Interest rates bulletin for active products for small business clients valid as of 01.07.2025

1.Term deposits

1.1. Standard term deposits		1 month	3 month	6 month	12 month	Minimum balance required
Average end of day balance						
BGN	up to 391 165.99 BGN	0.00%	0.00%	0.00%	0.00%	BGN 977.92
	over 391 166 BGN	negotiable	negotiable	negotiable	negotiable	
EUR	up tp 199 999.99	0.00%	0.00%	0.00%	0.00%	500
	over 200 000	negotiable	negotiable	negotiable	negotiable	
USD	250 - 99 999.99	0.02%	0.04%	0.10%	0.15%	250
	100 000 - 199 999.99	0.05%	0.10%	0.15%	0.20%	
	over 200 000	negotiable	negotiable	negotiable	negotiable	

For term deposits with amount over 391 166 BGN/ 200 000 EUR/USD there is possibility for negotiable interest rate

The interest rate is calculated on the following basis:
on term deposits with a term 1 and over 1 month - 360/360 days

1.2.Deposit Advance interest	6 month	12 month	Minimum balance required
Average end of day balance			
BGN	0.00%	0.00%	BGN 977.92
EUR	0.00%	0.00%	500

The interest rate is calculated on the following basis 360/360

1.3. Deposit Active Currency		3 month	6 month	Minimum balance required
Average end of day balance				
BGN		0.00%	0.00%	BGN 977.92
EUR		0.00%	0.00%	500
USD	up to 99 999.99	0.08%	0.10%	1 000
	over 100 000	0.10%	0.15%	

The interest rate is calculated on the following basis 360/360

1.4. Online term deposit		1 month	3 month	6 month	Minimum balance required
Average end of day balance					
BGN		0.00%	0.00%	0.00%	BGN 977.92
EUR		0.00%	0.00%	0.00%	500
USD	250 - 99 999.99	0.03%	0.05%	0.12%	250
	100 000 - 199 999.99	0.05%	0.10%	0.15%	
	over 200 000	0.06%	0.12%	0.20%	

1.5. Deposit Dynamic	6 month	12 month	Minimum balance required
BGN	0.00%	0.00%	BGN 977.92
EUR	0.00%	0.00%	500
USD	0.16%	0.25%	1 000

The interest rate is calculated on the following basis:
on term deposits with a term 1 and over 1 month - 360/360 days;
on term deposits with a term of less than 1 month - actual number of days / 365
Online term deposit can be opened only via Internet Banking of the Bank - e-postbank

2. Current accounts

2.1.	Standard current account (for accounts opened after 29.09.2020	Standard current account													Current account for insurance brokers
	BGN	EUR	USD	RUB	TRY	RON	SEK	CHF	DKK	GBP	CAD	JPY	PLN	CNY	BGN
annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum balance required	BGN 48.90	25	75	0	0	0	690	120	560	50	0	0	0	0	0

2.2. Current account Dinamika Start	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 48.90

2.3. Current account Dinamika Development	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 48.90

2.4. Current account Dinamika Max	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 48.90

2.5. Current account Business Partners	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.6. Current account Freelancer	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 48.90

2.7. Current account Notary, Notary Premia, Notary Premium IBAN and Notary Premia Premium IBAN	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.8. Special account Notary under Art.25a of the Law on Notaries and Notarial Practice	BGN	EUR
Annual interest rate	0.00%	0.00%
Minimum balance required	BGN 0	0

2.9. SBB Law Special Account art.39 of the Attorney Act.	BGN	EUR
Annual interest rate	0.00%	0.00%
Minimum balance required	BGN 0	0

2.10. Current accounts for Non-governmental organization	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 48.90

2.11. Special account "Escrow"	BGN / EUR
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.12. SBB POS Current account	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.13. Current accounts for payment of salaries under mass payment conditions	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.14. Accumulative account	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.15. Standard liquidation accounts and Insolvency Account	BGN	EUR	USD
Annual interest rate	0.00%	0.00%	0.00%
Minimum balance required	BGN 0	0	0

2.16. Professional housekeepers	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.17. Condominiums for maintenance services Condominiums for repayment and reconstructions Additional ESCROW account for energy efficiency program	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.18. Account for Funds of PEA customers Savings account Own funds accounts - fees and expences, collected by PEA Account for additional activities performed pursuant to Art.18 of the Private Enforcement Agents ACT	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.19. Dinamika online	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 48.90

2.20. Account for a special pledge on subsidies	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

2.21. Package special account for Insurance broker	BGN
Annual interest rate	0.00%
Minimum balance required	BGN 0

The presented interest rates in the bulletin are on annual base.
Accrued annual interest on current account is paid anually on the 31st day at the end of the year.
The bank does not accrue interest on accumilative accounts for keeping money granted for establishment/ increase the capital of legal entity
Interest rates on term deposits in currency other than BGN, EUR and USD are negotiable.

All deposits meeting the requirements set out in the Bank Deposit Guarantee Act are guaranteed under the terms of the Act by the Bank Deposit Guarantee Fund, with the total guaranteed amount for all deposits of one depositor in the Bank being BGN 196,000.

Products which can be opened via Internet Banking of the Bank - e-postbank:
Standard term deposits item 1.1.
Online term deposit item 1.4.
Standard current account item 2.1. in BGN/ EUR/USD
Dinamika Development item 2.3., for packages with a monthly account maintenance fee
Current account Dinamika Max item 2.4., for packages with a monthly account maintenance fee
Dinamika online item 2.19, for packages with a monthly account maintenance fee