Postbank

Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products
for individuals as of 05.11.2026

1.Term Deposits

1.1. Standard Term Deposits

	EUR	USD	GBP	CHF
1 month	0.00%	0.00%	0.00%	0.00%
3 months	0.00%	0.00%	0.00%	0.00%
6 months	0.00%	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%	0.00%

1.2. "FX Freedom" term deposit and "FX Freedom Plus" term deposit- with possibility for currency conversion

	EUR	USD
3 months	0.00%	0.00%
6 months	0.00%	0.00%
12 months	0.00%	0.00%

1.3. Deposit "Pre-paid Interest" and Deposit with Regular Interest Payment - 12m "Rent"

	EUR	USD
6 months	0.00%	0.00%
12 months	0.00%	0.00%

1.4. Long Term Deposits

	EUR	USD
18 months	0.00%	0.00%
24 months	0.00%	0.00%
36 months	0.00%	0.00%

1.5. Bundle TD "Deposit Combination" (Former Name "Deposit Ladder")

	EUR	USD
9 months	0.00%	0.00%

1.6. Online term deposit

	EUR	USD
3 months	0.00%	0.00%
6 months	0.00%	0.00%
12 months	0.00%	0.00%

1.7. Term "Deposit 30"

	EUR	USD
30 months	0.00%	0.05%

Additional depositing and withdrawal up to 30% is allowed for the deposit period under condition of kept minimum balance. The conditions and interest rates of Deposit 30 are valid for the first contracted period. On maturity Deposit 30 is automatically transferred to the conditions and interest rate for 12-month Standard Deposit in the relevant currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.8. Structured deposits

1.8.1. Structured Deposit "Index Climate Change in EUR" with the possibility of additional profitability, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 28.05.2021 to 15.09.2021 incl.	0.00%	no fee
Second Period 72 m. Structured Deposit from 16.09.2021 to 16.09.2027	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 16.09.2027	0.00%	no fee

Minimum balance required - 5 000 EUR
Maximum balance for a client- 500 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index Climate Change in EUR", it is possible to have bonus interest rate, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional profitability - profitability is equal to 53% from the positive percentage change in the levels of Solactive Climate Change Europe BTI PR Index, accrued on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Climate Change in EUR" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: https://dif.bg/bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the Bonus interest for 72 m. Deposit "Index Climate Change in EUR"

Examples	Deposited amount	Value of Solactive Climate Change Europe BTI PR Index		Percentage change of index Solactive Climate Change Europe BTI PR Index	Participation in positive change of the index	Bonus Interest rate (%)	Amount of the bonus interest
	B EUR	9/16/2021	9/13/2027			in %	/for 72 m./
Example 1	10,000	150	180	20%	53%	10.60%	1060
Example 2	10,000	150	163	8.67%	53%	4.59%	459
Example 3	10,000	150	140	-6.67%	53%	0.00%	0

The examples are indicative and are provided to illustrate the formula for calculationg the bonus interest rate. The examples do not reflect future market movments of the index.
Note: The official closing level of the underlying Index - Solactive Climate Change Europe BTI PR Index of the opening (base) date as of 16 September 2021 is 169.34.

1.8.2. Structured Deposit "Index Artificial Intelligence" with the possibility for interest rate, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 08.12.2021 to 31.01.2022 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 01.02.2022 to 01.02.2027	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 01.02.2027	0.00%	no fee

Minimum balance required - 5 000 EUR

For the period of short-term deposit there is no applicable interest rate.
For the second period of Structured Deposit "Index Artificial Intelligence", it is possible to have profitability, which is accured for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - bonus interest rate is equal to 62% from the positive percentage change in the levels of index AI Global Artificial Intelligence High Dividend 30 Index, accured on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Artificial Intelligence" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: https://dif.bg/bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 60 m. Deposit "Index Artificial Intelligence"

Examples	Deposited amount	Value of AI Global Artificial Intelligence High Dividend 30 Index		Percentage change of AI Global Artificial Intelligence High Dividend 30 Index	Participation in positive change of the index	Interest rate (%)	Amount of the interest
	B EUR	2/1/2022	1/27/2027			in %	(for 60 m.)
Example 1	10,000	175	210	20%	62%	12.40%	1240
Example 2	10,000	175	190	8,57%	62%	5.31%	531
Example 3	10,000	175	160	8,57%	Interest is not paid. The Bank pays the deposited amount.		

The examples are indicative and are provided to illustrate the formula for calculationg the interest rate. The examples do not reflect future market movments of the index.
Note:
The official closing level of the underlying iSTOXX® AI Global Artificial Intelligence High Dividend 30 Index (SXAAIHDP) of the opening (base) date as of 01 February 2022 is 186.26.

1.8.3. Structured Deposit "Index Health Care" with the possibility for interest rate, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 17.02.2022 to 07.04.2022 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 08.04.2022 to 08.04.2027	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 08.04.2027	0.00%	no fee

Minimum balance required - 5 000 EUR
For the period of short-term deposit there is no applicable interest rate.
For the second period of Structured Deposit "Index Health Care", it is possible to have profitability, which is accured for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - bonus interest rate is equal to 120% from the positive percentage change in the levels of index STOXX® Europe 600 Health Care Index (EUR price), accured on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "IIndex Health Care" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: https://dif.bg/bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 60 m. Deposit "Index Health Care"

Examples	Deposited amount	Value of STOXX® Europe 600 Health Care EUR price Index (SXDP / ISIN:EU0009658723)		Percentage change of STOXX® Europe 600 Health Care EUR price Index	Participation in positive change of the index	Interest rate (%)	Amount of the interest
	B EUR	4/8/2022	4/5/2027			in %	(for 60 m.)
Example 1	10,000	1000	1200	20%	120%	24.00%	2400
Example 2	10,000	1000	1086	8.60%	120%	10.32%	1032
Example 3	10,000	1000	915	-8.50%	120%	0.00%	0

The examples are indicative and are provided to illustrate the formula for calculationg the interest rate. The examples do not reflect future market movments of the index.

Note:

The official closing level of the underlying STOXX® Europe 600 Health Care EUR price Index (SXDP) of the opening (base) date as of 08 April 2022 is 1137.45.

1.8.4. Structured Deposit "Index ESG Leaders" for 60 months with base interest rate and the possibility for additional interest rate, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
Short-term Deposit from 28.11.2022 to 12.01.2023 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 13.01.2023 to 13.01.2028	4.00% + possible additional interest rate*	6%
Third Period - 3 month standard term deposit from 13.01.2028	0.00%	no fee

Minimum balance required - 5 000 EUR

For the period of short-term deposit, there is no applicable interest rate.
For the second period of Structured Deposit "Index ESG Leaders", it is accured fixed annual interest rate of 4.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index STOXX® Europe ESG Leaders Select 30 Price EUR price. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every January 13th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, togheter with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for 3-month Standard term deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit.

*The possible additional interest is equal to 50% from the positive percentage change in the levels of index STOXX® Europe ESG Leaders Select 30 Price EUR, accured on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index ESG Leaders" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. Deposit "Index ESG Leaders":

Examples	Deposited amount	Value of STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP/ ISIN: CH0298407328)		Percentage change of STOXX® Europe ESG Leaders Select 30 Price EUR	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR (for 60m.)
	in EUR	1/13/2023	1/10/2028				
Example 1	10,000	100	150	50%	50%	25%	2,500
Example 2	10,000	100	120	20%	50%	10%	1,000
Example 3	10,000	100	90	-10%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculationg the interest rate. The examples do not reflect the future market movements of the index.

Note:

The official closing level of the underlying STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP) of the opening (base) date as of 13 January 2023 is 118.95.

1.8.5. Structured Deposit „Index EURO 50“ for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 14.06.2023 to 24.07.2023 incl.	0.00%	no fee
Second Period 60 m. (5y) Structured Deposit from 25.07.2023 to 25.07.2028	3% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 25.07.2028	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „Index EURO 50", it is accured fixed annual interest rate of 3.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX 50®. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every July 25th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, togheter with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 51% from the positive percentage change in the levels of index EURO STOXX 50®, accured on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index EURO 50" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "Index EURO 50":

Examples	Deposited amount	Value of EURO STOXX 50® (SX5E/ ISIN: EU0009658145)		Percentage change of EURO STOXX 50®	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 60m. (5y.)
	in EUR	7/25/2023	7/20/2028				
Example 1	10,000	100	150	50%	51%	25.50%	2,550
Example 2	10,000	100	120	20%	51%	10.20%	1,020
Example 3	10,000	100	90	-10%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculationg the interest rate. The examples do not reflect the future market movements of the index.

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Note: The official closing level of the underlying EURO STOXX 50® (SX5E) of the opening (base) date as of 25 July 2023 is 4 391.30.

1.8.6. Structured Deposit „INDEX EURO STOXX SD 30“ for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 03.04.2024 to 21.05.2024 incl.	0.00%	no fee
Second Period 60 m. (5y) Structured Deposit from 22.05.2024 to 22.05.2029	2.50% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 22.05.2029	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „INDEX EURO STOXX SD 30“, it is accured fixed annual interest rate of 2.50% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every May 22nd (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, togheter with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 51% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, accured on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX EURO STOXX SD 30" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "INDEX EURO STOXX SD 30":

Examples	Deposited amount	Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589)		Percentage change of EURO STOXX® Select Dividend 30	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 60m. (5y.)
	in EUR	5/22/2024	5/17/2029				
Example 1	10,000	1,000	1,200	20.00%	51%	10.20%	1,020
Example 2	10,000	1,000	1,080	8.00%	51%	4.08%	408
Example 3	10,000	1,000	900	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect the future market movements of the index.
*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.
Note: The official closing level of the underlying EURO STOXX® Select Dividend 30 (SD3E) of the opening (base) date as of 22 May 2024 is 1 714.35.

1.8.7. Structured Deposit "Index Solactive Big Data" for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 15.08.2024 to 01.10.2024 incl.	0.00%	no fee
Second Period 60 m. (5y) Structured Deposit from 02.10.2024 to 02.10.2029	2.00% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 02.10.2029	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "Index Solactive Big Data", it is accured fixed annual interest rate of 2.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index Solactive ESG Big Data Europe High Dividend Low Volatility Index PR. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every October 2nd (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, togheter with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 40% from the positive percentage change in the levels of index Solactive ESG Big Data Europe High Dividend Low Volatility Index PR, accured on the deposit. To calculate the index change, the values of the official closing levels of Solactive ESG Big Data Europe High Dividend Low Volatility Index PR as of 02.10.2024 and as of 27.09.2029 are used. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Solactive Big Data" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the possible additional interest for 60 m. (5y.) Deposit "Index Solactive Big Data":

Examples	Deposited amount	Value of Solactive ESG Big Data Europe High Dividend Low Volatility Index PR (SOBIGESG/ISIN:DE000SLA8H16)		Percentage change of Solactive ESG Big Data Europe High Dividend Low Volatility Index PR	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 60m. (5y.)
	in EUR	10/2/2024	9/27/2029				
Example 1	10,000	100	120	20.00%	40%	8.00%	800
Example 2	10,000	100	108	8.00%	40%	3.20%	320
Example 3	10,000	100	90	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculationg the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note: The official closing level of the underlying Solactive ESG Big Data Europe High Dividend Low Volatility Index PR (SOBIGESG) of the opening (base) date as of 02 October 2024 is 79.05.

1.8.8. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 06.03.2025 to 22.04.2025 incl.	0.00%	no fee
Second Period 60 m. (5y) Structured Deposit from 23.04.2025 to 23.04.2030	1.80% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 23.04.2030	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „INDEX EURO STOXX SD 30 - 2025“, it is accrued fixed annual interest rate of 1.80% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every April 23th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, togheter with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 40% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, accured on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "INDEX EURO STOXX SD 30 - 2025":

Examples	Deposited amount	Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589)		Percentage change of EURO STOXX® Select Dividend 30	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 60m. (5y.)
	in EUR	4/23/2025	4/18/2030				
Example 1	10,000	1,000	1,200	20.00%	40%	8.00%	800
Example 2	10,000	1,000	1,080	8.00%	40%	3.20%	320
Example 3	10,000	1,000	900	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:
The official closing level of the underlying EURO STOXX® Select Dividend 30 (SD3E) of the opening (base) date as of 23 April 2025 is 1 891.44.

1.8.9. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" for 36 months (3 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 25.08.2025 to 08.10.2025 incl.	0.00%	no fee
Second Period 36 m. (3y) Structured Deposit from 09.10.2025 to 09.10.2028	1.00% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 09.10.2028	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "INDEX EURO STOXX SD 30 - 2025" for 36 months (3 years), it is accrued fixed annual interest rate of 1.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every October 09th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, togheter with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 35% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, accured on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 m. (3y.) Deposit "INDEX EURO STOXX SD 30 - 2025":

Examples	Deposited amount	Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589)		Percentage change of EURO STOXX® Select Dividend 30	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 36m. (3y.)
	in EUR	10/9/2025	10/4/2028				
Example 1	10,000	1,000	1,200	20.00%	35%	7.00%	700
Example 2	10,000	1,000	1,080	8.00%	35%	2.80%	280
Example 3	10,000	1,000	900	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:
The official closing level of the underlying EURO STOXX® Select Dividend 30 of the opening (base) date as of 09.10.2025 is 2 078.22.

1.8.10. Structured Deposit "Index DAX - 2026" for 36 months (3 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 12.01.2026 to 25.02.2026 incl.	0.00%	no fee
Second Period 36 m. (3y) Structured Deposit from 26.02.2026 to 26.02.2029	1.00% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 26.02.2029	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "INDEX DAX - 2026" for 36 months (3 years), it is accrued fixed annual interest rate of 1.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index DAX® (DAX / ISIN: DE0008469008). The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every February 26th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from

*The possible additional interest is equal to 13.75% from the positive percentage change in the levels of index DAX®, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX DAX - 2026" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 m. (3y.) Deposit "INDEX DAX - 2026":

Examples	Deposited amount	Value of DAX® (DAX/ ISIN: DE0008469008)		Percentage change of DAX®	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 36m. (3y.)
	B EUR	2/26/2026	2/21/2029				
Example 1	10,000	10,000	12,000	20%	13.75%	2.75%	275
Example 2	10,000	10,000	10,800	8%	13.75%	1.10%	110
Example 3	10,000	10000	9,000	-10%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:
The official closing level of the underlying DAX® (DAX/ ISIN: DE0008469008) of the opening (base) date as of 26.02.2026 is 25 289.02.

1.8.11. Structured Deposit "Index EURO STOXX SD 30 - 2026" for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 29.04.2026 to 09.06.2026 incl.	0.00%	no fee
Second Period 60 m. (5y) Structured Deposit from 10.06.2026 r. to 10.06.2031 r.	1.00% + possible additional interest rate*	7.50%
Third Period - term deposit "Deposit for Everyone" for 4 months from 10.06.2031 r.	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "Index EURO STOXX SD 30 - 2026" for 60 months (5 years), it is accrued fixed annual interest rate of 1.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30 (SD3E/ ISIN: CH0020751589). The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every June 10th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 7.50% from the principle amount is due.

*The possible additional interest is equal to 75% from the positive percentage change in the levels of index "Index EURO STOXX SD 30 - 2026", accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index EURO STOXX SD 30 - 2026" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "Index EURO STOXX SD 30 - 2026":

Examples	Deposited amount	Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589)		Percentage change of EURO STOXX® Select Dividend 30	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 60m. (5y.)
	in EUR	6/10/2026	6/5/2031				
Example 1	10,000	1,000	1,200	20.00%	75%	15.00%	1,500
Example 2	10,000	1,000	1,080	8.00%	75%	6.00%	600
Example 3	10,000	1,000	900	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:
The official closing level of the underlying EURO STOXX® Select Dividend 30 (SD3E) of the opening (base) date as of 10 June 2026 is 2 295.82.

1.8.12. Structured Deposit "Index EURO STOXX SD 30 - 2026" for 36 months (3 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 16.06.2026 to 23.07.2026 incl.	0.00%	no fee
Second Period 36 m. (3y) Structured Deposit from 24.07.2026 г. to 24.07.2029 г.	1.00% + possible additional interest rate*	6.00%
Third Period - term deposit "Deposit for Everyone" for 4 months from 24.07.2029 г.	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "Index EURO STOXX SD 30 - 2026" for 36 months (3 years), it is accrued fixed annual interest rate of 1.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30 (SD3E/ ISIN: CH0020751589). The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every July 24th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 55% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30 (SD3E/ ISIN: CH0020751589), accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index EURO STOXX SD 30 - 2026" for 36 months is guaranteed by the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 m. (3y.) Deposit "Index EURO STOXX SD 30 - 2026":

Examples	Deposited amount	EURO STOXX Select Dividend 30 Index EUR (SD3E/ISIN:CH0020751589)		Percentage change of EURO STOXX Select Dividend 30 Index EUR	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 36m. (3y.)
	in EUR	7/24/2026	7/19/2029				
Example 1	10,000	1,000	1,200	20.00%	55%	11.00%	1,100
Example 2	10,000	1,000	1,080	8.00%	55%	4.40%	440
Example 3	10,000	1,000	900	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.
*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:
The official closing level of the underlying EURO STOXX® Select Dividend 30 (SD3E) of the opening (base) date as of 24 July 2026 is 2 398.45.

1.8.13. Structured Deposit "INDEX S&P 500" for 36 months (3 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
First (subsciption) Period - Short-term Deposit from 16.09.2026 to 29.10.2026 incl.	0.00%	no fee
Second Period 36 m. (3y) Structured Deposit from 30.10.2026 г. to 30.10.2029 г.	2.00% + possible additional interest rate*	7.50%
Third Period - term deposit "Deposit for Everyone" for 4 months from 30.10.2029 г.	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subsciption) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "INDEX S&P 500" for 36 months (3 years), it is accrued fixed annual interest rate of 2.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index S&P 500® (SPX/ ISIN: US78378X1072). The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every October 30th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 7.50% from the principle amount is due.

*The possible additional interest is equal to 17.00% from the positive percentage change in the levels of index S&P 500® (SPX/ ISIN: US78378X1072), accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX S&P 500" for 36 months is guaranteed by the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 m. (3y.) Deposit "INDEX S&P 500":

Examples	Deposited amount	Value of S&P 500® (SPX/ ISIN: US78378X1072)		Percentage change of S&P 500® (SPX/ ISIN: US78378X1072)	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in USD for 36m. (3y.)
	in USD	10/30/2026	10/25/2029				
Example 1	10,000	1,000	1,200	20.00%	17%	3.40%	340
Example 2	10,000	1,000	1,080	8.00%	17%	1.36%	136
Example 3	10,000	1,000	900	-10.00%	No additional interest is payable.		

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.
*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:
The official closing level of the underlying S&P 500® (SPX/ ISIN: US78378X1072) of the opening (base) date as of 30 October 2026 is 7 580.07.

1.9. Bundle Product - 12-month Deposit by Program "Towards Home"

Daily balance	EUR
12 months	**1.25%**

Minimum balance required - EUR 10 000.
The 12-month deposit "Towards Home" is intended to gather funds for self-participation for buying a property and is bundled to a mortgage loan offer under Program "Towards Home". On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term Deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.10. Deposit "Growth" - with step-up interest rate

18 - months term Deposit "Growth"

month	1 - 3	4 - 6	7 - 9	10 - 12	13 - 15	16 - 18
EUR	**0.05%**	**0.25%**	**0.45%**	**0.75%**	**1.15%**	**1.55%**
USD	**0.05%**	**0.25%**	**0.45%**	**0.75%**	**1.15%**	**1.55%**

Mininum balance required - 5 000 currency units

36 - months term Deposit "Growth"

month	1 - 3	4 - 6	7 - 9	10 - 12	13 - 15	16 - 18	19 - 21	22 - 24	25 - 27	28 - 30	31 - 33	34 -36
EUR	**0.01%**	**0.20%**	**0.30%**	**0.50%**	**0.60%**	**0.70%**	**0.80%**	**0.90%**	**0.95%**	**1.00%**	**1.10%**	**1.50%**
USD	**0.01%**	**0.20%**	**0.30%**	**0.50%**	**0.60%**	**0.70%**	**0.80%**	**0.90%**	**0.95%**	**1.00%**	**1.10%**	**1.50%**

Minimum balance required - 5 000 currency units

The offers are for all present and future clients of the bank, as those who want to open Deposit "Growth" with funds from current/saving/deposit accounts should increase them with minimum 25%. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term Deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.11. Bundle Product - 12-month Deposit SpestInvest

	EUR-
SpestInvest 70/30	**1.00%**
SpestInvest 50/50	**1.50%**

The interest rates of the 12-month term deposit SpestInvest are valid for the first contracted period. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.12.Deposit „Forward" with pre- paid interest

	EUR
6 months	**1.00%**

Minimum balance required – EUR 5 000. The conditions are only applied to newly attracted funds in the bank.

1.13. Deposit with Regular Interest Payment - "Golden Rent"

	EUR	USD
12 months	**0.01%**	**0.01%**

Minimum balance required - 200 currency units
The offer is valid for customers who receive their pension/ salary in a current account opened with the bank.

1.14. Term deposits, concluded in the offices of the acquired by Eurobank Bulgaria - ex-Alpha Bank Bulgaria Branch

	EUR	USD	GBP	CHF
1 month	**0.00%**	**0.00%**	**0.00%**	**0.00%**
3 months	**0.00%**	**0.00%**	**0.00%**	**0.00%**
6 months	**0.00%**	**0.00%**	**0.00%**	**0.00%**
9 months	**0.00%**	**0.00%**	**0.00%**	**0.00%**
12 months	**0.00%**	**0.00%**	**0.00%**	**0.00%**

1.15. Term deposts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

1.15.1. Short-Term Deposits - Piraeus Standard and Piraeus Gold, Piraeus Deposit 15, Piraeus Standard, Piraeus Silver, Piraeus Gold, Piraeus Promotional 1 Month, Deposit 10, Promotional 4 Month Deposit, Deposti Sprint, Deposit 30 - Piraeus Standard and Piraeus Gold, Piraeus Promotional 1 Month, Deposit Progression With Pre-Paid Interest, Gold Term Deposit, Term Deposit Standard, Deposit with Additional Depositing, Silver Term Deposit, Term Deposit with Fixed Interest

Currency	Relevant currency balance	1 month	3 months	6 months	12 months
EUR	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%
USD	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%
GBP	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%
CHF	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%

Deposits preserve the provisions and interest rates of the concluded contracts up to the maturity date. Term deposits that according to concluded contracts are renewed automatically on next maturity date after operational merger are transferred to the following conditions and interest rates:
Deposit with term less than or equal to 1 month is transferred to the conditions and interest rates for the relevant currency of 1-month term deposit;
15-week term deposit is transferred to the conditions and interest rates for the relevant currency of 3-month term deposit;
4-month term deposit is transferred to the conditions and interest rates for the relevant currency of 3-month term deposit;
15-month term deposit is transferred to the conditions and interest rates for the relevant currency of 12-month term deposit.

1.15.2. 18-month deposit, 24-month deposit, Piraeus Premia

Currency	18 months	24 months
EUR	0.00%	0.00%
USD	0.00%	0.00%

Minimum balance required - for 18-month deposit: 250 EUR/USD; for 24-month deposit: 500 EUR/USD; for Piraeus Premia: 0.01 currency units

1.15.3. Deposit Piraeus Maximum

Currency	Relevant currency balance	36 months
EUR	0.01 - 5 000.00	0.00%
	from and over 5 000.01	0.00%
USD	0.01 - 5 000.00	0.00%
	from and over 5 000.01	0.00%

1.15.4. Notice deposit

Currency	Annual interest rate
EUR	0.00%
USD	0.00%

1.16. Term deposits, concluded in the acquired by Eurobank Bulgaria - ex-BNP Paribas Personal Finance S.A

	EUR (convertied from BGN)	EUR
3 months	0.00%	0.00%
6 months	0.00%	0.00%
9 months	0.00%	0.00%
12 months	0.00%	0.00%
18 months	0.00%	0.00%
24 months	0.00%	0.00%
36 months	0.00%	

2. Current Accounts

2.1. Premium Current Account

EUR
0.00%

Minimum balance required - EUR 0

2.2. Current accounts "Interest", "Interest Package", My Finance Current Account

EUR
0.00%

Minimum balance required - EUR 5

2.3. Current accounts "Interest Plus" and "My Advantage" current account

EUR
0.00%

Minimum balance required - EUR 10.23

2.4. "My Prestige" Current Account

EUR
0.00%

Minimum balance required - EUR 25.56

2.5. Special purpose account for Private Bailiffs and Lawyers

EUR
0.00%

Minimum balance required for Special and Interest Accounts of Private Bailiffs - EUR 0.-Minimum balance required for Accounts for Taxes and expenses and for Supplementary activity of Private Bailiffs and Account of Lawyers - EUR 5 .
Designed for Private Baliffs according to article 24 from the Private Enforcement Agents Act and article 39 from the Bar Act.

2.6. Payroll Current Account

EUR
0.00%

Minimum balance required – EUR 0.
Interest rates and minimum balance on Payroll Current Account in EUR are valid for payroll current account "Super @ccount" which is offered only in EUR.

2.7. Current accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch

2.7.1. Current account, incl. Current Accounts Servicing Time Deposits

EUR	USD
0.00%	0.00%

Minimum balance required - 3 currency units

2.7.2. Payroll account

EUR
0.00%

Minimum balance required - EUR 1.53

2.8. Current accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

2.8.1. Current account, Current Account Piraeus Express, Card Account, Current Account - Migrated, Payment Account for Basic Operations, Other Current Accounts

EUR	USD
0.00%	0.00%

Minimum balance required - 5 currency units

2.8.2. Card Account "Salary"

EUR
0.00%

Minimum balance required - EUR 1.53

2.8.3. Current account to "Digital program"

EUR
0.00%

Minimum balance required - EUR 0. The offer is valid for digitally onboarded new customers, registered remotely.

3. Saving Accounts and Child Saving Accounts

3.1. Saving accounts "Loyal Saver"

	EUR	USD
Base interest rate	0.00%	0.00%
Additional interest rate (bonus)	0.00%	0.00%

Minimum balance required - 1000 currency units

3.2. Saving account "Plus"

EUR	USD
0.00%	0.00%

Minimum balance required - 20 currency units

3.3. Saving Account "Active Money"

Month	1	2	3	4	5	6	7	8	9	10	11	12
EUR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
USD	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Minimum balance/ minimum opening amount required - 1 000 currency units
Additional depositing: up to 1 000 currency units per month

3.4. Saving Account "Prestige"

EUR	USD
0.00%	0.00%

Minimum balance required - EUR 25 000/ USD 10 000

3.5. Child Saving Account "My Future"

EUR	USD
0.15%	0.15%

Minimum balance required - 20 currency units

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 4.2. Saving Account from the valid Interest rate bulletin of Eurobank Bulgaria AD of individuals.

3.6. Saving Account "Mega Plus" with Payroll /convertied from BGN/

EUR
0.00%

Minimum balance required - BGN 0

3.7. Saving accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch

3.7.1. Saving Account

EUR	USD
0.00%	0.00%

Minimum balance required - 20 currency units

3.7.2. "Ultima" Saving Accounts

EUR	USD
0.00%	0.00%

Minimum balance required - 0 currency units

3.7.3. "Future" Child Saving Account

EUR	USD
0.15%	0.15%

Minimum balance required - currency units 20
After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.7.1. Saving Account

3.8. Saving Account

EUR	USD
0.00%	0.00%

Minimum balance required - 20 currency units .

3.9. Saving Account "Elastica"

EUR	USD
0.00%	0.00%

Minimum balance required - 0 currency units.
The account and funds on it are cash collateral under a consumer loan, overdraft, credit card on bank receivables for principals, interests, fees, commissions and other expenses connected with loan products "Elastica".

3.10. Saving accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

3.10.1. Saving Account "Autonomy" and "Autonomy+"

EUR	USD
0.00%	0.00%

Minimum balance required - 5 currency units

3.10.2. Saving Account

EUR	USD
0.00%	0.00%

Minimum balance required - 5 currency units

3.10.3. Saving Account "Salary"

EUR
0.00%

Minimum balance required - EUR 1.53

3.10.4. Saving Account "13th Pension"

Daily balance	EUR
0 - 550.00	**0.03%** (for the part of the amount up to EUR 550)
550.01 - 1 050.00	**0.02%** (for the part of the amount from EUR 550.01 to EUR 1 050)
from and over 1 050.51	**0.01%** (for the part of the amount above EUR 1 050.01)

Minimum balance required - EUR 0
Each interest rate percent applies to the part of the total account balance that falls within the respective range.

3.10.5. "Piraeus Cash Manager" Savings Account.

EUR	USD
0.00%	0.00%

Minimum balance required - EUR 2.56

3.10.6. Saving Account "Piraeus Fair Play"

Annual interest rate	EUR
Up to the 4-th year	0.05%
After the 4-th year	According item 3.8.2. Saving Account

Minimum balance required - EUR 0

3.10.7. Child Saving Account - Passbook

EUR	USD
0.15%	0.15%

Minimum balance required - 5 currency units

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.8.2. Saving Account

3.10.8. Piraeus Childhood

Currency	1-st year	2-nd year	3-th year	4-th year	5-th year	After 5-th year
EUR	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
USD	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%

Minimum balance required - 5 currency units
After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.8.2. Saving Account

3.10.9. Migrated Saving Accounts, Deposit Servicing Account, Other Saving Accounts

EUR	USD
0.00%	0.00%

Minimum balance required - 5 currency units

General conditions

As of 01.01.2026, the offering of current/ saving accounts and term deposits in BGN are suspended due to the introduction of EUR as an official currency in the Republic of Bulgaria. Current/ saving accounts and term deposits opened before 01.01.2026 in BGN are converted into EUR.

The presented interest rates are on annual base.

Donation accounts in all currencies do not bear any interest (applicable interest rate is 0.00%), the minimum balance for this account is: 0 currency units.

Foreign currency: Current and saving accounts in CHF, GBP, SEK and DKK,opened at Eurobank Bulgaria AD, incl. concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch, accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is as follows: for current accounts - 25 CHF and 10 GBP; for saving accounts - 30 CHF, 15 GBP, 185 SEK and 150 DKK. Current accounts in RUB, RON, TRY, CAD, PLN, JPY and CNY do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is as follows: 200 RUB, 20 RON,10 TRY, 10 CAD, 20 PLN, 500 JPY, 35 CNY.

Current and saving accounts in CHF, GBP, SEK and DKK, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria, accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is 5 currency units. Current accounts in all other foreign currencies do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is 5 currency units.

When applicable in compliance with the legislation, the bank collects automatically the tax on the income acquired by individuals from interests from accounts opened with the bank within the statutory amount and term.

All deposits conforming to the requirements listed in the Bank Deposits Guarantee Act are guaranteed under the terms and conditions of the Act by the Deposit Insurance Fund. The total guaranteed amount for all deposits of a depositor in the Bank is at the amount of EUR 100 000.

Current Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals is inseparable part of the Interest Rate Bulletin of Eurobank Bulgaria AD for individuals.