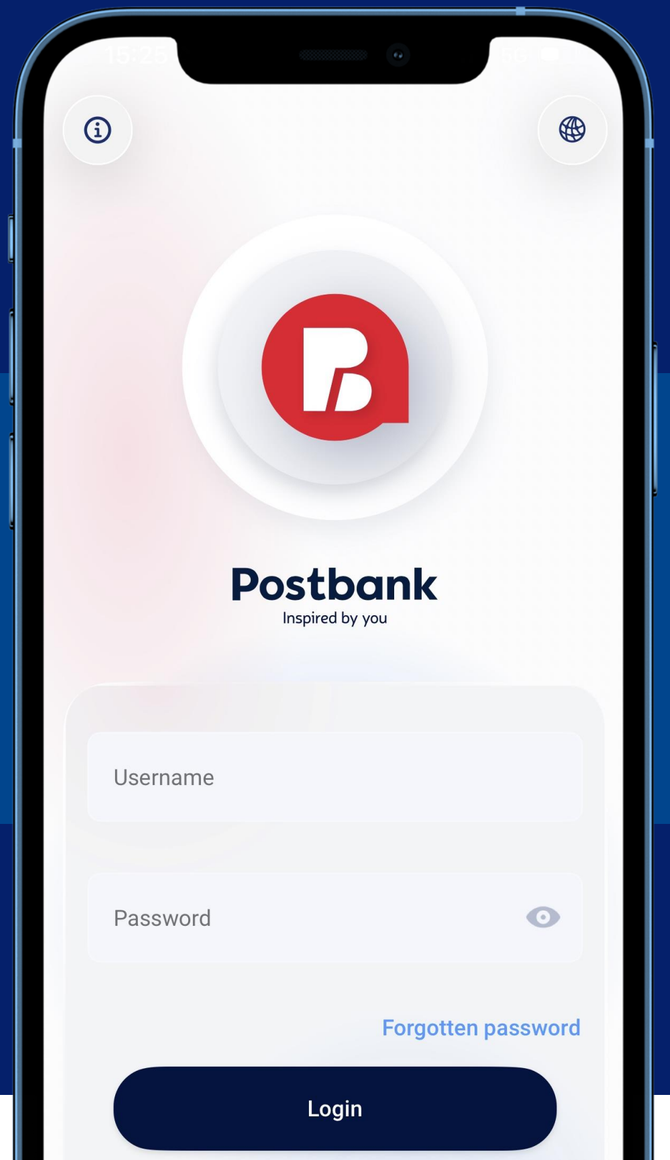
Postbank

INTEREST RATE BULLETIN

of Eurobank Bulgaria AD

for individuals

as of 05 November 2026



www.postbank.bg

1. Special offers

1.1. New 12 months deposit	EUR
Up to EUR 49 999.99	0.90%
From and over EUR 50 000.00	1.20%

Minimum balance required – EUR 5 000.
The offer is valid for all new and existing clients of the bank, as those who want to open “New 12 months deposit” with funds from current/saving/deposit accounts should increase them with minimum 25%.

1.2. Term deposit "3x3"	1st quarter interest period EUR	2nd quarter interest period EUR	3rd quarter interest period EUR
9 months	0.35%	0.55%	1.00%

Minimum balance requirred – EUR 20 000.
The offer is valid for all new and existing clients of the bank, as those who want to open a term deposit "3x3" with funds from current/saving/deposit accounts should increase them with minimum 50%.

1.3. Term deposit "Priority"	EUR	USD
12 months	1.50%	2.75%

Minimum balance required – 25 000 currency unit.
The offer is valid for all new and existing clients of the bank, who hold current account "Priority by Postbank“. Clients wishing to open Term Deposit “Priority” in EUR by transferring funds from current/saving and/or deposit account already held with the bank are required upon opening Term Deposit “Priority” to increase the amount deposited by at least 50%. The conditions for Term Deposit “Priority” in USD are only applied to newly attracted funds to the bank.

1.4. Online Deposit "Growth" - with step-up interest rate	From 1st till 3rd month	From 4th till 6th month	From 7th till 9th month	From 10th till 12th month	From 13th till 15th month	From 16th till 18th month
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%

Minimum balance required - 5 000 currency units

1.5. Saving account "Step Up" - with step-up interest rate	From 1st till 3rd month	From 4th till 6th month	From 7th till 9th month	From 10th till 12th month
EUR	0.00%	0.30%	0.60%	1.10%

Mininum balance required – EUR 2 500.
The offer is valid for all new and existing clients of the bank, as those who want to open Saving account "Step Up" with funds from current/saving/deposit accounts should increase them with minimum 25%.

2. Term deposits

2.1. Term deposit "Deposit for Everyone"	EUR	USD	GBP	CHF
4 months	0.00%	0.00%	0.00%	0.00%
8 months	0.00%	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%	0.00%

Minimum balance required - 1 000 currency units.

2.2. Bundle Product - 12-month Deposit SpestInvest	EUR	USD
SpestInvest 70/30	1.00%	1.00%
SpestInvest 50/50	1.50%	1.50%

Minimum balance required for the Bundle product - 3 000 currency units (for the deposited part - 2100 currency units at 70/30 ratio and 1500 currency units at 50/50 ratio). 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.

3. Current Accounts

Current account type	EUR	USD
3.1. Standard current account	0.00%	0.00%
Minimum balance required – 0 currency units. Interest rates and minimum balance on Standard Current Account in EUR are valid for Payment Account for Basic Operations which is offered only in EUR.		
3.2. "My Banking"/ "My Family"/ "Trust" current accounts	0.00%	-
Minimum balance required – EUR 0. CA Trust is valid for Pensioners, receiving their pension from PAC "Doverie"		
3.3. "Premium Extra" Current Account	0.00%	-
Minimum balance required – EUR 0. Current account "Premium Extra" can be opened only in the specialized centers and service areas for Premium client.		
3.4. Current Account in Foreign Currency to Everyday Banking Programs	0.00%	0.00%
Minimum balance required – 0 currency units. The account is offered for holders of "My Family", "Priority by Postbank" and "Premium Extra" everyday banking programs' current accounts in EUR.		
3.5. Current account to Project YOUth	0.00%	0.00%
Minimum balance required - 0 currency units. "CA Youth Program for age group between 7-14 years old", CA Youth Program for age group between 14-18 years old - account holder parent/legal representative" and "CA Youth Program for age group between 14-18 years - own account and main debit card" can be opened only in EUR. CA Youth Program for age group between 18-26 years old can be opened in EUR and USD.		

3. Current Accounts

Current account type	EUR
3.6. Current Account "Priority by Postbank" (former name "Privilege") *The name of the current account has been changed from "Privilege" to "Priority by Postbank" as the applied interest rates remain the same.*	
Daily balance	
EUR 0 – EUR 51 000	0.00%
EUR 51 000.01 – EUR 512 000	0.25%
from and over EUR 512 000.01	0.00%

Minimum balance required – EUR 0. This offer is for all present and future clients of the bank, as those who want to open current account "Priority by Postbank" with funds from current/saving/deposit accounts should increase them with minimum 50%.

3.7. Current Account "Golden Time"	
Daily balance	
EUR 0 – EUR 550	0.03% (for the part of the amount up to EUR 550)
EUR 550.01 – EUR 1 050	0.02% (for the part of the amount from EUR 550.01 to EUR 1 050)
from and over EUR 1 050.01	0.01% (for the part of the amount above EUR 1 050.01)

The offer is valid for customers who receive their pension with the bank.
Minimum balance required – EUR 0.
Each interest rate percent applies to the part of the total account balance that falls within the respective range.

4. Saving accounts

Saving account type	EUR	USD
4.1. Saving Account "Mega Plus"	0.00%	0.00%
Minimum balance required - 0 currency units. "Mega Plus" with Payroll can be opened only in USD.		
4.2. Child Saving Account	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		

GENERAL CONDITIONS

The presented interest rates are on annual base Interest rate day count convention: 360/360 for all currencies Interest liquidation for standard current accounts and saving accounts - at the end of the calendar year on 31 December or at closing.

Joint accounts might be opened in a bank branch pursuant to the conditions of the present Interest Rate Bulletin:

- Current accounts under item 3.1.
- Saving accounts under item 4.1.

Products which can be opened via Postbank Web/Postbank App:

- Standard current account - item 3.1.
- Saving account "Mega Plus" - item 4.1.
- Online Deposit "Growth" - with step-up interest rate - item 1.4. and Term deposit "Deposit for Everyone" – item 2.1.
- "My Banking"/ "My Family"/ "Priority by Postbank" current accounts, opened by new customers, registered through the mobile application Postbank App.

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

Foreign currency: Current accounts in CHF and GBP 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 - 0 CHF and 0 GBP. Current accounts in 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: 0 RON, 0 TRY, 0 CAD, 0 PLN, 0 JPY, 0 CNY.
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.
Inseparable part of this Interest Rate Bulletin is the Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals as 05.11.2026.