Interest rates bulletin

for active products for small business clients

valid as of 01 August 2025

www.postbank.bg

1. Term deposits

1.1. Standard term deposits Average end of day balance		1 month	3 month	6 month	12 month	Minimum balance required
BGN	up to 391 165.99 (199 999.99 EUR)	0.00%	0.00%	0.00%	0.00%	BGN 977.92 (EUR 500)
	over 391 166 (200 000 EUR)	negotiable	negotiable	negotiable	negotiable	
EUR	up to 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
BGN	0.00%	0.00%	BGN 977.92 (EUR 500)
EUR	0.00%	0.00%	500

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

1.3. Deposit Active currency Average end of day balance		3 month	6 month	Minimum balance required
BGN		0.00%	0.00%	BGN 977.92 (EUR 500)
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 Average end of day balance		1 month	3 month	6 month	Minimum balance required
BGN		0.00%	0.00%	0.00%	BGN 977.92 (EUR 500)
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 500)
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 CA (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%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
minimum balance required	BGN 48.90 (EUR 25)	25	75	0	0	0	690	120	560	50	0	0	0	0	0

№	Product	Currency	Annual interest rate	Minimum balance required
2.2.	Current account Dinamika Start	BGN	0.00%	BGN 48.90 (EUR 25)
2.3.	Current account Dinamika Development	BGN	0.00%	BGN 48.90 (EUR 25)
2.4.	Current account Dinamika Max	BGN	0.00%	BGN 48.90 (EUR 25)
2.5.	Current account Business Partners	BGN	0.00%	BGN 0 (EUR 0)
2.6.	Current account Freelancer	BGN	0.00%	BGN 48.90 (EUR 25)
2.7.	Current account Notary, Notary Premia, Notary Premium IBAN and Notary Premia Premium IBAN	BGN	0.00%	BGN 0 (EUR 0)
2.8.	Special account Notary under Art.25a of the Law on Notaries and Notarial Practice	BGN EUR	0.00%	BGN 0 (EUR 0) EUR 0
2.9.	SBB Law Special Account art.39 of the Attorney Act.	BGN EUR	0.00%	BGN 0 (EUR 0) EUR 0
2.10.	Current accounts for Non-governmental organization	BGN	0.00%	BGN 48.90 (EUR 25)
2.11.	Special account „Escrow"	BGN EUR	0.00%	BGN 0 (EUR 0) EUR 0
2.12.	SBB POS Current account	BGN	0.00%	BGN 0 (EUR 0)
2.13.	Current accounts for payment of salaries under mass payment conditions	BGN	0.00%	BGN 0 (EUR 0)
2.14.	Accumulative account	BGN	0.00%	BGN 0 (EUR 0)
2.15.	Standard liquidation accounts and Insolvency Account	BGN EUR USD	0.00%	BGN 0 (EUR 0) EUR 0 USD 0
2.16.	Professional housekeepers	BGN	0.00%	BGN 0 (EUR 0)
2.17.	Condominiums for maintenance services Condominiums for repayment and reconstructions Additional ESCROW account for energy efficiency program	BGN	0.00%	BGN 0 (EUR 0)
2.18.	Account for Funds of PEA customers, Savings account, Own funds accounts - fees and expenses, collected by PEA, Account for additional activities performed pursuant to Art.18, of the Private Enforcement Agents ACT	BGN	0.00%	BGN 0 (EUR 0)
2.19.	Dinamika online	BGN	0.00%	BGN 48.90 (EUR 25)
2.20.	Account for a special pledge on subsidies	BGN	0.00%	BGN 0 (EUR 0)
2.21.	Package special account for Insurance broker	BGN	0.00%	BGN 0 (EUR 0)

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