 10.00 (EUR 5.11)	Depositing/ exchange of coins over EUR 10 (BGN 19.56)	5% min BGN 10.00 (EUR 5.11)

4. Transfers, Universal payer, Purchase and sale of foreign currency

	Outgoing transfers (fees are also applicable to standing orders)	BGN (Euro equivalent)	FOREIGN CURRENCY	
	Up to 31.12.2025			From 01.01.2026
5	Direct debit – initiation, payment, rejection			dropped

5. Bank cards

Debit cards Change of card data				
	Up to 31.12.2025		From 01.01.2026	
	<i>Visa Classic⁵ Golden Time</i>	<i>Visa Classic⁵</i>	<i>Visa Classic⁵ Golden Time</i>	<i>Visa Classic⁵</i>
	BGN (Euro equivalent)	BGN (Euro equivalent)	EUR (BGN equivalent)	EUR (BGN equivalent)
7. Change of card data (limits and code word):				
	BGN 10.37 (EUR 5.30)	BGN 10.37 (EUR 5.30)	7.1 Change card limits in Internet banking - free of charge	7.1 Change card limits in Internet banking - free of charge
			7.2 Change card limits and code word in Bank branches - EUR 5.30 (BGN 10.37)	7.2 Change card limits and code word in Bank branches - EUR 5.30 (BGN 10.37)

Debit cards Change of card data						
	Up to 31.12.2025					From 01.01.2026
	<i>Debit Mastercard⁵</i>	<i>Debit Mastercard Golden time³</i>	<i>Debit Mastercard Gold</i>	<i>Debit Mastercard World⁴</i>		Only for Debit Mastercard and Debit Mastercard Golden time
	<i>BGN (Euro equivalent)</i>	<i>BGN (Euro equivalent)</i>	<i>BGN (Euro equivalent)</i>	<i>BGN (Euro equivalent)</i>		EUR (BGN Equivalent)
7 Change of card data (limits and code word):						
	BGN 10.37 (EUR 5.30)	BGN 10.37 (EUR 5.30)	-	-		7.1 Change card limits in Internet banking - free of charge

Debit cards					
Usage in Bulgaria and abroad (transaction fees)					
Up to 31.12.2025			From 01.01.2026		
		<i>Visa Classic⁵ Golden Time</i>	<i>Visa Classic⁵</i>	<i>Visa Classic⁵ Golden Time</i>	<i>Visa Classic⁵</i>
		BGN (Euro equivalent)	BGN (Euro equivalent)	EUR (BGN equivalent)	EUR (BGN equivalent)
21	Cash withdrawal via ATM from a current account with payroll transfer in BGN and Mega Plus savings account with payroll transfer:				
	21.2 ATM of another bank in the country	-	0.20 % min. BGN 1.50 (EUR 0.77)	-	0.20 % min., EUR 0.75 (BGN 1.47)
22	Cash advance at POS:				
	22.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.09 (EUR 2.60) + 1.5 %	BGN 5.09 (EUR 2.60) + 1.5 %	EUR 2.50 (BGN 4.89) + 1.5 % on the amount	EUR 2.50 (BGN 4.89) + 1.5 % on the amount

Debit cards						
Up to 31.12.2025						From 01.01.2026
		<i>Debit Mastercard⁵</i>	<i>Debit Mastercard Golden time³</i>	<i>Debit Mastercard Gold</i>	<i>Debit Mastercard World⁴</i>	Debit Mastercard
		BGN (Euro equivalent)	BGN (Euro equivalent)	BGN (Euro equivalent)	BGN (Euro equivalent)	EUR (BGN Equivalent)
21	Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:					
	21.2 ATM of another bank in the country	0.20% min. BGN 1.50 (EUR 0.77)	-	-	-	0.20 % min., EUR 0.75 (BGN 1.47)
22	Cash advance at POS:					
	22.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.09 (EUR 2.60) + 1.5 % on the amount	BGN 5.09 (EUR 2.60) + 1.5 % on the amount	-	-	Only for: Debit Mastercard and Debit Mastercard Golden time EUR 2.50 (BGN 4.89) + 1.5 % on the amount

Debit cards				
	<i>Visa Classic⁵ Golden Time</i>	<i>Visa Classic⁵ Golden Time</i>	<i>Visa Classic</i>	<i>Visa Classic</i>
	Up to 31.12.2025	From 01.01.2026	Up to 31.12.2025	From 01.01.2026
Payment limits (24 hours)				
ATM daily limit	BGN 3 000 (EUR 1 533.88)	EUR 1 600 BGN 3 129.33	BGN 3 000 (EUR 1 533.88)	EUR 1 600 BGN 3 129.33
POS daily limit	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)
Total ATM+POS	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)

Debit cards									
	<i>Debit Mastercard 5</i>			<i>Debit Mastercard Golden time 3</i>		<i>Debit Mastercard Gold</i>		<i>Debit Mastercard World 4</i>	
	Up to 31.12.2025	From 01.01.2026		Up to 31.12.2025	From 01.01.2026	Up to 31.12.2025	From 01.01.2026	Up to 31.12.2025	From 01.01.2026
Payment limits (24 hours)									
ATM daily limit	BGN 3 000 (EUR 1 533.88)	BGN 3 000 (EUR 1 533.88)	EUR 1 600 (BGN 3 129.33)	BGN 3 000 (EUR 1 533.88)	EUR 1 600 (BGN 3 129.33)	BGN 5 000 (EUR 2 556.46)	EUR 2 600 (BGN 5 085.16)	BGN 6 000 (EUR 3 067.75)	EUR 3 100 (BGN 6 063.07)
POS daily limit	BGN 10 000 (EUR 5 112.92)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 20 000 (EUR 10 225.84)	EUR 10 300 (BGN 20 145.05)
Total ATM+POS	BGN 10 000 (EUR 5 112.92)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 10 000 (EUR 5 112.92)	EUR 5 200 (BGN 10 170.32)	BGN 20 000 (EUR 10 225.84)	EUR 10 300 (BGN 20 145.05)

Credit cards

		<i>Visa Electron</i>		<i>Visa Classic</i>		<i>Visa Gold</i>		<i>Visa Premium</i>	
		Up to 31.12.2025	From 01.01.2026	Up to 31.12.2025	From 01.01.2026	Up to 31.12.2025	From 01.01.2026	Up to 31.12.2025	From 01.01.2026
21	Cash withdrawal daily (24 hours) limit	BGN 1 000 (EUR 511.29)	EUR 550 (BGN 1 075.71)	BGN 1 000 (EUR 511.29)	EUR 550 (BGN 1 075.71)	BGN 2 000 (EUR 1 022.58)	EUR 1 100 (BGN 2 151.41)	BGN 2 000 (EUR 1 022.58)	EUR 1 100 (BGN 2 151.41)
22	POS daily (24 hours) limit	BGN 6 000 (EUR 3 067.75)	EUR 3 100 (BGN 6 063.07)	BGN 6 000 (EUR 3 067.75)	EUR 3 100 (BGN 6 063.07)	BGN 16 000 (EUR 8 180.67)	EUR 8 200 (BGN 16 037.81)	BGN 16 000 (EUR 8 180.67)	EUR 8 200 (BGN 16 037.81)

6. Internet banking/ Mobile banking/ One Wallet by PB

	Up to 31.12.2025		From 01.01.2026	
	One Wallet by Postbank	BGN (Euro equivalent)	One Wallet by Postbank	EUR (BGN equivalent)
11	Redemption of electronic money at a cash desk in a bank branch office (when closing an account)		Redemption of electronic money at a cash desk in a bank branch office (when closing an account)	
	11.1 Up to BGN 2 000 (EUR 1022.58)	0.70%, min BGN 7.00 (EUR 3.58)	11.1 Up to EUR 1 050 (BGN 2 053.62)	0.70%. min. EUR 3.58 (BGN 7.00)
	11.2 Above BGN 2000 (EUR 1022.58)		11.2 Above EUR 1 050 (BGN 2 053.62)	
	upon request (the request must be submitted in written form not later than 12.00 pm one working day in advance)	0.70%	upon request (the request must be submitted in written form not later than 12.00 pm one working day in advance)	0.70%
	without request (depending on the Bank's resources)	0.80%, min BGN 15.00 (EUR 7.67)	without request (depending on the Bank's resources)	0.80%, min. EUR 7.67 (BGN 15.00)

Maximum availability limits and digital card transactions		Standard customers			Prospect customers		
		Up to 31.12.2025		From 01.01.2026	Up to 31.12.2025		From 01.01.2026
		BGN BGN (Euro equivalent)	FOREIGN CURRENCY	EUR (BGN Equivalent)/Foreign currency	BGN BGN (Euro equivalent)	FOREIGN CURRENCY	EUR (BGN Equivalent)/Foreign currency
1	Daily limit for POS payments with digital card	BGN 10 000 (EUR 5 112.92)	the value of BGN 10 000 (EUR 5 112.92)	EUR 5 150 (BGN 10 072.52)	BGN 1 500 (EUR 766.94)	the value of BGN 1 500 (EUR 766.94)	EUR 1 000 (BGN 1 955.83)
2	Maximum availability on a digital card/account	BGN 25 000 (EUR 12 782.30)	-	EUR 15 000 (BGN 29 337.45)	BGN 1 500 (EUR 766.94)	-	EUR 1 000 (BGN 1 955.83)
3	Maximum monthly amount of transfers to other users of the application	BGN 3 000 (EUR 1 533.87)	the value of BGN 3 000 (EUR 1 533.87)	EUR 1 550 (BGN 3 031.54)	BGN 1 500 (EUR 766.94)	the value of BGN 1 500 (EUR 766.94)	EUR 1 000 (BGN 1 955.83)
4	Maximum monthly amount of transfers to accounts/cards (incl. to digital card/account)	BGN 3 000 (EUR 1 533.87)	the value of BGN 3 000 (EUR 1 533.87)	EUR 1 550 (BGN 3 031.54)	BGN 1 500 (EUR 766.94)	the value of BGN 1 500 (EUR 766.94)	EUR 1 000 (BGN 1 955.83)
5	Maximum amount for funding a digital account/card per month	BGN 25 000 (EUR 12 782.30)	the value of BGN 25 000 (EUR 12 782.30)	EUR 15 000 (BGN 29 337.45)	BGN 1 500 (EUR 766.94)	the value of BGN 1 500 (EUR 766.94)	EUR 1 000 (BGN 1 955.83)

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.

Limits for Maximum Balance and Transactions with a Digital Card for Minors under the Youth Program "Project Youth"		BGN (Euro equivalent)	
		Up to 31.12.2025	From 01.01.2026
1	Daily limit for POS payments with a digital card	BGN 300 (EUR 153.39)	EUR 160 (BGN 312.93)
2	Maximum monthly amount for POS payments*	BGN 1 000 (EUR 511.29)	EUR 550 (BGN 1075.71)
3	Maximum monthly amount for transfers from a digital account*	BGN 1 000 (EUR 511.29)	EUR 550 (BGN 1075.71)
4	Maximum monthly balance on the account linked to the digital card	BGN 1 000 (EUR 511.29)	EUR 550 (BGN 1075.71)
5	Maximum monthly amount for funding the digital account/card	BGN 1 000 (EUR 511.29)	EUR 550 (BGN 1075.71)

*The maximum limit for POS payments and transfers from a digital account is a combined limit and may be utilized by the client within a single calendar month.

7. Self-service terminal devices (Express Banking Digital Zones)

7	Payment limits per client in BGN currency (24 hours)	Up to 31.12.2025	From 01.01.2026
	7.1 Cash depositing in account	BGN 9 500 (EUR 4 857.27)	EUR 5 000 (BGN 9 779.15)
	7.2 Cash withdrawals from account	BGN 3 000 (EUR 1 533.88)	EUR 1 600 (BGN 3 129.33)
	7.3 Intrabank transfers between own accounts	BGN 22 000 (EUR 11 248.42)	EUR 12 000 (BGN 23 469.96)
	7.4 Intrabank transfers between different customers and/or Interbank transfer via Bisera	BGN 11 500 (EUR 5 879.86)	EUR 6 000 (BGN 11 734.98)
	NOTES		

Transactions can be initiated only from ~~BGN and~~ EUR accounts.

~~The total daily amount of each transaction group applied for payment limits calculation includes BGN and EUR operations. The BNB exchange rate is used when calculating the BGN equivalence of the EUR transactions.~~ Transactions from other customer's accounts, initiated on Express banking digital zones after identification with debit card, issued to Payroll Current Account, "My Banking" current account, "My Family" current account and "Priority by Postbank" current account, are not in the scope of debit card transactions, which determine the monthly maintenance fee of the respective current account.

8. Imposition and enforcement of imprisonment. Operations on accounts with implemented seizure. Safe boxes.

Up to 31.12.2025	From 01.01.2026
Each customer deposits a security guarantee deposit when renting a safe box. Guarantee Deposit amount is BGN 200.00 (EUR 102.26) for safe-boxes up to 36 000 cub.sm including and BGN 400.00 (EUR 204.52) for all other sizes. The deposit is released upon termination of the safe-box contract, according to its requirements	Each customer deposits a security guarantee deposit when renting a safe box. Guarantee Deposit amount is EUR 100.00 (BGN 195.58) for safe-boxes up to 36 000 cub.sm including and EUR 200.00 (BGN 391.17) for all other sizes. The deposit is released upon termination of the safe-box contract, according to its requirements

9. Notes

C VALUE DATES

Removal of:

4 The value date for direct debits agreement is the date of the debiting of customer's account – same as the date of payment.

Change in:

➤ Outgoing payment orders ~~(including direct debit orders)~~ confirmed in the banking system until 15.00 and processed through BISERA 6 system, as well payment orders confirmed in the banking system until 15.30 and processed through the RINGS system are executed with a value date on the same working day. Payment orders received later than the above-mentioned hours as well the payment orders via Internet Banking system on non-working day for the bank will be executed with a value date on the next working day for the Bank.

E OTHERS

Removal of the following text from p. 3:

For transfers in currency different from the ones in which the Bank maintains accounts, the Bank applies approximate exchange rate. The ordering party is notified that the correspondent bank makes an arbitrage and depending on the exchange rate it has applied, it is possible the account of the ordering party to be debited with additional amount. Due to the fact that the final charges amount will be known after the transfer execution, the Bank blocks the ordering party account with an amount equal to at least 10 percents of the transfer amount plus the Bank charges plus the charges of the correspondent banks.

Introduction of:

5. In the case of a transfer in a currency for which the bank has not announced an exchange rate in its financial center and on its website at: www.postbank.bg, the transfer is executed at the exchange rate announced by the European Central Bank (fixing) for the respective currency on the day of the transaction. The client declares that he is informed that the transfer is executed through a correspondent bank, according to the exchange rate of the euro against the respective currency, announced by the ECB on the day of the transfer processing. In the event of a difference between the obligation to the correspondent bank and the amount owed on the client's account, a balancing operation is performed, and the client's account is additionally debited/credited with the amount of the difference. The client declares that he is informed and gives his explicit consent to the balancing operation being performed on his account.

6. When returning the amount of a transfer ordered by a client, regardless of the reason for the return, in which the currency of the transfer is different from the currency of the account, currency conversion is performed at the bank's buying rate for the relevant day. All exchange rate differences in these cases are at the expense of the client.

7. The bank does not execute transfers in a currency for which it has not announced an exchange rate in its financial center or on its website or in a currency for which there is no announced exchange rate by the ECB (fixing).

8. A request for the return of a transfer made at the client's order does not guarantee the return of the transfer amount. A return can be performed only after obtaining consent from the recipient of the payment.

Renumbering the existing p. 5 and p. 6 as p. 9 and p. 10

10. Interest Rates bulletin for individuals

10.1. Changes in minimum balances

Product	Minimum balance	
	Up to 31.12.2025	From 01.01.2026
Current Account "Priority by Postbank"	50 BGN (25.56 EUR)	15 EUR (29.34 BGN)
Premium Extra Current Account	50 BGN (25.56 EUR)	25 EUR (48.90 BGN)
Standard Current accounts	3 currency units	0 currency units
My Banking Program	5 BGN (2.56 EUR)	0 currency units
My Family Program	10 BGN (5.11 EUR)	0 currency units
Current Accounts in Foreign Currency to Everyday Banking Programs	3 currency units	0 currency units
Payroll Current Account	3 BGN (1.53 EUR)	0 currency units

10.2. Changes in Interest plan of Current Account "Priority by Postbank"

Current account type		BGN
3.8.	Current Account "Priority by Postbank" (former name "Privilege") <i>The name of the current account has been changed from "Privilege" to "Priority by Postbank" as the applied interest rates and the minimum required balance remain the same.</i>	
Up to 31.12.2025		From 01.01.2026
Daily balance 0 - 100 000 (0 - 51 129.19 EUR)		Daily balance 0 – 51 000 (0 – 99 747.33 BGN)
100 000.01 - 1 000 000 (51 129.20 - 511 291.88 EUR)		51 000.01 – 512 000 (99 747.34 – 1 001 384.96 BGN)
from and over 1 000 000.01 (511 291.89 EUR)		from and over 512 000.01 (1 001 384.97 BGN)
		0.00%
		0.25%
		0.00%

10.3. Changes in Interest plan of Current Account "Golden Time"

Up to 31.12.2025		From 01.01.2026	
3.9.	Current Account "Golden Time"	Current Account "Golden Time"	
Daily balance 0 - 1 000.00 (0 - 511.29 EUR)	0.03% (for the part of the amount up to 1 000 BGN (511.29 EUR))	Daily balance 0 – 550.00 (0 – 1 075.71 BGN)	0.03% (for the part of the amount up to 550 EUR (1 075.71 BGN))
1 000.01 - 2 000.00 (511.30 - 1 022.58 EUR)	0.02% (for the part of the amount from 1 000 BGN (511.29 EUR) to 2 000 BGN (1 022.58 EUR))	550.01 – 1 050.00 (1 075.72 – 2 053.62 BGN)	0.02% (for the part of the amount from 550.01 EUR (1 075.72 BGN) to 1 050 EUR (2 053.62 BGN))
from and over 2 000.01 (1 022.59 EUR)	0.01% (for the part of the amount above 2 000.01 BGN (1 022.59 EUR))	from and over 1 050.01 (2 053.64 BGN)	0.01% (for the part of the amount above 1 050.01 EUR (2 053.64 BGN))

**The interest plan is valid and for Saving Account "13th Pension" /stopped from offering/*