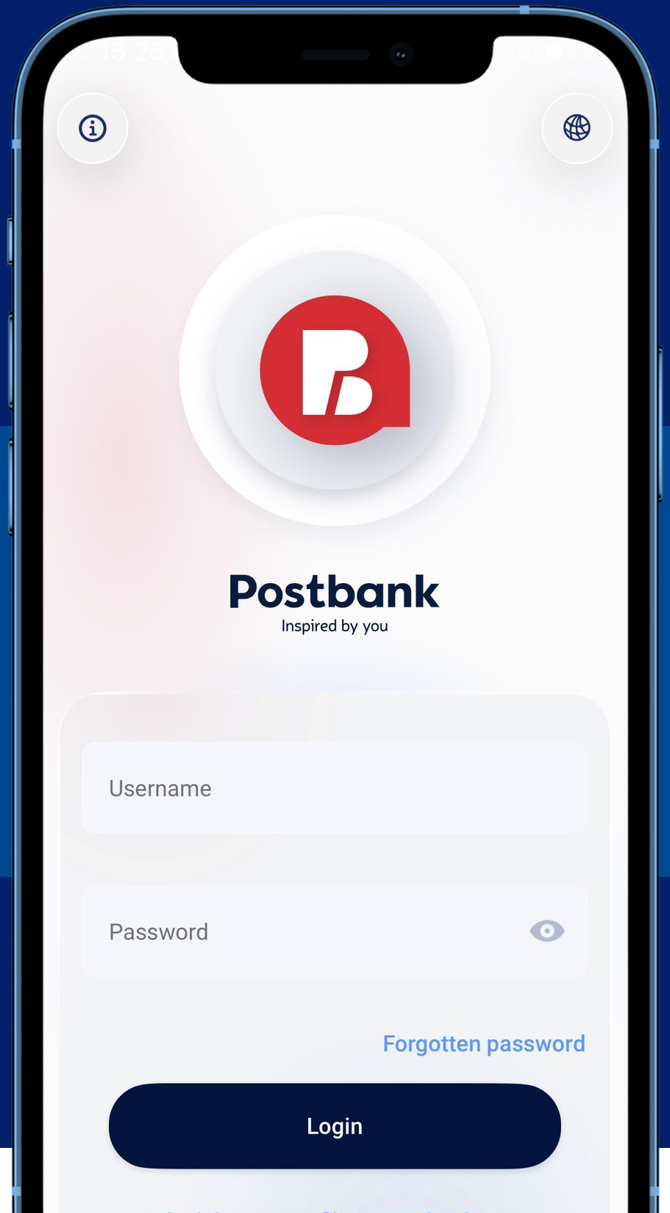
Postbank

TARIFF

for the fees and commissions applied by Eurobank Bulgaria AD on services offered to individuals

Effective from 06 October 2026



www.postbank.bg

Sections

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Current accounts

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	Current accounts	EUR	USD
1	Opening:		
	1.1 Standard current account*	EUR 3.57	USD 3.57
	1.2 Joint Current Account	EUR 8.00	USD 8.00
	1.3 Current account "Golden Time"	free of charge	-
2	Maintenance fee (per month):		
	2.1 Standard current account with issued debit card	EUR 1.30	USD 1.50
	2.2 Standard current account without issued debit card	EUR 2.55	USD 2.75
	2.3 Joint Current Account	EUR 7.00	USD 7.00
	2.4 Payroll current account**	EUR 1.50	USD 1.50
	2.5 Payroll current account** with executed min. 2 debit card transactions*** during the previuos calendar month, incl. via OneWallet by Postbank	EUR 1.15	USD 1.15
	2.6 Current account "Golden Time"	EUR 0.72	-
3	Receiving notifications via SMS or other electronic message on cash transactions and transfers (including VAT)	EUR 0.06	-
4	Monthly fee for preparation of a paper account statement by mail (incl. VAT)	EUR 2.56	-
5	Closing :		
	5.1 Standard Current Account and Golden Time Account	free of charge	free of charge

*The fee does not apply to accounts opened through the electronic banking system "Internet Banking" of the Bank
**The product has been discontinued as of April 1, 2026.
*** The scope of debit card transactions made during the previous calendar month does not include transactions from other client accounts initiated through a Self-Service Terminal after customer identification, through the debit card issued to the payroll account, as well as deposits to the same account of the Bank's ATM or Self-Service Terminal.

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	Savings accounts	EUR	USD
1	Opening:		
1.1	Children's savings accounts	EUR 1.00	USD 1.00
1.2	Saving accounts "Mega Plus"	EUR 3.57	USD 3.57
1.3	Joint savings account	EUR 8.00	USD 8.00
1.4	Saving account “’Step Up”	free of charge	free of charge
2	Maintanance		
2.1	Children's savings accounts	free of charge	free of charge
2.2	Standard savings accounts, "Active Money" and "Mega" without a debit card (monthly)	EUR 2.00	USD 2.20
2.3	Standard savings accounts and "Mega" with a debit card (monthly)	EUR 1.30	USD 1.50
2.4	Savings account Loyal Saver (quarterly)	EUR 6.00	USD 6.40
2.5	Prestige savings account (monthly)*	EUR 8.00	USD 8.00
2.6	Savings account "Elastica"	free of charge	free of charge
2.7	Joint savings account (monthly)	EUR 7.00	USD 7.00
2.8	Saving account “’Step Up”	EUR 0.50	-
3	Receiving notifications via SMS or other electronic message on cash transactions and transfers (including VAT)	EUR 0.06	-
4	Monthly fee for preparation of a paper account statement by mail (incl. VAT)	EUR 1.02	-
5	Closing (the fee is collected only in case the account was opened less then 6 months ago):		
5.1	Children's savings accounts, Savings account "Elastica„ and Saving account “’Step Up”	free of charge	free of charge
5.2	Standard savings accounts and "Mega Plus" accounts	EUR 3.00	USD 3.00

- The fee is not collected from accounts whose average daily balance for the previous calendar month (the sum of each daily closing balance throughout the month divided by the number of days in the month) is above EUR 50 000 or USD 25 000. For accounts, converted from BGN to EUR the fee is not collected if the average daily balance for the previous calendar month is above EUR 25 564.59.

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	Service	Current Accounts for Private Bailiffs and Lawyers (Suspended from offering. The fees and commissions are applicable to the already)	Escrow Accounts	Deposit Accounts	Donation Accounts	Current accounts opened for servicing consumer loans and mortgage-secured loans **
		EUR /USD	EUR /USD	EUR /USD	EUR /USD	EUR /USD
1	Opening	-	0.10% min EUR 51.13 max EUR 102.26	free of charge	free of charge	free of charge
2	Maintenance fee – monthly*	EUR 4.00	As per contract	free of charge	free of charge	EUR 1.79
3	Issuance of a duplicate contract (including VAT)	-	-	EUR 3.07	-	-
4	Closing	free of charge	As per contract	free of charge	free of charge	free of charge
5	Limits on the account applicable only to remote loan applications by new customers of the Bank - individuals registered remotely***	-	-	-	-	According to the Complex banking services "Digital Program" in EUR equivalent (at customer level)

*The fee is not applicable to the interest account of Private Bailiffs
**The service fee is applied to all current accounts servicing consumer loans granted after 14.10.2008 and to all current accounts servicing consumer loans renegotiated after 01.03.2009 (the fee is charged until the loan is repaid). For accounts on consumer loans granted until 31.07.2015 incl., the monthly service fee is EUR 1.25 .
The fee is applied to all current accounts servicing loans secured by a mortgage granted after 31.07.2015. For accounts opened under the "Facilitation" package (suspended from sale), the monthly service fee is EUR 1.25 .
*** For accounts opened under the "Premium" package (suspended from sale), the monthly service fee is EUR 2.56 .
The limits are applied at the client level, for remotely requested products and services, and may be removed when the client appears in person at the Bank's financial center for face-to-face identification.

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	Payment account with basic features	EUR
1	Opening	
	1.1. Without a debit card	EUR 1.62
	1.2 With a debit card	EUR 1.09
2	Service (monthly)	
	2.1 Account without payroll	
	2.1.1 Without a debit card	EUR 1.90
	2.1.2 With a debit card	EUR 1.21
	2.2 Payroll Transfer Account*	free of charge
3	Closure	free of charge
4	Depositing *amounts to an account /daily/: 4.1 up to 2 600.00	
5	Cash withdrawal per day:	free of charge
	5.1 up to EUR 600 on each transaction from account without payroll	0.57%, min. EUR 3.32
	5.2 from account with payroll*	free of charge
6	Cash withdrawal from ATM:	
	6.1 ATM of the Bank	0.12%, min. EUR 0.15
	6.2 ATM of the Bank from account with payroll - up to 10 withdrawals per month *	free of charge
	6.3 ATM of another bank in the country	0.17%, min. EUR 0.71
7	Payments through the debit card:	
	7.1 payment through POS or Internet at a merchant of the Bank	free of charge
	7.2 payment through POS or Internet at a merchant of another bank in the country	free of charge
8	Outgoing transfers in EUR ****:	
	8.1 Within the bank system:	
	8.1.1 Outgoing money transfers within the Bank in EUR from account without payroll:	
	· Ordered in Branch	EUR 1.55
	· Through Postbank Web***	EUR 0.22
	· Internal standing order, ordered in Bank Branch	EUR 0.85
	8.1.2 Outgoing money transfers within the Bank in EUR from account with payroll**	
	· Ordered in Branch	free of charge
	· Through Postbank Web	free of charge
	· Internal standing order, ordered in Bank Branch	free of charge

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Payment account with basic features	EUR
8.2 Interbank:	
8.2.1 Interbank outgoing money transfers in EUR from account without payroll:	
· Standard transfer (SEPA)	EUR 2.42
· Standard transfer (SEPA) ordered through Postbank Web	EUR 0.49
· executed standing order via SEPA set up in bank branch	EUR 1.62
8.2.2 Interbank outgoing money transfers in EUR from account with payroll*:	
· Standard transfer (SEPA)	free of charge
· Standard transfer (SEPA) ordered through Postbank Web	free of charge
· executed standing order via SEPA set up in bank branch	free of charge

*The specified fees applicable to a payment account with basic features with a regular monthly income (marked as “account with payroll”) are applicable in case the account receives funds from salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students and interest amounts on these funds under Article 120a of the Law on payment services and payment systems.
**For accounts with payroll up to 3 free outgoing transfers in EUR per month are valid and starting from the opening date of the account.
***Internal transfers in EUR between own accounts through E - Banking are free of charge

Notes:

The fees and commissions from the other Tariff sections are applied in case the operations are not mentioned in section "Payment account with basic features".

The transactions from payment account with basic features with payroll (salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students) are free of charge only in case they are at the expense of the monthly income.

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Electronic Money Accounts With Mastercard Prepaid	EUR
1 Opening	free of charge
2 Maintenance fee (monthly)	EUR 1.30
3 Closing	free of charge
4 Issuance of electronic money (depositing of amounts to electronic money account)*	
4.1 Issuance of electronic money, when the amounts are received as cash deposit ** on the electronic money account:	
4.1.1 By Holder for every deposit	EUR 1.02
4.1.2 By a third person for every deposit	EUR 1.02
4.2 Issuance of electronic money, when the amounts are received as an incoming transfer on the electronic money account:	
Incoming transfer from another bank:	
4.2.1 in EUR, ordered from a country from EEA	EUR 1.02
4.2.2 ordered from a country outside EEA or non-EUR credit transfer from EEA:	
4.2.2.1 In foreign currency up to EUR/USD 50:	USD 1.00
4.2.2.2 In foreign currency above EUR/USD 50:	0.10 %, min. USD 10.00, max. USD 100.00
Within the bank system:	
4.2.3 Between accounts of the customer:	
4.2.3.1 in EUR	EUR 1.02
4.2.3.2 in foreign currency	free of charge
4.2.4 Between accounts of the customer:	EUR 1.02
4.3 Issuance of electronic money, when the amounts are received under the "MyRewards" loyalty program or other loyalty programs of the Bank	free of charge

* Fee for issuance of electronic money (depositing of amounts to electronic money account) is due by the Holder and is collected automatically from the account balance.

** The fees for cash operations are in accordance with Section Cash operations, Section Current accounts.

Note: The Electronic Money Account with Mastercard Prepaid cannot be used for outgoing transfers (intrabank or interbank).

Prepaid card fees	
1 Issuance (10 working days):	
1.1 main card	free of charge
1.2 supplementary and/or additional card	EUR 2.56
2 Re-issuance of card:	
2.1 due to expiration of the validity	free of charge
2.2 In case of a lost/stolen card and upon client's request	EUR 5.11
3 Re-issuance of PIN upon client's request	EUR 1.53
4 Delivery of a card to the correspondence address (VAT included):	
4.1 standard delivery	EUR 15.34
4.2 express delivery	EUR 15.34
4.3 express delivery abroad	EUR 102.26
5 Delivery of a card to a branch different from the one issuing the card (VAT included)	EUR 2.56

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Prepaid card fees	
6 Maintenance fee (monthly):	
6.1 main Card	free of charge
6.2 supplementary and/or additional card	free of charge
7 Change of card data (limits and code word)	EUR 2.56
8 Change of PIN (available only at Bank's ATM)	free of charge
9 Card blocking	free of charge
10 Card unblocking	EUR 1.53
11 Locking	free of charge
12 Activation of the service for notifications through SMS or other electronic message for prepaid cards	EUR 1.53
13 Fee for notification through SMS or other electronic message (VAT included) * *Usage in Bulgaria and abroad (transaction fees)	EUR 0.06
14 Payment through POS or Internet:	
14.1 at merchant of the Bank	free of charge
14.2 at merchant of another bank in the country	0.50% on the amount
14.3 at merchant abroad	0.50% on the amount
15 Deposit on ATM of the Bank (daily turnover):	
15.1 up to EUR 5 150.00	free of charge
15.2 for the part over EUR 5 150.00	0.1%, min EUR 0.51 , max EUR 102.26
16 Cash withdrawal from ATM:	
16.1 ATM of the Bank	3% on the amount, min. EUR 0.51
16.2 ATM of another bank in the country	3% on the amount, min. EUR 0.51
16.3 ATM abroad in a country in EEA in EUR	3% on the amount, min. EUR 0.51
16.4 ATM abroad In a country outside EEA or non-EUR in a country in EEA	EUR 2.56 + 1.5% on the amount

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Prepaid card fees	
17 Cash advance at POS:	
17.1 POS at the Bank's branch	EUR 1.53 + 1% on the amount
17.2 POS at a branch of another bank in the country	EUR 2.05 + 1% on the amount
17.3 POS at a branch of another bank abroad in a country in EEA in EUR	EUR 2.05 + 1% on the amount
17.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	EUR 2.56 + 1.5% on the amount
18 Receiving (including return) amounts on card through POS	2% on the amount
19 Balance inquiry on ATM of the Bank	EUR 0.15
20 Balance inquiry on ATM of another bank in the country or E-pay	EUR 0.15
21 Balance inquiry on ATM abroad	EUR 0.51
22 Starting a procedure for disputing a transaction performed abroad	free of charge
23 Review of a dispute of a transaction performed abroad	free of charge
24 Unjustified transaction dispute	EUR 10.23
Payment limits (24 hours)	
ATM daily limit	EUR 520
POS daily limit	EUR 3 580
Total ATM+POS	EUR 3 580

Note:
1. The Electronic Money Account with Mastercard Prepaid cannot be used for outgoing transfers (intrabank or interbank).
2. As of 20.05.2022 the bank will stop issuing and reissuing prepaid card Mastercard Prepaid. The fees will be applicable for existing prepaid cards Mastercard Prepaid

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	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***
1	Opening of current account with debit card for kids and youngsters for Youth program “Project YOUth”		free of charge		
2	Maintenance fee (per month) for current account with debit card for kids and youngsters		free of charge		EUR 0.25 /USD 0.25
3	Standard issuance of debit card for kids and youngsters to current account for Youth Program "Project YOUth'"				
3.1	Debit Mastercard for kids and youngsters		free of charge		
3.2	VISA Classic for kids and youngsters		free of charge/ not available in currency		
4	Debit card for kids and youngsters re-issuance				
4.1	Due to validity expiry		free of charge		
4.2	In case of a lost/stolen card, forgotten PIN and upon client's request		EUR 2.50		
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters, issued to Youth Program "Project YOUth"				
5.1	Debit Mastercard for kids and youngsters		free of charge		
5.2	VISA Classic for kids and youngsters		free of charge/ not available in currency		
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card		free of charge		
7	Cash withdrawal from ATM of another bank in the country with kids and youngsters debit card		According to Bank cards		EUR 0.45 /USD 0.45
8	Delivery of debit card for kids and youngsters to a branch different from the one issuing the card		free of charge		
9	Change of debit card for kids and youngsters data (limits and code word)		free of charge		
10	Debit card for kids and youngsters blocking and unblocking		free of charge		
11	Activation of the service for notifications through SMS or other electronic message for debit cards and current account for kids ang youngsters		free of charge		
12	Notifications through SMS or other electronic message for transactions with debit card and transactions from current account		free of charge		
13	Closing of Youth program “Project YOUth” for age group between		free of charge		
14	Delivery of a debit card to the correspondence address in Bulgaria for digitally onboarding new customers, registred remotely to the Bank		-		free of charge

*The account holder for age group between 7-18 years old can be only the parent/legal representative. The fees and commissions for products and services included in Youth program “Project YOUth” are valid until the child reaches the age of 18.
**The current account for age group 14-18 years old is on the name of a minor and is designed for receiving a scholarship or other funds that the account holder has acquired with work, as well as funds provided to her/ him to meet current daily needs and payments on ordinary, small ,transactions. The fees and commissions for products and services included in the Youth program “Project YOUth” are valid until the holder reaches the age of 18.
***The current account is offered for holders from 18 to 26 years old. The fees and commissions for products and services included in Youth program “Project YOUth” are valid until the account holder reaches the age of 26 .
In the case of remote application by new customers of the Bank - individuals registered remotely, the Youth Program "Project YOUth" for the age group between 18 and 26 years old includes registration and support of Internet / Mobile Banking at no charge.

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Monthly total payment customer's limits and maximum availability on Youth program “Project YOUth” for age group between 18-26 years old, digitally onboarded new customers, registered remotely		
1	Total amount of incoming cash and non-cash operations, on a monthly basis, on bank accounts of new customers, registered remotely.	EUR 15 400
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.	EUR 2 600
3	Maximum availability on a current account "Digital program"	EUR 128 000

Notes:

The calculation of the total customer limits do not include - intrabank transfers to own accounts and loan amounts in the month of disbursement.
The specified limits may be waived after a personal visit of the client to the Bank's office and present identification.

Payment limits for 24 hours with a debit card for children and youngsters*	EUR	USD
1 POS daily limit**		
Additional debit cards for kids and youngsters for the age group from 7 to 14 years	EUR 110	-
Additional debit cards for kids and youngsters for the age group from 14 to 18 years	EUR 160	-
Main debit cards for kids and youngsters for the age group from 14 to 18 years	EUR 160	-
Main debit cards for kids and youngsters for the age group from 18 to 26 years	EUR 3 600	USD 3 600
2 ATM daily limit		
Additional debit cards for kids and youngsters for the age group from 7 to 14 years	EUR 60	-
Additional debit cards for kids and youngsters for the age group from 14 to 18 years	EUR 110	-
Main debit cards for kids and youngsters for the age group from 14 to 18 years	EUR 110	-
Main debit cards for kids and youngsters for the age group from 18 to 26 years	EUR 410	USD 410
3 Total ATM+POS		
Additional debit cards for kids and youngsters for the age group from 7 to 14 years	EUR 110	-
Additional debit cards for children and youngsters for the age group from 14 to 18 years	EUR 160	-
Main debit cards for children and youngsters for the age group from 14 to 18 years	EUR 160	-
Main debit cards for children and youngsters for the age group from 18 to 26 years	EUR 3 600	USD 3 600

*All indicated limits are set by default for the corresponding type of debit card under the Project YOUth Program. The Account Holder to which the card is issued may request in writing to the Bank a reduction or subsequent increase of the limits on the card, but in any case, the limits may not exceed specified in this point of the Bank's Tariff.
** POS daily limits apply both to physical POS and Internet payments simultaneously.

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	My Banking Program	EUR
1	Opening of basic current account in EUR Program "My Banking" without / with payroll *	EUR 1.10 /EUR 0.55
2	Maintenance fee (per month)	
2.1	current account Program "My Banking" without / with payroll	EUR 2.80
2.2	current account Program "My Banking" with payroll and executed min. 3** debit card transactions during the previous calendar month, incl. via One Wallet by Postbank	EUR 2.15
3	Issuing of main debit card Debit Mastercard / Visa Classic to on basic current account Program "My Banking"	free of charge
4	Maintenance fee (monthly) for Debit Mastercard / Visa Classic, issued to basic current account Program "My Banking"	free of charge
5	Three utility bills or tax payments, monthly	free of charge
6	Transfers within the Bank ordered from the basic current account Program "My Banking"	
6.1	to another account of the same customer ordered via Postbank Web/ Postbank App	free of charge
6.2	to another customer's account, ordered Postbank Web/ Postbank App	free of charge
6.3	Standing order (per month) initiated from basic current account of "My Banking" program to loan servicing account of the same customer	free of charge
7	Registration of Internet and Mobile Banking	free of charge
8	Maintenance fee (per month) of Internet and Mobile Banking	free of charge
9	Cash withdrawal via ATM of the Bank with a debit card Debit Mastercard / Visa Classic, issued under the "My Banking" Program ***	free of charge
10	Three notifications via SMS or other electronic message for transactions with a debit card / operations on a main current account under the "My Banking" Program ***	free of charge
11	Sales Fee for buying mutual fund units in EUR/USD in case investing through Regular Investment Plan. The preference is valid only for the amount/s signed with Regular Investment Application and for the respective fund/s. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank.	free of charge
12	Closure of the "My Banking" Program ****	EUR 5.11

* The fee does not apply to accounts opened remotely by individuals who are registered as a new clients of the Bank through the Mobile Banking Application (Postbank App).
** In the number of debit card transactions, initiated during the previous calendar month, are not included transactions from other customer's accounts, executed on Self-service Terminal Device after. identification with debit card, issued to "My Banking" current account, as well as cash depositing into the same account on ATM or Express banking digital zones.
*** Only for payroll accounts.
****The fee is collected only in case the account was opened less than 6 months ago.
The delivery of a debit card and PIN to a correspondence address in Bulgaria is free of charge, when My Banking Program is opened remotely through the Mobile Banking Application (Postbank App) by new clients of the Bank

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	My Family Program	EUR
1	Opening of current account in EUR Program "My Family" without / with payroll*	EUR 2.05 / EUR 1.53
2	Maintenance fee (per month)	
	2.1 current account Program "My Family" Program without / with payroll transfer	EUR 4.35
	2.2 current account Program "My Family" with payroll and executed min. 3 debit card transactions** during the previous calendar month, incl.via One Wallet by Postbank	EUR 3.65
3	Issuing of debit card Debit Mastercard / Visa Classic on basic current account Program "My Family":	
	3.1 main card	free of charge
	3.2 extra and/or following card	free of charge
4	Maintenance fee (monthly) for Debit Mastercard / Visa Classic, issued to basic current account Program "My Family"	
	4.1 main card	free of charge
	4.2 extra and/or following card	free of charge
5	Opening of one additional current account in EUR or USD Program "My Family"	free of charge
6	Maintenance fee (per month) for the additional account in EUR or USD Program "My Family"	free of charge
7	Opening of one current account in EUR to another holder Program "My Family"	free of charge
8	Maintenance fee (per month) for current account in EUR to another holder Program "My Family"	free of charge
9	Issuing of debit card Debit Mastercard on current account in EUR to another holder Program „My Family“	free of charge
10	Maintenance fee (monthly) for debit card Debit Mastercard issued to current account in EUR to another holder Program „My Family“	free of charge

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	My Family Program	EUR
11	Current account in -EUR and debit card under the conditions of „Youth program “Project YOUth” for age group between 7-14 years old“, „Youth program “Project YOUth” for age group between 14-18 years old“ or „Youth program “Project YOUth” for age group between 14 – 18 years old – own account and main debit card“ with additional advantages:	
	11.1Cash depositing (incl. From third parties) in EUR to current account Youth program “Project YOUth”	free of charge
	11.2 A standing order (per month) initiated from basic current account „My Family“ to current account Youth program “Project YOUth”	free of charge
12	Five utility bills or tax payments, monthly	free of charge
13	Registration of Internet and Mobile Banking	free of charge
14	Maintenance fee (per month) of Internet and Mobile Banking	free of charge
15	Maintenance fee (per month) for servicing of current account opened for a loan to Program „My Family“	free of charge
16	Transfers within the Bank ordered from the basic current account Program „My Family“	
	16.1 to another account of the same customer ordered via Postbank Web/ Postbank App	free of charge
	16.2 to another customer‘s account ordered via Postbank Web/ Postbank App	free of charge
	16.3 Standing order (per month) initiated from basic current account of „My Family“ program to loan servicing account of the same customer	free of charge
17	Cash withdrawal from ATM of the Bank with debit card Debit Mastercard/ VISA Classic, issued to basic current account Program „My Family“ ***	free of charge
18	Three notifications through SMS or other electronic messages for debit card transactions/ account operations initiated from basic current account Program „My Family“ ***	free of charge
19	Sales Fee for buying mutual fund units in EUR/USD in case investing through Regular Investment Plan. The preference is valid only for the amount signed with Regular Investment Application and for the respective fund. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank.	free of charge
20	Closing of Program „My Family“ ****	EUR 5.11

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*The fee does not apply to accounts opened remotely by individuals who are registered as a new clients of the Bank through the Mobile Banking Application (Postbank App).

** In the number of debit card transactions, initiated during the previous calendar month, are not included transactions from other customer's accounts, executed on Self-service Terminal Device after. identification with debit card, issued to "My Banking" current account, as well as cash depositing into the same account on ATM or Express banking digital zones.

***Only for payroll accounts

**** The fee is collected only in case the account was opened less than 6 months ago

The delivery of a debit card and PIN to a correspondence address in Bulgaria is free of charge, when My Family Program is opened remotely through the Mobile Banking Application (Postbank App) by new clients of the Bank.

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	"Priority by Postbank" Program*	EUR
1	Opening fee for basic current account „Priority by Postbank”	free of charge
2	Maintenance fee (per month):	free of charge
	2.1 current account "Priority by Postbank" without/with payroll	EUR 7.65
	2.2 current account “„Priority by Postbank”” with payroll and executed min. 3 debit card transactions** during the previous calendar month, incl. via One Wallet by Postbank	EUR 6.10
3	Standard/express issuance of a contactless debit card Debit Mastercard Gold to a basic current account "Priority by Postbank"	free of charge
4	Change of debit card limits	free of charge
5	Maintenance fee (monthly) for debit card Debit Mastercard Gold (main and extra), issued to a basic current account „Priority by Postbank”	free of charge
6	Opening of one additional current account in EUR or USD to Program "Priority by Postbank"	free of charge
7	Maintenance fee (per month) for the additional account in EUR or USD to Program „Priority by Postbank”	free of charge
8	Maintenance fee (per month) for a current account opened for a loan to Program „Priority by Postbank”	free of charge
9	Registration of Internet and Mobile Banking	free of charge
10	Maintenance fee (per month) of Internet and Mobile Banking	free of charge
11	Current account in EUR and debit card under the conditions of “Youth program “Project YOUth” for age group between 7-14 years old”, “Youth program “Project YOUth” for age group between 14-18 years old” or “Youth program “Project YOUth” for age group between 14 – 18 years old – own account and main debit card” with additional advantages:	
	11.1 cash depositing (incl. from third parties) in EUR to current account Youth program “Project YOUth”	free of charge
	11.2 a standing order (per month) initiated from basic current account “„Priority by Postbank”” to current account Youth program “Project YOUth”	free of charge
12	Transfers within the Bank system from basic current account „Priority by Postbank”:	
	12.1 ordered at Bank’s branch between own accounts	free of charge
	12.2 ordered via Postbank Web and "One Wallet by Postbank"	free of charge
	12.3 a standing order (per month) initiated from basic current account to loan servicing account of the same customer, opened	free of charge
13	Interbank outgoing transfers*** in EUR ordered via Postbank Web and "One Wallet by Postbank" from basic current account „Priority by Postbank” (up to 10 per month)	free of charge
14	Cash withdrawal up to EUR 1 550 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 executed on Self-service terminal device into the basic current account „Priority by Postbank”	free of charge

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"Priority by Postbank" Program	EUR
16 Cash withdrawal from ATM with Debit Mastercard Gold, issued to a basic current account "Priority by Postbank„****:	
16.1 ATM of the Bank	free of charge
16.2 ATM in Bulgaria (up to 3 per month)	free of charge
17 Cash deposits on ATM of the Bank with daily turnover up to EUR 5 150	free of charge
18 Payments through POS or Internet in Bulgaria and abroad	free of charge
19 Balance inquiry on ATM of the Bank	free of charge
20 Debit card blocking and unblocking	free of charge
21 Utility bill payments and tax payments	free of charge
22 Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge
23 Notifications through SMS or other electronic message for debit card transactions, transactions initiated from basic current account „Priority by Postbank” and utility payments via Universal Payer.	free of charge
24 Sales Fee for buying mutual fund units in EUR/USD in case investing through Regular Investment Plan***. The preference is valid only for the amount/s signed with Regular Investment Application and for the respective fund/s. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank	free of charge
25 Closing of program „Priority by Postbank” (The fee is collected only in case the account was opened less than 6 months ago)	EUR 20.45
26 Preferential Credit Card Maintenance annual fee (for one Mastercard World/ Visa Gold card). (Standard maintenance annual fee for credit card Mastercard World / Visa Gold without package program „Priority by Postbank” is EUR 52.00	50% discount

*The name of the Program has been changed from „Privilege“ to „Priority by Postbank“ as the conditions for opening and using remain the same.
** In the number of debit card transactions, initiated and accounted during the previous calendar month, are not included transactions from other customer’s accounts, executed on Self-service terminal device after identification with debit card, issued to “„Priority by Postbank”” current account, as well as cash depositing into the same account on ATM or Express banking digital zones.
*** Not included Express transfers (TARGET) and Blink P2P Transfers by Mobile Number
**** Valid only for payroll accounts

The delivery of a debit card and PIN to a correspondence address in Bulgaria is free of charge, when "Priority by Postbank“ Program is opened remotely through the Mobile Banking Application (Postbank App) by new clients of the Bank.

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	Premium Extra Program	EUR
1	Opening of a current account in EUR "Premium Extra"	free of charge
2	Maintenance fee (per month) for basic current account „Premium Extra“	EUR 17.90
3	Issuing of contactless debit card World Debit Mastercard on basic current account „Premium Extra“	free of charge
4	Registration of Internet and Mobile Banking	free of charge
5	Maintenance fee (per month) of Internet and Mobile Banking	free of charge
6	Cash withdrawal of amounts from basic current account „Premium Extra“ - /per day/ for the part up to EUR 5 150	free of charge
7	Cash depositing of amounts in the basic current account „Premium Extra“ - /per day/ for the part up to EUR 5 150	free of charge
	Transfers within the Bank system from basic current account „Premium Extra“:	
8	8.1 ordered at Bank‘s branch between own accounts	free of charge
	8.2 ordered via Postbank Web and "One Wallet by Postbank"	free of charge
9	Interbank outgoing transfers* in EUR ordered via Postbank Web and "One Wallet by Postbank" from basic current account „Premium Extra“ (up to 10 per month) *	free of charge
10	Incoming interbank transfers	free of charge
11	Maintenance fee (monthly) for contactless debit card World Debit Mastercard, issued to basic current account „Premium Extra“ :	
	11.1 main card	free of charge
	11.2 extra and/or following card	free of charge
12	ATM cash withdrawal in Bulgaria with contactless debit card World Debit Mastercard, issued to basic current account „Premium Extra“	free of charge
13	Cash deposits executed on Self-service terminal device into the basic current account „Premium Extra“	free of charge

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	Premium Extra Program	EUR
14	Cash deposits on ATM of the Bank	free of charge
15	Notifications through SMS or other electronic message for debit card transactions, transactions initiated from basic current account „Premium Extra“ and utility payments via Universal Payer	free of charge
16	Utility bill payments and tax payments	free of charge
17	Opening of additional current account in EUR/USD to „Premium Extra“	free of charge
18	Maintenance fee (per month) for the additional account in EUR/USD „Premium Extra“	free of charge
19	Fee for purchase of mutual fund shares in EUR/USD, while signing of Application for participation in regular investment plan. The preference is valid up to the amount for a regular investment, for the respective fund.For investments in funds and amounts other than those in the regular investment plan are applied fees according to the Tariff of the bank	free of charge
20	Package program includes „Account lock“ service	
21	Closing of program „Premium Extra“ (The fee is collected only in case the account was opened less than 6 months ago)	EUR 30.67
22	Possibility to securitized bank accounts	free of charge
23	Fee for express examination of mortgage loans‘ application documents	free of charge
24	Fee for collateral analysis and documentation – according to the requested amount	free of charge
25	Fee for collateral analysis, due for each property that will serve as loan collateral	free of charge
26	Preferential Credit Card Maintenance annual fee**	
26.1	Mastercard World Premium ***	free of charge
26.2	Visa Premium ***	free of charge

*Not included Express transfers (TARGET) and Blink P2P Transfers by Mobile Number.
**Only one credit card can be issued with package program „Premium Extra “, at the specified fees.

***Standard maintenance annual fee for credit card Mastercard World Premium and Visa Premium without package program „Premium Extra“ is EUR 87.00 .

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Current account with payroll "Super Account@“ /As of 01.04.2026 Current account with payroll "Super Account@” is no longer offered. Fees and commissions are applicable to the already open products. /	EUR
1 Maintenance fee (per month) for current account "Super @ccount“	
2.1 when payroll transfer is minimum EUR 250.00 per month	EUR 1.28 / fee free*
2.2 when payroll transfer is less than EUR 250.00 per month**	EUR 2.56
2 Issuance of a Debit Mastercard / Visa Classic debit card to a current account "Super Account@"	free of charge
3 Monthly Debit Mastercard/ Visa Classic debit card issued to a current account "Super Account@"	free of charge
4 Cash withdrawal through ATM of the Bank with Debit Mastercard/ Visa Classic, issued to "Super Account@" **	0.05%, min. EUR 0.08
5 Cash withdrawal per day from current account "Super @ccount" on teller desk up to EUR 400.00 on each transaction	The double amount of the standard fee from the Accounts section of the Tariff
6 Intrabank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in EUR and foreign currency)	The double amount of the standard fee from the Transfers and Payments section of the Tariff
7 Interbank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in EUR and foreign currency)	The double amount of the standard fee from the Transfers and Payments section of the Tariff
8 Express interbank outgoing transfers, ordered from current account "Super @ccount" into the Bank branch (in EUR and foreign currency)	The double amount of the standard fee from the Transfers and Payments section of the Tariff
9 Internal switching fee - applicable for existing clients with payroll account or package programs which switch to "Super @ccount"	EUR 5.11
10 Closing of current account "Super @ccount"(the is collected only In case the account is opened less than 6 mounts ago)	EUR 5.11
11 Minimum Amount of regular transfers required to the Super @account in a period of a calendar month	EUR 250
12 Discount of the monthly maintenance fee according to the conditions specified in Section Notes (as a percentage of the determined amount of the fee)	100%
13 Amount of the reimbursement of costs by the Bank if the conditions specified in Section Notes(in a period of calendar month)	EUR 1.28
14 Period for application of the preferential terms according to it.13.	30.04.2027 r.
15 Period for application of the preferential terms according to it.14.	30.04.2027 r.

*All of the Requirements and rules for the application of preferential terms under a Super @ccount Contract are stated in in Part Notes, Letter “D” of the Tariff (Notes - Requirements and rules for the application of preferential terms under a Super @ccount Contract).
**Applicable to accounts with regular transfer of salaries at a minimum of EUR 250

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	"Digital Program“ (the offer is valid for digitally onboarded new customers, registered remotely)	EUR
1	Opening of a current account "Digital program" in EUR	free of charge
2	Maintenance fee (per month) for current account "Digital program"	EUR 1.30
3	Standard issuance of contactless debit card Debit Mastercard / Visa Classic to current account "Digital program"	
	3.1 Debit Mastercard	free of charge
	3.2 Visa Classic	free of charge
4	Maintenance fee (per month) of contactless Debit Mastercard / Visa Classic, issued to "Digital program"	
	4.1 Debit Mastercard	free of charge
	4.2 Visa Classic	free of charge
5	Three cash withdrawals via the Bank's ATM with a debit card Debit Mastercard / Visa Classic to a current account under the "Digital Program"	free of charge
6	Registration of Internet and Mobile Banking	free of charge
7	Maintenance fee (per month) of Internet and Mobile Banking	free of charge
8	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge
9	Notifications through SMS or other electronic messages for debit card transactions from a current account "Digital program"	free of charge
10	Delivery of a debit card to a correspondence address in Bulgaria	free of charge
11	Three utility bills or tax payments, monthly	free of charge
12	Three transfers within the Bank (monthly) ordered from the current account "Digital program" to another customer's account via Postbank Web/ Postbank App	free of charge
13	Registration and maintenance of Postbank Web/ Postbank App	free of charge
14	Closing of "Digital Program" (the fee is collected only when closing an account opened less than 6 months ago)	EUR 5.00

Notes:
In case that there is no active debit card linked to the account, the current account "Digital program" will be charged with a monthly maintenance fee valid for a Standard current account without debit card in the relevant currency.
The "Digital program" is offered only to digitally onboarded new customers, registered and opened the program remotely under the terms and conditions of the General terms and conditions for registeration of new client and conclusion of a contract for the provision of financial services remotely of "Eurobank Bulgaria" AD, which are available on hard copy within the meaning of § 1, item 8 of the additional provisions of the Law on payment services and payment systems on the Bank's website: www.postbank.bg

	Monthly total payment customer's limits in eur equivalent and maximum availability on a current account "Digital program"	EUR
1	Total amount of incoming cash and non-cash operations, on a monthly basis, on bank accounts of new customers, registered remotely.	EUR 15 400
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	EUR 2 600
3	Maximum availability on a current account "Digital program"	EUR 128 000

Notes:
The calculation of the total customer limits do not include - intrabank transfers to own accounts and loan amounts in the month of disbursement.
The specified limits may be waived after a personal visit of the client to the Bank's office and present identification.

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Package Trust (applies only to clients receiving a pension from PAC Doverie)	EUR
1 Opening a current account in EUR Package “Trust”	free of charge
2 Servicing (monthly) of a current account Package “Trust” with an issued debit card	EUR 0.61
3 Monthly fee for a debit card issued to current account Package “Trust”	free of charge
4 Cash withdrawal to the bank's ATM with a debit card issued to current account Package “Trust”	free of charge
5 Deposit of amounts to an account by a holder - for the part up to EUR 1 550 /daily/	free of charge
6 Deposit of amounts to an account by a holder - for the part over EUR 1 550 /daily/	0.10%min. EUR 1.53, max EUR 51.13
7 Cash withdrawal on teller's desk up to EUR 1 050 daily, per each transaction	0.10% min. EUR 0.51 over the total amount
8 Cash withdrawal on teller's desk over EUR 1 050 daily upon request, per each transaction	0.40%min. EUR 3.58, max EUR 255.65 over the total amount
9 Cash withdrawal on teller's desk EUR 1 050 daily without request (depending on the Bank’s resources), per each transaction	0.50% min. EUR 7.67 over the total amount
10 Closing of Package “Trust”	free of charge

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	Service	Piraeus Payroll Package for individuals* (Payroll/Salary)	Piraeus Daily Banking package Standard for individuals*	Piraeus Daily Banking package Plus for individuals*	Package "On Board With Piraeus bank" *
1	Monthly fee	EUR 2.15	EUR 2.15	EUR 2.80	EUR 7.67
2	Maintenance fee (monthly) for Saving or Card account „Salary"	free of charge	-	-	-
3	Maintenance fee (monthly) for saving or current account in -EUR	-	free of charge	free of charge	-
4	Maintenance fee (monthly) for current/ saving/ joint account in EUR		-	-	free of charge
5	Maintenance fee (per month) for current/ saving account in foreign currency	-	-	-	free of charge
6	Maintenance fee (monthly) for debit card, issued to Saving or Card account	free of charge	-	-	-
7	Maintenance fee (monthly) for debit card , issued to Saving or Current account	-	free of charge	free of charge	-
8	Maintenance fee (monthly) for debit card, one primary card and one additional (optional), included in the package	-	-	-	free of charge
9	Cash withdrawal from ATM of the bank with debit card, issued to saving or current account	free of charge	-	free of charge	free of charge
10	Notifications through SMS or other electronic message for debit card transactions with debit card, issued to saving or current account	free of charge	free of charge	free of charge	free of charge
11	Incoming payments in foreign currency for receiving of a remuneration of the primary holder	-	-	-	free of charge
12	Utility payments via Universal Payer or Internet banking executed from the basic saving or current account	free of charge	free of charge	free of charge	free of charge
13	Closing of Piraeus Package per Individual	free of charge	free of charge	free of charge	free of charge

* As of 18.11.2019, Piraeus Package accounts are not opened. Fees and commissions apply to already opened product packages.

	Account "Piraeus 13th Pension" *	EUR
1	Maintenance fee (monthly) for account "Piraeus 13th Pension"	EUR 0.72
2	Maintenance fee (monthly) for debit card issued to account "Piraeus 13th Pension"	free of charge
3	Cash withdrawal from ATM of the Bank with debit card issued to account "Piraeus 13th Pension"	free of charge
4	Depositing of amounts in account	
	4.1 for the part over EUR 1 550.00 /daily/	0.10% min. EUR 1.53 , max EUR 51.13
5	Cash withdrawal on teller desk up to EUR 1 050 daily, per each transaction	0.10%, min EUR 0.51 over the total amount
6	Cash withdrawal on teller desk over EUR 1 050 daily upon request, per each transaction	0.40%, min .EUR 3.58 , max EUR 255.65 over the total amount
7	Cash withdrawal on teller desk over EUR 1 050 daily without request (depending on the Bank's resources), per each transaction	0.50%, min EUR 7.67 over the total amount
8	Closing of account "Piraeus 13th Pension"	free of charge

*As of 18.11.2019 Piraeus Daily Banking package Standard for individuals is no longer offered. Fees and commissions are applicable to the already open product packages.

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	My Finance Program /As of 2 June 2016 My Finance Current Accounts are no longer offered. Fees and commissions are applicable to the already open product packages. /	EUR
1	Opening of current account in EUR "My Finance"	free of charge
2	Maintenance fee (per month) for basic current account "My Finance" without / with payroll	EUR 3.50 /EUR 3.00
3	Transfers within the Bank ordered from the basic current account "My Finance":	free of charge
3.1	to another account of the same customer - ordered at Bank's branch	free of charge
3.2	to another account of the same customer- ordered via Postbank Web	free of charge
4	Transfers within the Bank system ordered from the basic current account "My Finance" via Postbank Web: *	free of charge
4.1	to another customer within the bank (up to 10 per month)	free of charge
5	Maintenance fee (monthly) for debit card Debit Mastercard / Visa Classic, issued to basic current account "My Finance":	free of charge
5.1	main card	free of charge
5.2	extra and/or following card	free of charge
6	Cash withdrawal from ATM of the Bank with debit card Debit Mastercard / VISA Classic, issued to basic current account "My Finance" *	free of charge
7	Three utility payments via Universal Payer or Postbank Web/ Postbank App	free of charge
8	Opening of one additional current account in EUR or USD "My Finance"	free of charge
9	Maintenance fee (per month) for the additional account in EUR or USD "My Finance"	free of charge
10	Cash withdrawal from basic current account in EUR "My Finance" Up to EUR 1 050 - once per month	free of charge
11	Notifications through SMS or other electronic messages for debit card transactions above EUR 50.00 with Debit Mastercard / VISA Classic, Issued to "My Finance	free of charge
12	SMS notifications for incoming transfers on the basic current account "My Finance"*	free of charge
13	Sales Fee for buying mutual fund units in EUR/USD in case investing through Regular Investment Plan. The preference is valid only for the amount signed with Regular Investment Application and for the respective fund. For investments in funds and amounts other than those in the Regular Investment Plan, the fees applied are according to the Tariff of the bank.	free of charge
14	Closing of program "My Finance“**	EUR 5.11

* Applies only to accounts with payroll transfer

**The tax is collected only when closing an account opened less than 6 months ago

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	Premium Program (As of 03.04.2023, current accounts under the "Premium" program are not opened.	EUR
1	Opening of a current account in EUR "Premium"	free of charge
2	Maintenance fee (per month) for basic current account „Premium“	EUR 12.78
3	Issuing of contactless debit card World Debit Mastercard on basic current account „Premium“	free of charge
4	Cash withdrawal of amounts from basic current account „Premium“ - /per day/ for the part up to EUR 5 150	free of charge
5	Cash depositing of amounts in the basic current account „Premium“ - /per day/ for the part up to EUR 5 150	free of charge
6	Transfers within the Bank system from basic current account „Premium“:	
	6.1 ordered at Bank‘s branch between own accounts	free of charge
	6.2 ordered via Postbank Web	free of charge
7	Interbank outgoing transfers in EUR, ordered via Internet banking from the main current account "Premium" (up to 10 per month)*	free of charge
8	Interbank incoming transfers	free of charge
9	Monthly fee for contactless World Debit Mastercard, issued to a main current account under the "Premium" program:	
	9.1 main card	free of charge
	9.2 extra and/or following card	free of charge
10	ATM cash withdrawal in Bulgaria with contactless debit card World Debit Mastercard, issued to basic current account „Premium“	free of charge
11	Notifications through SMS or other electronic message for debit card transactions, transactions initiated from basic current account „Premium“ and utility payments via Universal Paye	free of charge
12	Utility bill payments and tax payments	free of charge
13	Opening of additional current account in EUR/USD to "Premium"	free of charge
14	Maintenance fee (per month) for the additional account in EUR/USD „Premium“	free of charge
15	Fee for the purchase of units of mutual funds in EUR/USD, upon signing an Application for participation in a regular investment plan. The preference is valid up to the amount of the specified amount for regular investment, for the respective fund. For investments in funds and amounts other than those specified in the regular investment plan, fees are applied according to the Bank's Tariff.	free of charge
16	Package program includes "Account Lock" service	
17	Closing of program "Premium" (the fee is collected only when closing an account opened less than 6 months ago)	EUR 5.11
	*Not included Express transfers (TARGET) and Blink P2P Transfers by Mobile Number	

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	My Advantage Program (as of 01 October 2019 My Advantage Current Accounts are no longer offered. Fees and commissions are applicable to the already open product packages.)	EUR
1	Opening of current account in EUR "My Advantage"	free of charge
2	Maintenance fee (monthly) for basic current account "My Advantage"	EUR 7.65
3	Issuing of Gold Debit Mastercard debit card on basic current account "My Advantage"	free of charge
4	Cash withdrawal from the main current account "My Advantage" - daily up EUR 1 050	free of charge
5	Transfers within the Bank system from basic current account "My Advantage":	
	5.1 ordered at a branch of the Bank	free of charge
	5.2 ordered via Postbank Web	free of charge
6	Monthly maintenance fee for Gold Debit Mastercard, issued to the main current account "My Advantage":	
	6.1 main card	free of charge
	6.2 extra and/or following card	free of charge
7	ATM cash withdrawal in Bulgaria with Gold Debit Mastercard, issued to basic current account "My Advantage"	free of charge
8	Notifications via SMS or other electronic message for transactions over EUR 50.00 made with a Gold Debit Mastercard debit card issued to the "My Advantage" program	free of charge
9	Utility payments via Universal Payer or Internet / Mobile Banking	free of charge
10	Opening of additional current account in EUR/USD to "My Advantage" program	free of charge
11	Maintenance fee (monthly) for the additional current account in EUR/USD "My Advantage"	free of charge
12	Maintenance fee (monthly) for account servicing loan	free of charge
13	Sales fee for buying MF units in bundle product SpestInvest and SpestInvest Plus EUR	free of charge
14	Fee for the purchase of units of mutual funds in EUR/USD, upon signing an Application for participation in a regular investment plan. The preference is valid up to the amount of the specified amount for regular investment, for the respective fund. For investments in funds and amounts other than those specified in the regular investment plan, fees are applied according to the Bank's Tariff.	free of charge
15	Closing of the "My Advantage" program (the fee is collected only when closing an account opened less than 6 months ago)	EUR 5.11

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My Prestige Program (as of 01.10.2019, current accounts under the My Prestige program are not opened, fees and commissions are applied to already opened product packages)	EUR
1 Opening a current account in EUR under the "My Prestige" program	free of charge
2 Maintenance fee (monthly) for basic current account "My Prestige" program	EUR 12.78
3 Issuance of a World Debit Mastercard debit card to a current account under the "My Prestige" program	free of charge
4 Cash withdrawal from the main current account "My Prestige" - daily up to EUR 1 050	free of charge
5 Within the bank system transfers from the main current account "My Prestige":	
5.1 ordered at a branch of the Bank	free of charge
5.2 ordered via Internet Banking	free of charge
6 Interbank outgoing transfers* in EUR ordered from the main current account "My Prestige"	
6.1 ordered at a branch of the Bank (up to 5 free transfers per month)	free of charge
6.2 ordered via Internet Banking (up to 10 free transfers per month)	free of charge
7 Incoming transfers	free of charge
8 Monthly fee for a World Debit Mastercard debit card issued to the main current account "My Prestige":	
8.1 main card	free of charge
8.2 additional and/or subsequent card	free of charge
9 Cash withdrawal at ATMs in the country with a World Debit Mastercard debit card issued to the "My Prestige" program	free of charge

*Not included Express transfer (TARGET) end Blink P2P mobile number transfers.

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	My Prestige Program (as of 01.10.2019, current accounts under the My Prestige program are not opened, fees and commissions are applied to already opened product packages)	EUR
10	Notifications via SMS or other electronic message for transactions over EUR 50.00 made with a World Debit Mastercard debit card issued to the "My Prestige" program	free of charge
11	Utility payments via Universal Payer or Postbank Web/ Postbank App	free of charge
12	Opening an additional current account in EUR/USD under the "My Prestige" program	free of charge
13	Maintenance fee (per month) for the additional account in EUR or USD "My Prestige"	free of charge
14	Maintenance fee (per month) for account servicing loan	free of charge
15	Preferential annual fee for servicing a credit card payment instrument*:	
	16.1 Mastercard World	free of charge
	16.2 Visa Gold	free of charge
	16.3 Mastercard World Premium**	EUR 25.56
	16.4 Visa Premium**	EUR 25.56
16	Sales fee for buying MF units in bundle product SpestInvest and SpestInvest Plus EUR	free of charge
17	Fee for the purchase of units of mutual funds in EUR/USD, upon signing an Application for participation in a regular investment plan. The preference is valid up to the amount of the specified amount for regular investment, for the respective fund. For investments in funds and amounts other than those specified in the regular investment plan, fees are applied according to the Bank's Tariff.	free of charge
18	Closing of program "My Prestige" ***	EUR 5.11

*Under the "My Prestige" package program, only one credit card can be issued, at the request of the client, at the specified fees.

**Standard annual fee without "My Prestige" program for Mastercard World Premium and Visa Premium credit cards is EUR 87.00 .

*** The fee is collected only when closing an account opened less than 6 months ago.

NOTES

The fees from the other Tariff sections are applied in case of operations not specifically mentioned in "COMPLEX BANKING SERVICES" Section.

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Current Accounts Current Accounts for Private Bailiffs and Lawyers	EUR	USD
1 Cash deposits from account holder on each transaction	0.30% min EUR 1.50, max EUR 200.00	0.30% min USD 1.50, max USD 200.00
2 Cash withdrawal per day		
2.1 Up to EUR 1 050 ,USD/CHF/GBP 1 000.00 on each transaction	0.70% over the total amount, min EUR 3.58	0.70% over the total amount, min USD 3.58
2.2 Above EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction:		
· upon request *	0.70% over the total amount	0.70% over the total amount
· without request (depending on the Bank's resources)	0.80% over the total amount, min EUR 7.67	0.80% over the total amount, min USD 15.00
· requested, not withdrawn amount **	0.80%, min. EUR 10.00	0.80%, min. USD 10.00

Current Accounts "Golden Time"	EUR	USD
1 Depositing of amounts in account - for the part above EUR 1 550.00 per day	0.10% min. EUR 1.53 , max EUR 51.13	-
2 Cash withdrawal per day:		
2.1 Up to EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction	0.10% over the total amount, min EUR 0.51	-
2.2 Above EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction		
· upon request *	0.40% over the total amount,min EUR 3.58 , max EUR 255.65	-
· without request (depending on the Bank's resources)	0.50% over the total amount, min EUR 7.67	-
· requested, not withdrawn amount **	0.80%, min. EUR 10.00	-

*The request must be submitted in written form not later than 12.00 pm as follows:
- for amounts above EUR EUR 1 050 -one working day in advance.
- for amounts above USD/CHF/GBP 1 000.00 – two working days in advance.

**The fee is calculated as a percentage of the non withdrawn amount

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Saving Accounts	EUR	USD
1 Cash deposits from account holder on each transaction	0.30%, min EUR 1.50,max EUR 200.00	0.30%, min USD 1.50 max USD 200
2 Cash withdrawal per day* :		
2.1 Up to EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction**	0.70% over the total amount, min EUR 3.58	0.70% over the total amount, min USD 3.58
2.2 Above EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction		
· upon request ***	0.70% over the total amount	0.70% over the total amount
· without request (depending on the Bank's resources)	0.80% over the total amount, min EUR 7.67	0.80% over the total amount, min USD 15.00
· requested, not withdrawn amount****	0.80%, min. EUR 10.00	0.80%, min. USD 10.00

NOTES

* The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.

** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) Up to EUR 1 050.00 / USD 1 000.00 per month starting from the opening date of the account

*** The request must be submitted in written form not later than 12.00 pm
- For amounts above EUR 1 050 – one working day in advance.
- For amounts above USD/CHF/GBP 1 000.00 – two working days in advance.

**** The fee is calculated as a percentage of the non withdrawn amount

Term Deposit Accounts	EUR	USD
1 Cash deposits from account holder on each transaction	0.30% min EUR 1.50 max EUR 200.00	0.30% min USD 1.50 max USD 200
2 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 EUR 1 050.00 , USD/CHF/GBP 1 000.00 a written order is requested)***	free of charge	free of charge
2.2 Not on maturity date Up to EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction	0.75%, min EUR 4.09	0.75%, min USD 4.09
2.3 Not on maturity date above EUR 1 050 ,USD/CHF/GBP 1 000.00 on each transaction:		
· upon request ***	0.75% over the total amount	0.75% over the total amount
· without request depending on the Bank's resources)	0.85%, over the total amount, min EUR 8.18	0.85% over the total amount, min USD 16.00
· requested, not withdrawn amount****	0.80%, min. EUR 10.00	0.80%, min. USD 10.00

NOTES

** Regardless of the account from which the deposit amount is withdrawn.

*** The request must be submitted in written form not later than 12.00 pm
- For amounts above EUR 1 050 -one working day in advance.
- For amounts above USD/CHF/GBP 1 000.00 – two working days in advance.

**** The percentage of the fee is on the amount of the unwithdrawn amount. The fee does not apply to deposits at maturity.

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Electronic money accounts	EUR	USD
1 Depositing of amounts in account	free of charge	free of charge
2 Cash withdrawal per day (Redemption of electronic money):		
2.1 Up to EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction	0.70% over the total amount, min EUR 3.58	0.70% over the total amount, min USD 3.58
2.2 Above EUR 1 050 , USD/CHF/GBP 1 000.00 on each transaction:		
· upon request *	0.70% over the total amount	0.70% over the total amount
· without request (depending on the Bank's resources)	0.80% over the total amount, min EUR 7.67	0.80% over the total amount,min USD 15.00
· requested, not withdrawn amount **	0.80%, min. EUR 10.00	0.80%, min. USD 10.00

** The application should be submitted in writing to the Bank by 12.00 p.m. The request must be submitted in written form not later than 12.00 pm

- For amounts above EUR 1 050 – one working day in advance.
- For amounts above USD/CHF/GBP 1 000.00 – two working days in advance.

** The percentage of the fee is on the amount of the unwithdrawn amount.

Donation account	EUR	USD
1 Cash services	free of charge	free of charge

Current accounts servicing consumer and mortgage loan	EUR
1 Depositing of amounts in account by account holder - for the part above EUR 1 022.58 , USD 1 000.00 per day	0.30% , min. EUR 1.50, max EUR 200.00
2 Cash withdrawal per day:	
- Up to EUR 1 050 , on each transaction	0.70% over the total amount, min EUR 3.58
- Above EUR 1 050 , on each transaction	
- upon request**	0.70% over the total amount
· without request (depending on the Bank's resources)	0.80% over the total amount, min EUR 7.67
· requested, not withdrawn amount /the fee is calculated as a percentage of the non withdrawn amount./	0.80%, min. EUR 10.00

** The application should be submitted in writing to the Bank by 12.00 p.m. The request must be submitted in written form not later than 12.00 pm

- For amounts above EUR 1 050)– one working day in advance.
- For amounts above USD/CHF/GBP 1 000.00 – two working days in advance.

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	Other cash services	EUR	USD
1	Processing, counting and exchange of banknotes (without account contribution) (incl. VAT)	6%, min. EUR 10.00	6%, min. EUR 10.00
2	Banknote checking for authenticity (VAT included)	EUR 0.51	EUR 0.51
3	Exchange of banknotes into coins and vice versa (incl. VAT)	5%	not offered
4	Depositing/ exchange of coins over EUR 10.00	5% min EUR 5.11	not offered
5	Depositing/ change of unfit banknotes	free of charge	not offered
6	Exchange of damaged banknotes (immediate exchange) (VAT included)	free of charge	not offered
7	Cash collection of damaged banknotes (to BNB for subsequent exchange)(VAT included)	EUR 2.81	-
8	Collection of means of payment unusable and/or badly damaged banknotes and/or banknotes out of circulation (VAT included)	-	3 % on the amount approved by the foreign bank, min USD 2.00
9	Cash transfers to other banks ordered by individuals	1% min EUR 6.14	not offered
10	Cash deposit from third parties (paid from the depositor):		
	10.1 In favor of clients who are not registered as individuals in the Bank's system*	0.50% min EUR 2.56	0.50% min EUR 2.56
	10.2 In favor of clients who are registered as individuals in the Bank's system **	0.50% min EUR 2.56	0.50% min EUR 2.56
11	Cash withdrawal at a POS at a branch of the bank:		
	11.1 Cash withdrawal at POS via cards issued by the Bank	Applicable fee is only according to Section Bank Cards	-
	11.2 Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1% min EUR 0.51	-
	11.3 Cash withdrawal at POS via Visa, Mastercard issued by another bank	4%	-

NOTES

* The fee is not applied when the depositor is an employee of the company whose account is credited. In case the depositor is an employee of t he company whose account is credited, fees and commissions according to Tariff for customers legal entities, sole proprietors, companies are applicable as per the obligations and liabilities act, budget funded enterprises and foreign commercial representatives.

** The fee is not applied in case of depositing on Child Savings accounts, as well as current accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments

Transfers, Universal payer, Purchase and sale of foreign currency

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Incoming transfers (incoming transfers into donation accounts are free of charge)	EUR	USD
1 Interbank – incoming transfers in EUR, ordered from a country from EEA	free of charge	free of charge
2 Interbank - incoming credit transfer outside EEA and non-EUR credit transfer from EEA:		
2.1 up to EUR/USD 50		free of charge
2.2 over EUR/USD 50 – for the total amount*		0.1% min EUR/USD 10.00 max EUR/USD 100.00
2.3 Interbank incoming – same day value date (upon the Bank's consent)		0.30% min EUR/USD 50.00 max EUR/USD 300.00

Outgoing transfers (fees are also applicable to standing orders)	EUR	USD
1 Within the bank system:		
1.1 Between accounts of two customers	EUR 3.58	EUR/USD 3.58
1.2 Between accounts of one and the same customer	EUR 3.58	EUR/USD 3.58
2 Interbank transfers		
2.1 Credit transfer in EUR ordered to a member of EEA:		
• Standard transfer (SEPA)		EUR 3.58
• Instant payment (SEPA Instant) for amounts up to EUR 15 000.00		EUR 3.58
• Express transfer (TARGET)		EUR 11.25
2.2 Credit transfer outside EEA and non-EUR credit transfer in EEA:		
• Standard transfer		0.25% min EUR/USD 25.00 max EUR/USD 250.00
• Fast transfer		0.25% min EUR/USD 30.00 max EUR /USD 250.00
• Express transfer		0.30% min EUR/USD 40.00 max EUR/USD 300.00
3 Letter of advice to the bank of the beneficiary/ ordering party (SWIFT):		EUR/USD 10.00
4 Additional written correspondence on a payment order	EUR 12.50	USD 50.00
5 Stop and return of transfer already initiated upon client's order (upon the Bank's consent)	EUR 12.50	USD 50.00
6 Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:		
8.1 Credit transfer in EUR ordered from a member EEA:		EUR 3.58
8.2 Credit transfer, ordered from a country outside EEA and non-EUR credit transfer, ordered from a country in EEA		0.25% min USD 30.00 max USD 250.00
7 Additional fee for IBAN absence		EUR 10.00

*One incoming credit transfer per month starting from the opening date of the account received in saving account "Mega Plus with Payroll" in EUR or USD is free of charge. Next incoming credit transfers are charged with USD 1
Important information for Interbank transfers in foreign currency related to additional fees with charges option DEBT, value dates and exchange rates are described in Section Mutual Funds.

Transfers, Universal payer, Purchase and sale of foreign currency

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Universal payer (utility bills)	EUR
1 Registration for the "Universal Payer" service (for using the "Universal Payer" service (utility bills) the client must have an account or a credit card with the bank).	free of charge
2 Application for change in registration data (subscription numbers – adding/cancelling, change of account, e-mail, etc.)	EUR 1.00
3 Fee for utility payment:	
3.1 payment of utility services from credit card	EUR 0.20
3.2 payment of utility services from bank account	EUR 0.20
4 Receiving of a report for successful utility payment at Bank's branch or monthly via e-mail (VAT included)	free of charge
5 SMS notification (VAT included)	EUR 0.06
6 E-mail notification (VAT included)	free of charge

Note: As of 15.02.2016 Debit Card "Universal Payer" (utility payments) is no longer issued. For customers with Virtual debit cards Maestro the subscription for utility payments service remains active. The payments will be collected from the account to which the card has been issued.

Purchase and sale of foreign currency in exchange for euro

1. The Bank buys and sells foreign currency in exchange for EURO, as well as exchanges one foreign currency for another foreign currency according to exchange rates specified in its exchange rates bulletin for the respective day (Bulletin of the Bank for foreign currency exchange).

2. For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by "Capital Markets" Division.

3. For amounts exceeding the ones specified below, the clients of the Bank may request individual exchange rates from the "Capital Markets" Division, where the granting of such individual rates is entirely within the Bank's discretion:

- 5 000 units for the following currencies – USD, CHF, GBP, RON, TRY, CAD, PLN, AUD;
- 50 000 units for the following currencies – SEK, JPY, CNY, NOK, DKK.

4. The Bank buys and sells banknotes at cash-desk only in the following foreign currencies: USD, CHF and GBP. For those currencies the Bank offers cash and non-cash exchange rates. The non-cash exchange rate is applied for the option "account- account", while the cash exchange rate- for the options "cash- cash" or "cash-account".

Purchase and sale of foreign currency in exchange for EURO	
1 Account – Account	free of charge
2 Cash– cash	free of charge
2.1 Cash–cash for amounts up to and including EUR 300.00 or EUR equivalent	EUR 2.05
2.2 Cash-cash for amounts over EUR 300.00) or EUR equivalent	free of charge
3 Cash-account	free of charge

Exchange of one foreign currency for another foreign currency *	
1 Account – Account	free of charge
2 Cash– cash	free of charge
3 Cash-account	free of charge

NOTES

* The Bank applies exchange rate calculated on the basis of the Bank's buy and sell rates for the respective currencies relative to EURO for the day of the operation.

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Debit cards:

VISA



mastercard







Credit cards:

VISA









mastercard











Select a category by clicking on the logo of the card type

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	Debit cards *Visa* [1]		
		Visa Classic [5] *Golden Time*	*Visa Classic* [5]
			
		EUR	EUR
1	Issue:		
	1.1 Standard (up to 10 business days)		
	main card	free of charge	free of charge
	extra and/or following card	EUR 3.00	EUR 3.00
2	Re-issuance:		
	2.1 due to validity expiry	EUR 3.00	EUR 3.00
	2.2 in case of a lost/stolen card, forgotten PIN and upon client's request	EUR 3.00	EUR 3.00
3	Re-issuance of PIN upon client's request	EUR 3.00	EUR 3.00
4	Fee for card and/or PIN delivery (VAT included)*:		
	*Delivery of a debit card and PIN to a correspondence address in Bulgaria is free of charge in cases where the card is issued during remote opening of the "My Banking", "My Family" or "Priority by Postbank" Program through Mobile Banking Application (Postbank App) by new clients of the Bank.		
	4.1 standard delivery to a correspondence address in Bulgaria	EUR 16.00	EUR 16.00
	4.2 express delivery to a bank branch or correspondence address in Bulgaria	EUR 16.00	EUR 16.00
	4.3 express delivery abroad	EUR 105.00	EUR 105.00
5	Delivery of a card to a branch different from the one issuing the card (VAT included)	EUR 3.00	EUR 3.00
6	Monthly maintenance fee:		
	6.1 main card with contact functionality	free of charge	free of charge
	6.2 main card with contactless functionality*	free of charge	EUR 0.30
	6.3 extra and/or following card with contact functionality	free of charge	free of charge
	6.4 extra and/or following card with contactless functionality*	free of charge	EUR 0.30
	*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Payroll current account and saving account "Mega with payroll".		
7	Change of card data :		
	7.1 Changeing imits via Internet Banking	free of charge	free of charge
	7.2Changeing limits and code word at a branch Bank	EUR 5.30	EUR 5.30
8	Change of PIN (available only at Bank's ATM)	free of charge	free of charge
9	Card blocking	free of charge	free of charge
10	Card unblocking	EUR 1.60	EUR 1.60
11	Activation of the service for notifications through SMS or other electronic messagefor debit cards	EUR 1.60	EUR 1.60
12	Fee for notification through SMS or other electronic message* (VAT included)	EUR 0.09	EUR 0.09
	*The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.		
	Other (account related fees)		
13	Minimum account balance	According to the Interest Rate Bulletin	
14	Monthly fee for current account	According to the Accounts Section or the Complex Banking Services Programs section	
15	Opening/closing of account	According to the Accounts Section or the Complex Banking Services Programs section	

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Debit cards
Usage in Bulgaria and abroad (transaction fees)

		Visa Classic [5] Golden Time	Visa Classic [5]
			
		EUR	**EUR**
16	Payment via POS or Internet:		
	16.1 at merchant of the Bank	free of charge	free of charge
	16.2 at merchant of another Bulgarian bank	free of charge	free of charge
	16.3 at merchant abroad*	0.50%	0.50%
	*The fee is not due when paying via POS in EUR in the EEA		
17	Payment through ATM	free of charge	free of charge
18	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	EUR 0.06	EUR 0.06
19	Deposit on ATM of the Bank	EUR 0.16	EUR 0.16
20	Cash withdrawal from ATM:		
	20.1 ATM of the Bank	free of charge	0.15% min. EUR 0.16
	20.2 ATM of another bank in the country	0.20 % min. EUR 0.80	0.20 % min. EUR 0.80
	20.3 ATM abroad in a country in EEA in EUR	0.20 % min. EUR 0.80	0.20 % min. EUR 0.80
	20.4 ATM abroad in a country outside EEA or non-EUR in a country in EEA	EUR 2.60 + 1.50%	EUR 2.60 + 1.50%min EUR 5.11
21	Cash withdrawal via ATM from a current account with payroll transfer in EUR and Mega Plus savings account with payroll transfer:		
	21.1 ATM of the Bank*	-	0.05% min. EUR 0.08
	21.2 ATM of another bank in the country	-	0.20 % мин., EUR 0.75
* If the client has an additional card on a current account with payroll transfer or a Mega Plus savings account, he/she will owe a fee for cash withdrawals via ATM under the conditions under item 23 of A. Debit cards.			
22	Cash advance at POS:		
	22.1 POS at the Bank's branch	EUR 1.60 + 1 % on the amount	EUR 1.60 + 1 % on the amount
	22.2 POS at a branch of another bank in the country	EUR 2.10 + 1 % on the amount	EUR 2.10 + 1 % on the amount
	22.3 POS at a branch of another bank abroad in a country in EEA in EUR	EUR 2.10 + 1 % on the amount	EUR 2.10 + 1 % on the amount
	22.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	EUR 2.50+ 1.5 % on the amount	EUR 2.50 + 1.5 % on the amount
23	Receiving (including return) amounts on card through POS	2%	2%
24	Balance inquiry on ATM of the Bank	EUR 0.16	EUR 0.16
25	Balance inquiry on ATM of another bank or E-pay	EUR 0.26	EUR 0.26
26	Balance inquiry on ATM abroad	EUR 0.55	EUR 0.55
27	Starting a procedure for disputing a transaction held abroad	free of charge	free of charge
28	Fee for incoming dispute of a transaction held abroad	free of charge	free of charge
29	Baseless disputing of a transaction	EUR 50.00	EUR 50.00

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	Debit cards	
	Visa Classic [5] Golden Time	*Visa Classic*
		
	EUR	EUR
30 E-commerce payments via virtual POS in Bulgaria and abroad (email orders/ telephone orders)	-	-
31 Immediate payment	1%	1%
32 Fee for using the card for:		
32.1 Betting and gambling transactions, including online Receipt of funds on the card from betting and gambling	0.1% of the transaction amount, min. EUR 0.15	
32.2 Receipt of funds on the card from betting and gambling	0.1% of the transaction amount, min. EUR 0.15	
Payment limits (24 hours)		
ATM daily limit	EUR 1 600.00	EUR 1 600.00
POS daily limit	EUR 5 200.00	EUR 5 200.00
Total ATM+POS	EUR 5 200.00	EUR 5 200.00

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	Debit cards			
	Debit Mastercard [5]	*Debit Mastercard Golden time* [3]	*Debit Mastercard Gold*	*Debit Mastercard World* [4]
				
	EUR/USD	EUR	EUR	EUR
1 Issuance:				
1.1 Standard (up to 10 business days)				
main card	free of charge	free of charge	free of charge	free of charge
extra and/or following card	EUR 3.00	EUR 3.00	EUR 5.30	free of charge
2 Re-issuance:				
2.1 due to validity expiry	EUR 3.00	EUR 3.00	EUR 5.30	free of charge
2.2 in case of a lost/stolen card, forgotten PIN and upon client's request	EUR 3.00	EUR 3.00	EUR 5.30	free of charge
3 Re-issuance of a PIN at the request of a client	EUR 3.00	EUR 3.00	EUR 3.00	EUR 3.00
4 Delivery of card and/or PIN (incl. VAT)*:				
*Delivery of a debit card and PIN to a correspondence address in Bulgaria is free of charge in cases where the card is issued during remote opening of the “My Banking”, “My Family” or “Priority by Postbank” Program through Mobile Banking Application (Postbank App) by new clients of the Bank.				
4.1 Standard delivery to a correspondence address in Bulgaria	EUR 16.00	EUR 16.00	EUR 16.00	free of charge
4.2 Express delivery to a bank branch or correspondence address in Bulgaria	EUR 16.00	EUR 16.00	EUR 16.00	free of charge
4.3 Express delivery abroad	EUR 105.00	EUR 105.00	EUR 105.00	EUR 105.00
5 Delivery of a card to a branch other than the issuing branch (incl. VAT)	EUR 3.00	EUR 3.00	free of charge	free of charge
6 Monthly fee for:				
6.1 main card with contact functionality	free of charge	free of charge	–	–
6.2 main card with contactless functionality*	EUR 0.30	free of charge	–	–
6.3 extra and/or following card with contact functionality	free of charge	free of charge	–	–
6.4 additional and/or subsequent card with contactless functionality*	EUR 0.30	free of charge	–	–
*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Payroll current account and saving account "Mega with payroll".				
7 Change of card data :				
7.1 Changeing imits via Internet Banking	free of charge	free of charge	free of charge	free of charge
7.2Changeing limits and code word at a branch Bank	EUR 5.30	EUR 5.30	free of charge	free of charge
8 Change of PIN (available only at Bank'sATM)	free of charge	free of charge	free of charge	free of charge
9 Card blocking	free of charge	free of charge	free of charge	free of charge
10 Card unblocking	EUR 1.60	EUR 1.60	EUR 1.60	free of charge
11 Activation of the service for notifications through SMS or other electronic message for debit cards	EUR 1.60	EUR 1.60	EUR 1.60	free of charge
12 Fee for notification through SMS or other electronic message(VAT included)*	EUR 0.09	EUR 0.09	EUR 0.09	free of charge
* The fee is due in case of notifications via SMS or other electronic message for a successful transaction at ATM, POS.				
Other (account related fees)				
13 Minimum account balance	According to the Interest Rate Bulletin			
14 Monthly fee for a current account	According to the Accounts Section or the Complex Banking Services Programs section			
15 Opening/ closing of account	According to the Accounts Section or the Complex Banking Services Programs section			

Bank cards

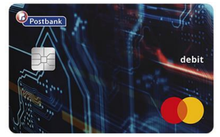
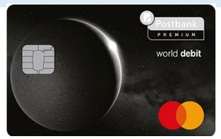
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Debit cards

		Debit Mastercard [5]	*Debit Mastercard Golden time* [3]	Debit Mastercard Gold	*Debit Mastercard World* [4]
					
		EUR /USD	**EUR**	**EUR**	**EUR**
16	Payment through POS or Internet:				
	16.1 at merchant of the Bank	free of charge	free of charge	free of charge	free of charge
	16.2 at merchant of another Bulgarian bank	free of charge	free of charge	free of charge	free of charge
	16.3 at merchant abroad*	0.50% on the amount	0.50% on the amount	0.50% on the amount	free of charge
	*The fee is not due when paying via POS in EUR in the EEA				
17	Payment through ATM	free of charge	free of charge	free of charge	free of charge
18	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	EUR 0.06	EUR 0.06	EUR 0.06	EUR 0.06
19	Deposit on ATM of the Bank	EUR 0.16	EUR 0.16	EUR 0.16	EUR 0.16
20	Cash withdrawal from ATM:				
	20.1 ATM of the Bank	0.15%мин. EUR 0.16	free of charge	free of charge	free of charge
	20.2 ATM of another bank in the country	0.20 % min. EUR 0.80	0.20 % min. EUR 0.80		free of charge
	20.3 ATM abroad in EEA in EUR	0.20 % min. EUR 0.80	0.20 % min. EUR 0.80		free of charge
	20.4 ATM abroad in a country outside EEA or non-EUR in a country in EEA	EUR 2.60 + 1.50% on the amount min EUR 5.11	EUR 2.60 + 1.50% on the amount	EUR 3.10+ 1.50% on the amount min. EUR 5.11	EUR 4.50+ 1.50%, on the amount min EUR 5.11
21	Cash withdrawal from ATM for payroll clients with current account in EUR and saving account "Mega Plus" with Payroll:				
	21.1 ATM of the Bank*	0.05% min. EUR 0.08	-	-	-
	*If the client has additional card to current account for Payroll or saving account Mega Plus, the fee for ATM withdrawal will be as per p.23/Section A Debit cards				
	21.2 ATM of another bank in the country	0.20% min. EUR 0.75	-	-	-
22	Cash advance at POS:				
	22.1 POS at the Bank's branch	EUR 1.60 +1 % on the amount	EUR 1.60 + 1 % on the amount	0.50% on the amount	0.50% on the amount
	22.2 POS at a branch of another bank in the country	EUR 2.10 +1 % on the amount	EUR 2.10+ 1 % on the amount		
	22.3 POS at a branch of another bank abroad in a country in EEA in EUR	EUR 2.10 +1 % on the amount	EUR 2.10 + 1 % on the amount	EUR 3.10+1.50% on the amount min. EUR 5.11	EUR 4.50 + 1.50%, on the amount min EUR 5.11
	22.4 POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	EUR 2.50 +1.5 % on the amount	EUR 2.50 + 1.5 % on the amount		
23	Receiving (including return) amounts on card through POS	2% on the amount	2% on the amount	2% on the amount	2% on the amount
24	Balance inquiry on ATM of the Bank	EUR 0.16	EUR 0.16	EUR 0.16	free of charge
25	Balance inquiry on ATM of another bank or E-pay	EUR 0.26	EUR 0.26	EUR 0.26	free of charge
26	Balance inquiry on ATM abroad	EUR 0.55	EUR 0.55	EUR 0.55	EUR 0.55

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Debit cards				
	Debit Mastercard [5]	*Debit Mastercard Golden time* [3]	*Debit Mastercard Gold*	*Debit Mastercard World* [4]
				
	EUR/USD	EUR	EUR	EUR
27 Starting a procedure for disputing a transaction held abroad	free of charge	free of charge	free of charge	free of charge
28 Fee for incoming dispute of a transaction held abroad	free of charge	free of charge	free of charge	free of charge
29 Baseless disputing of a transaction	EUR 50.00	EUR 50.00	EUR 50.00	EUR 50.00
30 E-commerce payments via virtual POS in Bulgaria and abroad (email orders/ telephone orders)	-	-	-	-
31 Immediate payment	1%	1%	1%	1%
32 Fee for using the card for:				
32.1 Betting and gambling transactions, including online Receipt of funds on the card from betting and gambling	0.1% of the transaction value, min. EUR 0.15			
32.2 Receipt of funds on the card from betting and gambling	0.1% of the transaction value, min. EUR 0.15			
Payment limits (24 hours)				
ATM daily limit	EUR 1 600.00	EUR 1 600.00	EUR 2 600.00	EUR 3 100.00
POS daily limit	EUR 5 200.00	EUR 5 200.00	EUR 5 200.00	EUR 10 300.00
Total ATM+POS	EUR 5 200.00	EUR 5 200.00	EUR 5 200.00	EUR 10 300.00

1. As of 13.04.2019 the bank stop issuing and reissuing debit cards Maestro BGN / EUR end Visa Electron BGN / USD. The fees are applicable also to the issued debit cards Visa Electron and Maestro upon their expiration when they be replaced with another similar product.
2. The limits may be increased up to double amount
3. As of 21.03.2015, Debit Mastercard Golden time Is issued.
4. As of 01.06.2015 Debit Mastercard World is issued. Mastercard Platinum is stopped issued . Mastercard Debit Mastercard World will be issued only to "My Prestige Package" - Section COMPLEX BANKING SERVICES
5. As of 18.12.2019, Debit cards – Visa Classic and Debit Mastercard are issued to saving account “Mega Plus” and saving account “Mega Plus” with Payroll

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Credit cards

		Visa Electron	*Visa Classic*	*Visa Gold*	*Visa Premium*
					
1	Fee for card and/or PIN delivery (VAT included)				
	1.1 standard delivery to a correspondence address in Bulgaria		EUR 16.00		
	1.2 express delivery in Bulgaria		EUR 26.00		
	1.3 express delivery abroad		EUR 105.00		
2	Minimum monthly payment		3 % of the total amount due , min EUR 8.00		
3	Unwarranted claim fee *		EUR 50.00		
	* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application - agreement.				
4	Fee for card and/or credit limit blocking due to cardholder's fault or negligence *		EUR 8.00		
	* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application - agreement.				
5	Compensation for delay of the due amount on annual basis		Basic interest rate + 10%		
6	Compensation for exceeding of the credit limit		5% of the excess amount, min EUR 1.10		
7	Paper statement fee (VAT included)	EUR 3.00	EUR 3.00	EUR 3.00	EUR 3.00
8	Fee for duplicate of monthly statement (VAT included)	EUR 3.00	EUR 3.00	EUR 3.00	EUR 3.00
9	Monthly payment instrument maintenance fee	-	-	-	-
10	SMS or other electronic message sent to the customer as per the General terms and conditions		EUR 0.09		
11	Deferring fee per transaction on equal monthly payments:				
	11.1 when deferring on 3 equal monthly payments		3% of the transaction amount, min EUR 2.60		
	11.2 when deferring on 6 equal monthly payments		4% of the transaction amount, min EUR 5.20		
	11.3 when deferring on 9 equal monthly payments		5% of the transaction amount, min EUR 8.00		
	11.4 when deferring on 12 equal monthly payments		6% of the transaction amount, min EUR 10.50		

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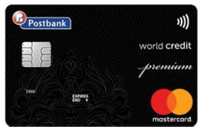
Credit cards

		Visa Electron	*Visa Classic*	*Visa Gold*	*Visa Premium*
					
12	Getting of issued card at a branch different from the issuing branch (VAT included)		EUR 3.00		
13	Administration fee for overdue installment * *The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid.		EUR 16.00		
14	Annual payment instrument maintenance fee: * *The fee is calculated at the end of each one-year period after the activation of the card				
	14.1 main cardholder	EUR 12.78	EUR 25.05	EUR 52.00	EUR 170.16
	14.2 additional cardholder	EUR 5.11	EUR 10.50	EUR 21.00	EUR 42.00
15	Card usage fee:				
	16.1 for purchases		free of charge		
	16.2 for cash withdrawal from ATM of the Bank		EUR 1.60 + 3% of the transaction amount		
	16.3 for cash withdrawal from ATM of another bank in Bulgaria		EUR 3.10 + 3% of the transaction amount		
	16.4 for cash withdrawal from ATM of another bank in EEA in EUR		EUR 3.10 + 3% of the transaction amount		
	16.5 for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA		EUR 5.20 + 3% of the transaction amount		
	16.6 for cash withdrawal at POS at cash desk in the Bank		EUR 1.60 + 3% of the transaction amount		
	16.7 for cash withdrawal from another bank office in the country and abroad	-	EUR 5.20 + 3% of the transaction amount		
	16.8 for e-Pay/B-Pay transfer to another payment account and/or other payment instrument		3% of the transaction amount		
16	Fee for re-issuance of credit cart upon client's request		EUR 10.50		
17	Fee for PIN re-issuance upon client's request		EUR 5.20		
18	Fee for examination of application for changing credit card parameters		EUR 10.50		
19	Fee for using the card for: (i) betting and gambling transactions, including online; (ii) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (iii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities:	-	1 % of the transaction amount, min. EUR 0.10		
20	Fee upon receipt of funds on the card from betting and gambling	-	1 % of the transaction amount, min. EUR 0.10		
21	Cash withdrawal daily (24 hours) limit	EUR 550.00	EUR 550.00	EUR 1 100.00	EUR 1 100.00
22	POS daily (24 hours) limit	EUR 3 100.00	EUR 3 100.00	EUR 8 200.00	EUR 8 200.00

As of 13.04.2019 the bank stops issuing and reissuing the product Visa Electron.

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Credit cards	*Mastercard Standard*	*Mastercard World*	*Mastercard Cash/ Mastercard Cash Momento*	*Mastercard World Premium*	*Mastercard Universe (бранд World Elite)*
					
1 Fee for card and/or PIN delivery (VAT included)					
1.1 standard delivery to a correspondence address in Bulgaria			EUR 16.00		
1.2 express delivery to a bank branch or correspondence address in Bulgaria			EUR 26.00		
1.3 express delivery abroad			EUR 105.00		
2 Minimum monthly payment			3 % of the total amount due, min EUR 8.00		
3 Unwarranted claim fee			EUR 50.00		
4 Fee for card and/ or credit limit blocking due to cardholder's fault or negligence			EUR 8.00		
5 Compensation for delay of the due amount on annual basis			Basic Interest rate + 10%		
6 Compensation for exceeding the credit limit			5 % of the excessed amount, min EUR 1.10		
7 Paper statement fee (VAT included)			EUR 3.00		
8 Fee for duplicate of monthly statement (VAT included)			EUR 3.00		
9 Monthly payment instrument maintenance fee	-	-	EUR 2.00	-	-
10 SMS or other electronic message sent to the customer as per the General terms and conditions			EUR 0.09		
11 Deferring fee per transaction on equal monthly payments:					
11.1 when deferring on 3 equal monthly payments			3% of the transaction amount, min EUR 2.60		
11.2 when deferring on 6 equal monthly payments			4 % of the transaction amount, min EUR 5.20		
11.3 when deferring on 9 equal monthly payments			5 % of the transaction amount, min EUR 8.00		
11.4 when deferring on 12 equal monthly payments			6 % of the transaction amount, min EUR 10.50		
12 Getting of issued card at a branch different from the issuing branch (VAT included)			EUR 3.00		
13 Administration fee for overdue installment (The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid)			EUR 16.00		
14 Annual payment instrument maitenance fee: (The fee is calculated at the end of each one-year period after the activation of the card)					
14.1 main cardholder	EUR 25.05	EUR 52.00	free of charge	EUR 87.00	EUR 520.00
14.2 additional cardholder	EUR 10.50	EUR 21.00	free of charge	EUR 42.00	EUR 260.00

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Credit cards	*Mastercard Standard*	*Mastercard World*	*Mastercard Cash/ Mastercard Cash Momento*	*MastercardWorld Premium*	*Mastercard Universe (бранд World Elite)*
					
15 Card usage fee:					
15.1 for purchase			free of charge		
15.2 for cash withdrawal from ATM of the Bank	EUR 1.60 + 3% of the transaction amount		EUR 1.60+ 4% of the transaction amount	EUR 1.60 + 3% of the transaction amount	
15.3 for cash withdrawal from ATM of another bank in Bulgaria	EUR 3.10+ 3% of the transaction amount		EUR 3.10+ 5% of the transaction amount	EUR 3.10+ 3% of the transaction amount	
15.4 for cash withdrawal from ATM of another bank in EEA in EUR	EUR 3.10+ 3% of the transaction amount		EUR 3.10+ 5% of the transaction amount	EUR 3.10+ 3% of the transaction amount	
15.5 for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	EUR 5.20 + 3% of the transaction amount		EUR 5.20+ 5% of the transaction amount	EUR 5.20 + 3% of the transaction amount	
15.6 for cash withdrawal at POS at cash desk in the Bank	EUR 1.60 + 3% of the transaction amount		EUR 1.60+ 4% of the transaction amount	EUR 1.60 + 3% of the transaction amount	
15.7 for cash withdrawal at POS at cash desk in another bank and abroad	EUR 5.20 + 3% of the transaction amount		EUR 5.20+ 5% of the transaction amount	EUR 5.20 + 3% of the transaction amount	
15.8 for ePay/B-Pay transfer to another payment account and/or other payment instrument			3%		
16 Fee for re-issuance of credit cart upon customer's request		EUR 10.50			EUR 100.00)
17 Fee for PIN re-issuance upon customer's request		EUR 5.20			
18 Fee for examination of application for changing of parameters on credit card		EUR 10.50			
19 Fee for using the card for: (ii) betting and gambling transactions, including online; (ii) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (iii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities:		1 % of the transaction amount, min EUR 0.10			
20 Fee upon receipt of funds on the card from betting and gambling		1 % of the transaction amount, min EUR 0.10			
21 Cash withdrawal daily (24 hours) limit	EUR 550.00	EUR 1 100.00	EUR 550.00	EUR 1 100.00	EUR 4 100.00
22 Daily payment limits (24 hours)	EUR 3 100.00	EUR 8 200.00	EUR 3 100.00	EUR 8 200.00	EUR 13 300.00

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Credit cards			
	*Euroline u Euroline AMEX**	*AMEX Green**	*AMEX Gold**
1 Minimum monthly payment	3% of the total due amount, min. EUR 7.67		
2 Fee for card and/or credit limit blocking due to cardholder's fault or negligence	EUR 7.67		
3 Compensation for delay of the due amount on annual basis	Basic interest rate +10%		
4 Compensation for exceeding of the credit limit	5% of the exceeded amount, min. EUR 1.02		
5 Paper statement fee (VAT included)	EUR 1.53		
6 Fee for duplicate of monthly statement (VAT included)	EUR 1.53		
7 Monthly payment instrument maintenance fee	EUR 1.35	-	-
8 Administration fee for overdue payment **	EUR 15.34		

NOTES

* From 14.02.2017 r. the bank stopped issuing and re-issuing the following types of credit cards - American Express Gold, American Express Green and EuroLine American Express.

**The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly payments of two consecutive monthly statements are not paid.

IKEA Credit Cards - EUR***	
1 Compensation for delay of the due amount on annual basis	Basic Interest Rate + 10%
2 Monthly fee for loan servicing	EUR 1.28
3 Minimum monthly payment	3% of the total amount due, min. EUR 7.67

NOTES

*** As of 16.05.2014, IKEA - EUR Credit Cards are not issued. Fees apply to already issued IKEA – EUR Credit Cards.

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Internet and mobile banking	
1 Registration and maintenance	free of charge
2 Intrabank transfers:	
2.1 Between accounts of two customers	EUR 0.30 /USD 0.60
2.2 Between accounts of one and the same customer	free of charge
2.3 Blink P2P Transfers by Mobile Number in EUR	
• For amounts up to EUR 150	free of charge
• For amounts over EUR 150	EUR 0.30
3 Interbank transfers:	
3.1 Interbank outgoing credit transfers in EUR ordered to a member of EEA:	
3.1.1 Standard transfer (SEPA)	EUR 0.61
3.1.2 Instant payment (SEPA Instant) for amounts up to EUR 15 000.00	EUR 0.61
3.1.3 Express transfer (TARGET)	EUR 7.16
3.1.4 Blink P2P Transfers by Mobile Number in EUR	
• For amounts up to EUR 150	free of charge
• For amounts over EUR 150	EUR 0.61
3.2 Interbank outgoing credit transfers outside EEA and non-EUR credit transfer in EEA:	
3.2.1 Fast transfer	0.20% min EUR/USD 20.00 max EUR/USD 200.00
3.2.2 Express transfer -In case the order is accepted not later than 11 AM	0.22% min EUR/USD 30.00 max EUR/USD 300.00
4 Re-issuance of activation code for Postbank Web/Postbank app upon customer request	
4.1 New activation code/Re-issuance of activation code	free of charge
4.2 Set new password online (forgotten password)	free of charge

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Internet and mobile banking	
5. Limit change	
5.1 Limit change via Postbank web	free of charge
5.2 Limit change via branch	EUR 5.11
6. Utility payment, and Code payment* (per transaction) *Code payments are available only through Mobile banking	
6.1 From bank account	EUR 0.13
6.2 From credit card	free of charge
7. Tax payment/per transaction/	
7.1 From bank account	EUR 0.25
7.2 From credit card	free of charge
8. Blink Parking	free of charge
9. SMS one-time password (The services are not available for the mobile banking.)	free of charge

- The maximum amount for payments to trusted beneficiaries without Strong Customer Authentication for individuals - EUR 5 112.92). Transfers to such beneficiaries above the maximum amount have to be confirmed with a software token (m-Token Postbank) or Qualified electronic signature (QES) in combination with Viber/SMS message

- Low-value transactions for which a Strong Customer Authentication is not required, if the following conditions are fulfilled:

1. The amount of the transfer shall not exceed EUR 29.65; as well as
2. The total amount of previous transfers via Internet and mobile banking by the payer since the last use of SCA shall not exceed EUR 99.70 ; or
3. The number of payment transactions initiated through a remote channel by the payer since the last use of SCA of the customer does not exceed 5 consecutive electronic transactions.

NOTES

The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the Postbank Web/ Postbank App section. For Mobile Banking the same fees and commissions apply as for the Postbank Web. Important information for Interbank transfers in foreign currency related to additional fees with charges option DEBT, value dates and exchange rates are described in Section Securities and Investment Gold, Purchase and Sale of Foreign Currency and Section Notes.

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One Wallet by Postbank	EUR	USD
1 Opening eleitronic money account	free of charge	not available
2 Electronic money account maintenance (monthly)	free of charge	not available
3 Digital card issuance	free of charge	not available
4 Digital card maintenance (monthly)	free of charge	not available
5 Contactless (NFC) payment at a POS terminal	free of charge	free of charge
6 Transfer to another ONE WALLET user	free of charge	free of charge
7 Cashless funding of a digital card from a bank account (issuance of electronic money)	free of charge	free of charge
8 Cashless funding of digital debit card / prepaid card (issuance of electronic money)	free of charge	free of charge
9 Cashless funding of a digital card from Postbank credit card (issuance of electronic money)	According to Section Bank Cards	not available
10 Issuance of electronic money, when the amounts are received as cash deposit from account holder	0.25%, min . EUR 1.02	not available
11 Redemption of electronic money at a cash desk in a bank branch office (when closing an account)		
11.1 Up to EUR 1050.00	0.70%, min EUR 3.58	not available
11.2 Above EUR 1050.00		
· upon request (the request must be submitted in written form not later than 12.00 pm one working day in advance)	0.70%	not available
· without request (depending on the Bank's resources)	0.80%, min EUR 7.67	not available
12 Transfers from bank account		-
12.1 Within the Bank system		-
· Between accounts of two customers	EUR 0.30	EUR 0.30
· Between accounts of one customer	free of charge	free of charge
12.2 Interbank SEPA / SEPA InstantPayment)	EUR 0.61	not available
13 Transfer from debit card	According to Section Bank Cards	According to Section Bank Cards
14 Transfer from credit card	According to Section Bank Cards	not available

Other fees		
1 Receiving (including return) amounts on card through POS	2% on the amount	2% on the amount
2 Initiation of a procedure for contesting a transaction made with a digital card at a POS abroad	free of charge	free of charge
3 Consideration of a disputed transaction made with a digital card at a POS abroad	free of charge	free of charge
4 Unreasonable contestation of a transaction	EUR 10.23	EUR 10.23

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Maximum availability limits and digital card transactions	Standard customers	Prospect customers
	EUR	EUR
1 Daily limit for POS payments with digital card	EUR 5 150.00	EUR 1 000.00
2 Maximum availability on a digital card/account	EUR 15 000.00	EUR 1 000.00
3 Maximum monthly amount of transfers to other users of the application	EUR 1 550.00	EUR 1 000.00
4 Maximum monthly amount of transfers to accounts/cards (incl. to digital card/account)	EUR 1 550.00	EUR 1 000.00
5 Maximum amount for funding a digital account/card per month	EUR 15 000.00	EUR 1 000.00

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”	EUR
1 Daily limit for POS payments with a digital card	EUR 160
2 Maximum monthly amount for POS payments*	EUR 550
3 Maximum monthly amount for transfers from a digital account*	EUR 550
4 Maximum monthly balance on the account linked to the digital card	EUR 550
5 Maximum monthly amount for funding the digital account/card	EUR 550

*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.

Self-service terminal devices (Express Banking Digital Zones)

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Self-service terminal devices (digital express banking zones)	
1 Cash operations:	
1.1 Depositing of amounts in account in EUR	EUR 0.15
1.2 Cash withdrawal from account, on each transaction The maximum amount per one transaction is EUR 400 .	EUR 1.02
2 Transfers Within the Bank system*:	
· Between accounts of two customers	EUR 0.64
· Between accounts of one and the same customer	EUR 0.51
3 Transfers/payments in EUR ordered to a member of EEA::	
· Standard transfer(SEPA)	EUR 1.28
· Express transfer(TARGET)	EUR 8.18
4 Utility payment /on each transaction/:	
4.1 From account	EUR 0.13
4.2 From credit card	free of charge
5 Utility bill payment (per transaction)	
5.1 From bank account	EUR 0.25
5.2 From credit card	free of charge
6 Printing out of account statement	EUR 2.56
7 Payment limits per client in EUR currency (24 hours)	
7.1 Cash depositing in account	EUR 5 000.00
7.2 Cash withdrawals from account	EUR 1 600.00
7.3 Intrabank transfers between own accounts	EUR 12 000.00
7.4 Intrabank transfers between different customers and/or Interbank transfer via Bisera	EUR 6 000.00

*A payment order to the state budget can not be processed via self-service zones.

NOTES

Transactions can be initiated only from EUR accounts.
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. Preferential fees for cash operations, money transfers and utility payment and tax payments, provided by the current Tariff for certain account, are not applicable for transactions, initiated on Express banking digital zones. The fees and commissions applicable for transactions executed through debit, prepaid and credit cards are described in the relevant sections of the Tariff: Bank Cards and Electronic Money Accounts

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	Government securities (GS), registered in Bulgaria	
1	Execution of competitive orders when participating in an auction for the acquisition of government securities:	
	1.1 approved orders	0.08% on the total nominal value of the order, min. EUR 5.00
	1.2 non-approved orders	EUR 5.00 per order
2	Execution of non-competitive orders when participating in auctions for the purchases of government securities	0.08% on the total nominal value of the order, min. EUR 5.00
3	On maturity of government securities	0.02 % of the nominal value
4	Repurchase of target issues for individuals, issued by the Ministry of Finance	EUR 5.00
5	Transfer of government securities between a Bank client and other primary and other participant in ESROT	EUR 15.00
6	Transfer of government securities between Bank client and another legal entity:	
	6.1 within the Bank	EUR 10.00
	6.2 from/to another financial institution	EUR 15.00
7	Issuance of a copy of a certificate for ownership of the government securities (VAT included)	EUR 10.00
8	Blocking and unblocking of government securities, unless a pledge is established in accordance with the Law on Registered Pledges (the commission is over the nominal)	0.03%, min. EUR 15.00
9	Entering of special pledges to the Bank register and issuance of certificates (VAT included)	EUR 25.00
10	Deletion of the registration of a special pledge agreement (VAT included)	EUR 15.00
11	Purchase or sale of Government Securities carried out outside a regulated market (the commission is on par):	
	11.1 up to EUR 100 000	0.15%, min. EUR 100.00
	11.2 over EUR 100 000	Subject to agreement
12	Purchase or sale of Government Securities made at regulated market (the commission is over the nominal):	0.10%, min. EUR 18.00
13	Cancelling of instructions on government securities transactions	EUR 20.00
14	Safe keeping (VAT included) *	0.125%, min. EUR 25.00 per year

	Corporate and Government Debt Securities (incl. Bulgarian), registered abroad	
1	Safe keeping and maintenance of foreign government securities register (VAT included) *	0.04%, min. EUR 25.00 per year
2	Issuance of a statement for foreign government securities owned upon client's request (VAT included)	EUR 15.00
3	Transfer of foreign government securities from/to a client whose register is not kept by the Bank	EUR 25.00
4	Purchase or sale out of regulated market of corporate and government debt securities (the commission is over the nominal):	
	4.1 up to EUR / USD 100 000	0.25%, min. EUR / USD 100
	4.2 over EUR / USD 100 000	Subject to agreement
5	Notification for corporate action	EUR 2.50

* The fee is collected on quarterly basis

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Corporate Securities registered in Bulgaria*	
* All securities within the meaning of art. 4, p. 1 in connection with &1, para 1, p. 1 of AP of Markets in Financial Instruments Act are included, with the exception of government securities.	
1 Purchase or sale at regulated market of bonds and other debt corporate securities (the commission is over the nominal):	
1.1 up to EUR 100 000	0.10%, min. EUR 18.00
1.2 over EUR 100 000	subject to agreement
2 Purchase or sale out of regulated market of corporate securities (the commission is over the nominal):	
2.1 up to EUR 100 000	0.15%, min. EUR 100.00
2.2 over EUR 100 000	subject to agreement
3 Purchase or sale at regulated market of shares and other non-debt corporate securities:	
3.1 standard fee	1 %, min. EUR 8.00
3.2 for customers, who have invested over EUR 51 129.19	subject to agreement
4 Purchase or sale out of regulated market of shares and other non-debt corporate securities:	
4.1 up to EUR 100 000	1.5%, min. EUR 50.00
4.2 over EUR 100 000	subject to agreement
5 Transfer of corporate securities from customer's account in Central Depository AD to customer's account in the Bank	EUR 15.00
6 Transfer of corporate securities from customer's account in the Bank to customer's account in Central Depository AD or in another investment intermediary	EUR 15.00
7 A report from Central Depository AD for current state of portfolio, including the cases ofinheritance of deceased person (VAT included)	EUR 15.00
8 A detailed report from Central Depository AD for current state of portfolio (VAT included)	EUR 18.00
9 A report from the Central Depository AD for the state of portfolio for previous period (VAT included)	EUR 18.00
10 Change of personal data kept with Central Depository AD	EUR 8.00 + EUR 1.00 per depositary receipt
11 Issuance of a depository receipt for ownership of corporate securities (VAT included)	EUR 5.00
12 Issuance of a copy of a depository receipt for ownership of corporate securities (VAT included)	EUR 5.00
13 Check of availability of corporate securities on personal account in Central Depository AD (VAT included)	EUR 10.00

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Corporate Securities registered in Bulgaria*	
* All securities within the meaning of art. 4, p. 1 in connection with &1, para 1, p. 1 of AP of Markets in Financial Instruments Act are included, with the exception of government securities.	
14 Transfer of corporate securities in case of inheritance:	
14.1 with market price up to EUR 100 000	1.50% min EUR 50.00
14.2 with market price above EUR 100 000	subject to agreement
15 Fee for termination of inheritance procedure	EUR 10.00
16 Transfer of corporate securities with donation:	
16.1 with market price up to EUR 100 000	2% of the amount of transfer, min EUR 50.00
16.2 with market price above EUR 100 000	subject to agreement
17 Transfer of corporate securities against consideration under the terms of agreement, concluded betwen the parties:	
17.1 with market price up to EUR 100 000	2% of the amount of transfer, min EUR 100.00 /total for both parties/
17.2 with market price above EUR 100 000	subject to agreement
18 Registration of a pledge agreement (VAT included)	subject to agreement
19 Registration of blocking of corporate securities	subject to agreement
20 Safekeeping of corporate securities registered in Bulgaria:**	
20.1 unprofessional investors under §1, para 1, p. 11 of the AP of Markets in Financial Instruments Act	0.06% min EUR 25.00 per year
20.2 professional investors under §1, para 1, p. 10 of the AP of Markets in Financial Instruments Act	free of charge
** It is calculated on the amount of corporate securities, specified according the terms of Regulation No 23 of FSC for the terms and the method for valuation of customer's assets and according to the internal rules for the terms and method of valuation of customer's assets in the Bank.	
21 Notification for corporate action	EUR 2.50
22 Notification for dividends/ coupon payment	free of charge
23 Dividend/ coupon payment:	
23.1 on account with the Bank	free of charge
Compensatory instruments	All terms for shares and other non-debt corporate securities are applicable
Portions of collective investment schemes (inheritance)	All terms for shares and other non-debt corporate securities are applicable

Investment Gold	
1. Storage and insurance fee for investment gold at Raiffeisen Bank International	
For quantity of gold up to and incl. 1 kg	0.7%, min. 150 EUR on annual basis
For quantity of gold above 1 kg and up to and incl. 3 kg	0.5% on annual basis
For quantity of gold above 3 kg	0.3% on annual basis

The indicated storage fee is annual and is calculated on an ACT/360 basis. The fee is accrued on a monthly basis, based on the average daily quantity of gold held during each month, revalued at the buying price quoted by Raiffeisen Bank International on the last business day of the month, or the nearest preceding business day. The fee is calculated on the euro equivalent of the revaluation. The accrued safekeeping fee is collected on an annual basis. The fee is inclusive of VAT.

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Corporate securities registered outside Bulgaria *

	Country	Market for Financial Instruments	Commissions **	Annual Storage Fee ***
1	Australia	Australian Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
2	Austria	Vienna Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
3	Belgium	Euronext Brussels	0.7% min EUR 35 per order	0.35% min EUR 15
4	United Kingdom	London Stock Exchange	0.7% min GBP 35 per order	0.35% min EUR 15
5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.7% min EUR 35 per order	0.35% min EUR 15
6	Greece	Athens Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
7	Denmark	Copenhagen Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
9	Spain	Madrid Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
10	Italy	Borsa Italiana	0.7% min EUR 35 per order	0.35% min EUR 15
11	Canada	Montreal Exchange, Toronto Stock Exchange	0.7% min CAD 60 per order	0.35% min EUR 15
12	Norway	Oslo Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
13	Portugal	Euronext Lisbon	0.7% min EUR 35 per order	0.35% min EUR 15
14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.7% min USD 40 per order	0.35% min EUR 15
15	Finland	Helsinki Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
16	France	Euronext Paris	0.7% min EUR 35 per order	0.35% min EUR 15
17	Netherlands	Euronext Amsterdam	0.7% min EUR 35 per order	0.35% min EUR 15
18	Switzerland	SIX Swiss Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
19	Sweden	Stockholm Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
20	Japan	Tokyo Stock Exchange	0.7% min EUR 35 per order	0.35% min EUR 15
21	Poland	Warsaw Stock Exchange	0.8% min EUR 45 per order	0.65%min EUR 15
22	Singapore	Stock Exchange of Singapore	0.8% min EUR 35 per order	0.65%min EUR 15
23	Turkey	Istanbul Stock Exchange	0.8% min EUR 45 per order	0.65%min EUR 15
24	Hungary	Budapest Stock Exchange	0.8% min EUR 80 per order	0.65%min EUR 15
25	Hong Kong	Hong Kong Exchanges and Clearing	0.8% min EUR 35 per order	0.65%min EUR 15
26	Czech Republic	Prague Stock Exchange	0.8% min EUR 60 per order	0.65% min EUR 15
27	Transfer of corporate securities to/from client, the register of whon is not managed by the Bank			EUR 25.00

*All securities within the meaning of art. 4, p. 1 in connection with §1, para 1, p. 1 of AP of Markets in Financial Instruments Act are included, with the exception of government securities.

**The commission does not include some additional expenses specific for some markets which could arise – such as taxes (duty included), impositions, public or regulatory taxes, other payment connected to the deals of acquisition or sale of financial instruments, etc. The client will be informed in advance for all additional expenses. The commission is calculated based on the amount/ equivalence of the price of the deal at fixing or as per the exchange rate, which is defined from credit and/ or depository institution, to which the Bank has delegated fully or partially its function for safe-keeping of financial instruments.

*** The fee for safe-keeping is annual and is calculated on base 30/360. The fee percentage is calculated on the daily average balances during the month, which are revaluated on the price of closing for the respective market from the last (the closest previous) day of the month. The fee is calculated on the EUR equivalence of the revaluation in the official exchange rate the Bank or in an exchange rate, specified from a credit and/or depository institution, to which the Bank has delegated its functions (all or part of them) for safe-keeping of corporate securities. The accrued fees for safe-keeping are collected on three-month basis.

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Mutual funds		
1 Sales charge - percentage of the invested amount:		
1.1 (LF) Fund of Funds - Global Low		1.50%
1.2 (LF) Fund of Funds - Global Medium		1.50%
1.3 (LF) Fund of Funds - Global High		2.00%
1.4 (LF) Equity – Global Equities Fund		1.75%
1.5 (LF) Global Bond Fund		1.00%
1.6 (LF) Fund of Funds - Global Emerging Markets		2.00%
1.7 (LF) Fund of Funds Next Gen Focus		2.00%
1.8 (LF) Fund of Funds – Equity Blend		1.50%
1.9 (LF) Fund of Funds – Balanced Blend Global		1.50%
1.10 (LF) Fund of Funds – Balanced Blend US (USD)		1.50%
1.11 (LF) Absolute Return Fund		0.50%
1.12 (LF) Income Plus € (EUR)		0.00%
1.13 (LF) Income Plus $ (USD)		0.00%
1.14 (LF) Target Maturity Bond Fund * * initial offering period - 01/10/2026 - 20/11/2026		0.00%
2 Redemption charge - percentage of the redemption proceeds:	Holding for less than 2 years	Holding for more than 2 years
2.1 (LF) Fund of Funds - Global Low	1.00%	0.00%
2.2 (LF) Fund of Funds - Global Medium	1.00%	0.00%
2.3 (LF) Fund of Funds - Global High	1.00%	0.00%
2.4 (LF) Equity – Global Equities Fund	1.00%	0.00%
2.5 (LF) Global Bond Fund	1.00%	0.00%
2.6 (LF) Fund of Funds - Global Emerging Markets	1.00%	0.00%
2.7 (LF) Fund of Funds Next Gen Focus	1.00%	0.00%
2.8 (LF) Fund of Funds – Equity Blend	1.00%	0.00%
2.9 (LF) Fund of Funds – Balanced Blend Global	1.00%	0.00%
2.10 (LF) Fund of Funds – Balanced Blend US (USD)	1.00%	0.00%
2.11 (LF) Absolute Return Fund	0.00%	0.00%
2.12 (LF) Income Plus € (EUR)	0.00%	0.00%
2.13 (LF) Income Plus $ (USD)	0.00%	0.00%
2.14 (LF) Target Maturity Bond Fund ** ** redemption fee of 2% is applicable only for the holding period up to 15/03/2029 (maturity date)	-	-

Regular Investment Plan – PlanInvest *
1 Sales charge - as per section Mutual Funds p. 1. above
2 Redemption charge - as per section Mutual Funds p. 2. above

*Holders of packaged programs Premium and Premium Extra, as well as holders of complex banking services programs with payroll benefit from 0% sales fee for buying mutual fund units in EUR / USD, when investing through Regular Investment Plan. The preference is valid only for the amount/s signed with the Regular Investment Application and for the respective fund/s. For investments in funds and amounts other than those in the Regular Investment Plan, the applied fees are according to the Tariff of the bank.

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Bundle Product SpestInvest	
1 Sales charge - as per section Mutual Funds p. 1. above	
2 Redemption charge - as per section Mutual Funds p. 2. above	

Current Accounts for Mutual Funds**	EUR	USD
1 Opening of Mutual Fund current account	EUR 2.00	USD 2.00
2 Minimal balance	EUR 0.00	USD 0.00
3 Maintenance (monthly)	EUR 1.30	USD 1.50
4 Closing	free of charge	free of charge

**The account must be used only for the needs of investing in Mutual Funds and/or the bundle product SpestInvest.

NOTES

The fees from the other Tariff sections are applied in case of operations not specifically mentioned in Current Accounts for Mutual Funds.

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	Overdraft on account	EUR
1	Monthly overdraft service fee*	EUR 1.50
2	Overdraft renewal fee - due at loan contaract renewal of the tenor, over the total approved limit	1%, min. EUR 6.00
3	Fee for change in the initially defined overdraft parameters as per the initial approval	EUR 25.00
4	Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral)	EUR 7.00
5	Documents processing fee for change in the parameters of the loan (incl. Interest rate, replacement/enter into debt, partial release of collateral) - due upon approval of the requested change in the parameters	0.70% of the approved overdraft limit, min EUR 50.00
6	Fee for change in the parameters of the loan different from the ones in point 7. (incl. fees and charges, corresponding accounts, etc.)	EUR 17.00
7	Fee for examination of request to regain the overdraft preferences	EUR 25.00
8	Fee for change of existing overdraft limit	EUR 10.00
9	Fee for activities preventing from negative consequences in case of overdue payments**	
	9.1 from 2 to 30 days	EUR 2.00
	9.2 from 31 to 60 days	EUR 3.00
	9.3 from 61 to 90 days	EUR 4.00
	9.4 from 91 to 120 days	EUR 5.00
	9.5 from 121 to 150 days	EUR 6.00
	9.6 from 151 to 180 days	EUR 7.00
	9.7 above 181 days	EUR 8.00

* Not applicable to overdrafts granted after 16.09.2013.

**In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected EUR 2.00 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected EUR 3.00 for the overdue interval from 31 to 60 days; etc.

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	Consumer loan with/without guarantor(s)	EUR
1	Monthly fee for servicing of current account opened for a consumer loan	According to Section Accounts
2	Fee for change in the initially defined consumer loan parameters as per the initial approval	EUR 30.00
3	Fee for application for loan renegotiation (concerning interest rate, currency, tenor, replacement/enter into debt, partial release of collateral, repayment schedule)	EUR 10.00
4	Document processing fee for change in the parameters of the loan (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters	0.70% of the outstanding loan principal, min. EUR 50.00
5	Fee for renegotiation of the loan term, due upon approval	
	5.1 For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	EUR 45.00
	5.2 For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. EUR 50.00
6	Fee for change in the parameters of the loan different from the ones in point 5. and 6 (incl. fees and commissions, corresponding accounts, installment date, etc.)	EUR 30.00
7	Fee for examination of request to regain the consumer loan preferences	EUR 50.00
8	Fee for activities preventing from negative consequences in case of overdue payments*	
	8.1 from 2 to 30 days	EUR 2.00
	8.2 from 31 to 60 days	EUR 3.00
	8.3 from 61 to 90 days	EUR 4.00
	8.4 from 91 to 120 days	EUR 5.00
	8.5 from 121 to 150 days	EUR 6.00
	8.6 from 151 to 180 days	EUR 7.00
	8.7 above 181 days	EUR 8.00
9	Fee for restructuring of the loan obligation over the rescheduled amount	1.50%
10	Fee for prepayment for consumer loan applicable during the period with fixed interest rate	
	10.1 When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal
	10.2 When the remaining period of the loan agreement is shorter than one year	0.50% of the prepaid amount of the principal

* In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected EUR 2.00 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected EUR 3.00 for the overdue interval from 31 to 60 days; etc.

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	Consumer loan/overdraft with cash collateral (Elastica)	EUR
1	Overdraft renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min. EUR 6.00
2	Fee for change in the initially defined loan/overdraft parameters as per the initial approval	EUR 30.00
3	Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	EUR 10.00
4	Document processing fee for change in the parameters of the loan/overdraft (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters	
	4.1 For consumer loan Elastica	0.70% of the outstanding loan principal, min. EUR 50.00
	4.2 For consumer overdraft Elastica	0.70% of the outstanding loan principal, min. EUR 50.00
5	Fee for renegotiation of the loan term, due upon approval	
	5.1 For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	EUR 50.00
	5.2 For decrease/increase of the loan term with necessity for credit assessment	0.70% of the outstanding loan principal, min. EUR 50.00
6	Fee for change in the parameters of the loan/overdraft different from the ones in point 5 and 6. (incl. fees and commissions, corresponding accounts, installment date, etc)	EUR 30.00
7	Fee for activities preventing from negative consequences in case of overdue payments:*	
	7.1 from 2 to 30 days	EUR 2.00
	7.2 from 31 to 60 days	EUR 3.00
	7.3 from 61 to 90 days	EUR 4.00
	7.4 from 91 to 120 days	EUR 5.00
	7.5 from 121 to 150 days	EUR 6.00
	7.6 from 151 to 180 days	EUR 7.00
	7.7 above 181 days	EUR 8.00
8	Fee for prepayment for consumer loan applicable during the period with fixed interest rate	
	8.1 When the remaining period of the loan agreement is longer than one year	1% of the prepaid amount of the principal
	8.2 When the remaining period of the loan agreement is shorter than one year	0.50% of the prepaid amount of the principal
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* In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected EUR 2.00 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected EUR 3.00 for the overdue interval from 31 to 60 days; etc.

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Mortage loans (Housing Loans/Home Equity oans/Mortgage Overdraft*)

*As of 01.01.2026, the Mortgage Overdraft product for individuals is discontinued. All fees and commissions remain applicable to existing loans granted under the Mortgage Overdraft product.

		EUR
1	Fee for express examination of loan application documents - due upon submission of the loan application (incl. VAT).*	EUR 80.00
	*When applying for “Express examination of loan application documents”, the application of the borrower is processed within 8 (eight) working hours. For full information about the terms and conditions for express examination of loan application documents, please refer to the document “Conditions for applying for a mortgage loan with selected option for an express examination of the loan application”, available on the Internet site of the bank www.postbank.bg or in any office of the Bank	
	1.1 Fee for complex express examination of loan application as per the terms and conditions for rendering of the respective express service - with included, express examination of loan application and express preparation of appraisal for apartment*. The fee is due upon submission of the loan application (incl. VAT)	EUR 245.00
	*The service “Express preparation of appraisal” is available only for apartments with issued usage permission, which are located in the cities of Sofia, Plovdiv, Varna, Burgas or Stara Zagora. The customer is also able to receive additionally the service “Instant issuing” of one debit or and one credit card. For full information about the terms and conditions for Complex express examination of loan application, incl. for “Express examination of loan application documents”, “Express preparation of appraisal” and for “Instant issuing of debit/credit card”, please refer to the document “Conditions for applying for a mortgage loan with selected option for an express package (complex express examination of a loan application)”, available on the Internet site of the bank www.postbank.bg or in any office of the Bank.	
2	Fee for collateral analysis and documentation - according to the requested amount:	
	2.1 up to EUR 30 000	EUR 90.00
	2.2 from EUR 30 001.00 to EUR 55 000.00	EUR 150.00
	2.3 from EUR 55 001.00 to EUR 105 000.00	EUR 230.00
	2.4 above EUR 105 001.00	EUR 360.00
3	Fee for determining the current status of real estate that serves as collateral and ssuance of a protocol (for disbursement with tranches) (incl. VAT)	EUR 52.00
4	Monthly fee for servicing of current account	According to Section Accounts opened for servicing of consumer loans repayments and mortgage loans repayments of the current Tariff
5	Fee for renegotiation of the loan term, due upon approval	
	5.1 For decrease of the loan term, without necessity for credit assessment (without increase of the monthly installments)	EUR 77.00
	5.2 For decrease/increase of the loan term with necessity for credit assessment	0.70 % of the outstanding loan principal, min. EUR 77.00
6	Following change in the initially defined loan parameters as per the initial approval	EUR 26.00
7	Fee for application for loan renegotiation (concerning interest rate, currency, term, replacement/enter into debt, partial release of collateral, repayment schedule)	EUR 15.00
8	Document processing fee upon change in the parameters of the loan (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) -paid upon approval of the requested change in the parameters	0.70% of the outstanding loan principal, min. EUR 52.00
9	Fee for change in the parameters of the loan different from the ones in point 10. (incl. fees and charges, corresponding accounts, installment date, etc.)	EUR 50.00
10	Document processing fee upon submitted application for restructuring of the loan obligations	EUR 52.00

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	Mortage loans (Housing Loans/Home Equity oans/Mortgage Overdraft*) *As of 01.01.2026, the Mortgage Overdraft product for individuals is discontinued. All fees and commissions remain applicable to existing loans granted under the Mortgage Overdraft product.	EUR
11	Fee for activities preventing from negative consequences in case of overdue payments*	
	* In case of overdue payments as per the loan contract and if the customer has requested the additional service for activities preventing from negative consequences in case of overdue payments, the Bank applies the above mentioned fee for the provided service (included, but not only telephone calls, notifications by mails, invitations, etc.) The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day. Example: on the 2-nd overdue day are collected EUR 5.00 for the overdue interval from 2 to 30 days; On the 31-st overdue day are collected EUR 6.00 for the overdue interval from 31 to 60 days; etc.	
	➢ from 2 to 30 days	EUR 5.00
	➢ from 31 to 60 days	EUR 6.00
	➢ from 61 to 90 days	EUR 9.00
	➢ from 91 to 120 days	EUR 12.00
	➢ from 121 to 150 days	EUR 14.00
	➢ from 151 to 180 days	EUR 17.00
	➢ above 181 days	EUR 18.00
12	Fee for examination of request to restore the loan preferences*	EUR 52.00
13	Preparation of an agreement for cancellation of mortgage (incl. VAT)	EUR 52.00
14	Fee for a computer print out from the Registry Agency –Sofia (incl. VAT)	EUR 2.00
15	Fee for certificate according art.22a from the Personal Tax Act (incl. VAT)	EUR 15.00
16	Activation/Deactivation of "SMS Notification" package for housing loans (incl. VAT)	EUR 3.00
17	Annual subscription for "SMS Notification" package (incl. VAT)	EUR 3.00
18	Fee for entering of "Flexi" option for current loans	EUR 35.00
19	Fee for activation of "Flexi" option for current loans	EUR 20.00
20	Fee for termination of "Flexi" option for current loans	EUR 20.00
21	Fee for change of the functionality (reduction of the loan term or reduction of monthly installments) for "Saving Mortgage Loan"	EUR 45.00
22	Appraisals and/or actualization of appraisals (per the type of collateral)	As per Section Loans of the Tariff -
23	Pre-payment fee, due if the loan pre-payment is done during the first 12 monthly installments after the disbursement **	1% of the pre-paid amount.

** Pre-payment fee for Mortgage Overdraft is due before the payment of 12 consecutive monthly installments of the loan after the period, during which the loan is used in the form of an overdraft, is expired.

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	Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl.VAT)	EUR
1	Apartments	EUR 123.00
2	Shops, offices	
	2.1 up to 300 sq.m.	EUR 164.00
	2.2 above 300 sq.m.	EUR 256.00
3	Garage/Parking space in the same building with the main collateral (same evaluation request, same client)	EUR 47.00
4	Garage/Parking space with a separate evaluation equest	EUR 52.00
5	Detached Houses	
	5.1 up to 300 sq.m.	EUR 164.00
	5.2 from 300 to 700 sq.m.	EUR 215.00
	5.3 above 700 sq.m.	EUR 282.00
6	Floor of a House	EUR 145.00
7	For every extra property in the same building with the same use (same evaluation request, same client)	upon agreement
8	Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	EUR 52.00
9	Regulated Land plots	EUR 155.00
10	Neighboring land plot (same client, same order)	upon agreement
11	Verification of progress of works for mortgages	EUR 52.00
12	Other types of collateral	upon agreement
13	Validation of existing appraisal, issued before the date of loan application* * The external evaluation report should be issued not later than three months before the date of loan application at Postbank and should be prepared by a licensed external evaluator, included in the list of pre-approved evaluation companies of Postbank. The property should be with exploitation permit and should be proposed to serve as collateral for the mortgage loan, for which the client applies.	50% of the appraisal fee applicable for the same type of collateral.
14	Revaluation-The Revaluation may be assigned under the following conditions, which must be cumulatively met:	
	- The initial valuation was carried out by the same valuer; - The initial valuation was made not more than one year before, according to the specifics of the subject asset; - No change in the purpose of the property asset has occurred; - No change in The physical condition of The subject assets has occurred	50% of the appraisal fee applicable for the same type of collateral.
15	Correction in the finalized/completed valuation report due to the changes is an initial subject of valuation	20% of the appraisal fee applicable for the same type of collateral.

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	IMPOSITION AND ENFORCEMENT OF IMPRISONMENT.OPERATIONS ON ACCOUNTS WITH IMPLEMENTED SEIZURE	EUR
1	Service fee for distraint notice	EUR 18.00
2	Fee for transfer execution as per distraint notice	
	2.1 via (SEPA)	EUR 6.00
	2.2 via (TARGET)	EUR 17.00
3	Fee for cash withdrawal of released by the respective authorities' funds from distrained account (Cash withdrawals from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00)	EUR 4.00
4	Issuance of a certificate with information on imposed distraint notice (VAT incl) (for 2 working days – date, on which the distraint notice is imposed, number of decree and enforcement authority)	
	4.1 in Bulgarian	EUR 25.56
	4.2 in English	EUR 51.13

Safe boxes (incl. VAT) *

SAFE BOXES RENT PRICES (VAT included) *

cc. \ month	6 months	12 months
up to 9 000 cubic centimeters	EUR 115.00	EUR 195.00
up to 18 000 cubic centimeters	EUR 150.00	EUR 250.00
up to 36 000 cubic centimeters	EUR 170.00	EUR 300.00
up to 54 000 cubic centimeters	EUR 235.00	EUR 375.00
above 54 000 cubic centimeters	EUR 320.00	EUR 430.00

NOTES

* VAT included. Upon opening of a bank safe box for the second time on the same day: EUR 10.00 .
Each customer deposits a security guarantee deposit when renting a safe box.
Guarantee Deposit amount is EUR 100.00 for safe-boxes up to 36 000 cub.sm including and EUR 200.00 for all other sizes. The deposit is released upon termination of the safe-box contract, according to its requirements

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	Other fees	EUR
1	Certificates, incl. written statement or confirmation about existence of accounts and balances (VAT included):	
	1.1 in Bulgarian	EUR 6.00
	1.2 in English	EUR 10.50
2	References (VAT included):	
	2.1 in Bulgarian	EUR 16.00
	2.2 in English	EUR 31.00
3	Written statements – current year (VAT included)	EUR 6.00
4	Written statements – for each previous years (VAT included)	EUR 16.00
5	Fee for issuing of certificate for existence or lack of debts for consumer loans, mortgage loan*, overdrafts, and credit cards (VAT included)**:	
	5.1 issuing up to 15 working days	EUR 77.00
6	Submission of information via fax	EUR 1.00
7	Issuance of photocopy or transcript of a document from performed banking operations - per page (VAT included)	EUR 1.00
8	Issuance of photocopy of loan deal documents - per document (VAT included)*** ** *The Bank is not obliged to keep documents, provided before entering into relationship with the client (i.e. before endorsement of the loan contract). For mortgage and home equity loan contracts, signed after 01.10.2016, is applicable the ordinance as per art. 24. para. 1 item 10. from the Act for immovable property loans granted to consumers shall apply.	EUR 26.00
9	Express services (same working day execution) concerning the points above (VAT included)	Doubled amount of the regular fee
10	Fee for analysis of the insurance coverage and documents processing of individual property insurance (VAT included)	EUR 26.00
11	Fee for a third consecutive or any subsequent request for implementation of rights with regards to the General Data Protection Regulation (VAT included)	EUR 15.34
12	Fee for certification of a bank power of attorney or verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	EUR 2.56
13	Fee for verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation abroad (incl. VAT)	EUR 15.34
14	Preparation/confirmation of irregular information at the request of a client, third party or their authorised representative**** (VAT Included)	
	16.1 in Bulgarian	EUR 25.00
	16.2 in English	EUR 50.00

*The fee is not due if the certificate for outstanding debt is requested together with a request for mortgage loan pre-payment.
** The fee is applied to issue a certificate for each product separately
** *The Bank is not obliged to keep documents, provided before entering into relationship with the client (i.e. before endorsement of the loan contract).
****The document will be issued by the Client Relations Department within 3 working days after a written request and a paid fee.
The bank will only provide the specified information
Provision of additional information is subject to fees specified in other sections of the Bank's Tariff

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The present tariff regulates the interest rates, fees and charges on operations and services executed by Eurobank Bulgaria AD (previous name “Bulgarian Postbank” AD), hereinafter “The Bank” in its relations with account holders – individuals (Bulgarian and foreign citizens).
When using the products, described in all sections apart from section Bank Cards and section Loans, individuals engaged in business activity, but not registered as traders – artisans, farmers, accommodation services, etc., are charged according the current Tariff.

A INTEREST ON FUNDS ATTRACTED BY THE BANK

1. The Bank opens and maintains accounts in the following currencies - USD , EUR, CHF, GBP, SEK, DKK, NOK, TRY, RON, CAD, PLN, JPY, CNY.
2. The Bank pays interest on the customer accounts determined by a decision of ALCO.
3. The Interest Bulletin for the interest rates is an integral part of the Tariff. The interest rates of the Bank for accounts in EUR and foreign currency are included in it.
4. The interest on basic payment, current, savings and term- deposit accounts is calculated on 360/360 days’ basis.
5. The interest on term deposits of customers depends on the deposit term. On breaching the deposit terms and conditions the Bank pays lower interest according to the deposit agreement.
6. The Bank does not pay interest on:
   - ➢ Amounts in saving accounts and term deposits, kept for less than 8 days as of the day following the opening date
   - ➢ balances lower than the minimum required.
7. Period for capitalization of interest on funds attracted by the Bank:
   - ➢ for current accounts – annually or according to the current account agreement
   - ➢ for savings accounts – annually or according to the savings account agreement
   - ➢ for term deposits – according to the term deposit agreement

B INTERESTS ON FUNDS GRANTED

The interest on the funds granted is calculated according to the concluded credit agreements.

C VALUE DATES

1.The value date is a date, from which an interest is due/ is no longer due on the accounts, maintained by The Bank. The value date is an interest day.
2 The date of the original operation is regarded as the value date for correction operations on interest accounts.
3 Upon depositing at the Bank’ s cash desk the value date is on the same working day; upon receipt of a valuable package the value date is subject to agreement.

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4. Transfers within the Bank system :

➢ When the accounts of ordering party and beneficiary are with the Bank, the value date is the same as the date of the operation. When the payment order has been made via Internet Banking system and is on a non-working for the Bank day – the value date is the next working for the Bank day. 42

5.1 Payment orders for outgoing transfers are processed as follows:

5.1 SEPA (EUR to a country in the EEA) transfers, entered and confirmed in a branch of the bank or via internet banking are processed as follows:

- SEPA transfers ordered to a bank in Bulgaria by 19:30 are executed with a value date same working day (D), orders confirmed after 19:30 are executed with a value date next working day (D+1). Exceptions are banks that are IOP participating type.

- SEPA transfers to the EEA for banks outside Bulgaria, registered and confirmed by 15:00, are executed with value date same working day (D). Orders registered and confirmed after 15:00 are executed with value date the following business day (D+1).

- SEPA instant payments in EUR – executed 24/7/365

5.1.2 Fast value date:

- entered and confirmed in a branch of the bank or via internet banking by 16:00 are executed with a value date next working day (D+1); orders confirmed after 16:00 in a branch of the bank or via internet banking are executed with a value date two working days (D+2)

5.1.3Express value date:

- entered and confirmed in a branch of the bank or via internet banking by 16:00 are executed with a value date same working day (D); Orders confirmed after 4:00 PM at a branch of the bank or via internet banking are executed with a value date next working day (D+1).

➢ 5.2 Incoming transfers are processed as follows:

5.2.1 Incoming BISERA7 and STEP2 transfers are executed with value date the same as the value date of receiving the funds to account of the Bank;

5.2.2 Incoming TARGET2 transfers and which are from countries of the European Economic Area (EEA) are executed with value date the same as the value date of receiving the funds to account of the Bank;

5.2.3 Incoming TARGET2 transfers and which are not from countries of the European Economic Area are executed with value date next working day after receiving the funds to account of the Bank.

5.2.4 Incoming SWIFT transfers are executed with value date:

- the same as the value date of receiving the funds to account of the Bank, if the bank of the ordering party is a member of the EEA and
- next working day, if the bank of the ordering party is not a member of the EEA or is not from a country member of the Organisation for Economic Co-operation and Development (OECD).

Notes:

1. If the currency of the transfer differs from the currency of the account from which the transfers is ordered, initially currency exchange is made using the applicable exchange rate of the Bank. The exchange rates for curencies different from EUR are maintained only during standard working hours of the Bank: in working days from 8:00 untill 17:00. Durring non-working days or after 17:00 in working days, order of a transfer with currency exchange from foreign currency account different than euro, is performed with value date next working day, while order for an Instant payment BLINK is not performed.

2. EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

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D Requirements and rules for the application of preferential terms under a Super @ccount Contract.

1. The Account Holder of a Super @ccount ("The Account") shall be entitled to use the following preferential terms for Super @account:

➢ Monthly Maintenance Fee Discount.

If a salary transfer is received during the previous calendar month in the amount of or greater than the Minimum number of regular transfers specified in it. 12 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), and a minimum of 5 (five) debit transactions have been executed from the Account by a debit card (at POS terminals and ATMs) and/or transfers and payments via Postbank Web/Postbank app, and/or utility bills have been paid via the Universal Payer service, the Bank shall charge a monthly service fee discount in the amount specified in it. 13 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount").

The discount shall be determined based on the reported transactions, accounted for (the Account is debited) within the frames of the previous calendar month, while all transactions executed but not accounted for during the previous calendar month shall be above-mentioned during the month in which they are reported. The above mentioned debit transactions from the Account do not include a transfer between own accounts at the Bank and a payment of obligation under the credit card issued by the Bank.

➢ Reimbursement of costs.

If a salary transfer is received during the previous calendar month in the amount of or greater than the Minimum amount of regular transfers, specified in it. 12 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), and a minimum of 8 (eight) debit transactions have been executed from the Account by a debit card (at POS terminals and ATMs) and/or transfers and payments via Postbank Web/Postbank app, and/or utility bills have been paid via the Universal Payer service, of which at least 3 (three) transactions shall be for the payment of utility bills from the Account via the Universal Payer service and/or E-/Mobile Banking, the Bank shall transfer an amount for the reimbursement of costs for the Account of the Account Holder in the amount specified in it. 14 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). The funds shall be transferred within the frames of the calendar month, following the month during which the terms under this item have been met.

The costs to be reimbursed shall be determined based on the reported transactions, accounted for (the Account is debited) within the frames of the previous calendar month, while all transactions executed but not accounted for during the previous calendar month shall be taken into account for the month in which they are reported. The specified channels for utility bills payment shall not include their payment via debit card on ATM.

2. Terms for the application of the preferential terms:

➢ Preferential condition "Monthly Maintenance Fee Discount" shall be applied by the Bank within the term specified in it. 15 from Part II, Letter in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). After this date, the Bank shall be entitled without early notice to change the amount or cancel the monthly maintenance fee discount. If the monthly maintenance fee is changed after the stated date, the new amount shall be duly published in the current Tariff. The Account Holder can obtain information about the amount of

the applicable maintenance fee at any time via his/her the Postbank Web account or by request at a Bank office.

➢ Preferential condition "Reimbursement of costs" shall be applied by the Bank within the term specified in it. 16 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). After this date the Bank shall be entitled without early notice to change the reimbursement funds or cancel in full the preferential reimbursement of costs. In case of a change of the amount for reimbursement of costs after the stated date, the new amount will be duly published in the Tariff. The Account Holder may receive information at any time from the Bank office inquiring whether the reimbursement of costs option is still applicable, as well as about the current amount of the reimbursement.

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3. Cases in which the preferential terms shall not be applied:

➢ If during the previous calendar month no salary transfer has been credited to the Account or the credited amount is lower than the Minimum amount of regular transfers, specified in it. 12 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), the Account Holder shall not be entitled to use the preferential conditions "Monthly Maintenance Fee Discount" for the Account and "Reimbursement of Costs" under the terms of it. 1 hereinabove. In this case the Bank shall charge the Monthly Maintenance Fee at a higher amount, explicitly specified in it. 2.2 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount").

➢ If during the previous calendar month, a salary transfer has been credited to the Account and the credited amount is equal to or greater than the minimum required or greater than the Minimum amount of regular transfers, specified in it. 12 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), yet during the current calendar month the number of debit transactions executed from the Account is less than five, pursuant to the provisions of it. 1.1 hereinabove, the Account Holder shall not be entitled to use the preferential conditions "Monthly Maintenance Fee Discount" for the Account and "Reimbursement of Costs" under the terms of it. 1 hereinabove. In this case, the Bank shall charge the standard Monthly Maintenance Fee, pursuant to it. 2.1. from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount").

➢ If during the previous calendar month, a salary transfer has been credited to the Account and the credited amount is equal to or greater than the minimum required or greater than the Minimum amount of regular transfers, specified in it. 12 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"), yet during the current calendar month the number of debit transactions executed from the Account is less than eight or the number of utility bill payment transactions is less than three, pursuant to the provisions of it. 1.2, the Account Holder shall receive only a Monthly Maintenance Fee Discount.

➢ The eligibility requirements for using the preferential terms "Monthly Maintenance Fee Discount" and "Reimbursement of Costs" shall be applicable for the respective calendar month. If the Account Holder fails to meet the requirements, specified in it. 1 hereinabove for the respective month, the Account Holder shall not be entitled to use the preferential terms for that month. In the month when the Account Holder once again meets the terms under it. 1, the right to receive additional preferences shall be automatically restored.

4. The Bank shall charge higher fees under it. 7, 8 and 9 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount") for the following types of transactions, if these are executed at a financial center of the Bank:

➢ Outgoing intrabank transfers ordered from a current account Super @ccount (in EUR and foreign currency)

➢ Outgoing interbank transfers ordered from a current account Super @ccount (in EUR and foreign currency);

➢ Express outgoing interbank transfers ordered from a current account Super @ccount (in EUR and foreign currency).

5. Termination of the application of preferential terms:

➢ Following the termination of crediting salaries to the Account of the Account Holder for a period exceeding 3 (three) consecutive months (as from the date on which the Account is last credited with funds intended for salary), the Bank shall be entitled to terminate the application of all preferential conditions applicable to the transfer of salaries to an account at the Bank. In this case, the preferential terms, specified in it. 1 hereianbove, shall be automatically canceled; the applicable annual interest rate to the Account and the fees for transactions executed via the

Card shall be assigned to the terms applicable to a standard current account pursuant to the current Interest Rate Bulletin and Tariff of the Bank at the date of termination. All other terms and fees related to account service and transactions shall remain unchanged.

➢ The condition for crediting the Account with a salary transfer shall be deemed met upon the receipt of any transfer in the amount of or greater than the Minimum amount of regular transfers, specified in it. 12 from Part II, Letter “M” in the Current Tariff (COMPLEX BANKING SERVICES - Current account with payroll transfer "Super @ccount"). Transactions such as cash paid in at a cash desk and intrabank transfer between own accounts shall not be considered to be salary amounts credited to the Account.

E OTHERS

1. The fees and charges expressed in EUR and USD are collected in the respective currency. For the other foreign currencies they are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency, valid on the date the operation is executed.

2. The services which include VAT are specified for each of the fees/commissions in the Tariff.

3. For transfers within the European Community in member-state currency, the customer of the Bank (ordering party or beneficiary) pays only the fees and charges of the Bank and the transfers are with SHAR* option only; For transfers out of the European Community, the customer – ordering party specifies at whose expenses the fees and charges must be (options SHAR*, DEBT**, CRED***).

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For transfers with charges option DEBT**, the Bank collects additionally the following fees and commissions:

USD	EUR	CHF	GBP	SEK	DKK	NOK
22 USD	22 EUR	15 CHF	18 GBP	90 SEK	60 DKK	120 NOK

CAD	JPY	RSD	TRY	CNY	PLN*
18 CAD	5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250PLN *

*For transfers up to 50 000 PLN – the correspondent bank commission is 100 PLN, between 50 000 PLN and 100 000 PLN –170 PLN and above 100 000 PLN –250 PLN.

For the other foreign currencies the fees and charges are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency and the EUR exchange rate valid on the date the operation is executed.

For transfers out of the European Community with option SHAR*, as well as for transfers within the European Community in a currency, different from the currencies of the member states, the charges of the correspondent banks are paid by the beneficiary of the transfer. By specifying this option the ordering party declares that he/she is aware that the beneficiary will receive the amount of the transfer decreased with these charges.

For transfers out of the European Community with option CRED***, the ordering party does not pay any fees and the Bank collects its charges from the amount of the transfer. The charges of the correspondent banks are also deducted form the transfer amount. All charges are at the expense of the beneficiary of the transfer.

“Transfers TARGET2: the Bank customer (ordering party or beneficiary) pays only the Bank’s fees and commissions and the transfers can be ordered only with option SHAR*.

When the beneficiary payment service provider (indirect participant in TARGET2) is out of the European Community, the ordering party may choose an option OUR**. In that case, the ordering party agrees that the Bank has the right to additionally debit his account with the charges collected by the payment service provider- direct participant and by the beneficiary payment service provider.

* Option SHAR- the beneficiary of the transfer pays the fees and commissions collected by his service provider, while the ordering party pays the fees and commissions collected by his payment service provder.

** Option DEBT- all charges (fees and commissions) are collected from the ordering party.

*** Option CRED all charges (fees and commissions) are collected from the beneficiary of the transfer.

4. The Bank collects the correspondent banks’ charges as well.

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

9. For services within the Western Union system, the Western Union’s tariff is applied.

10. The Bank reserves the right to apply other contractually agreed terms and conditions to its customer.