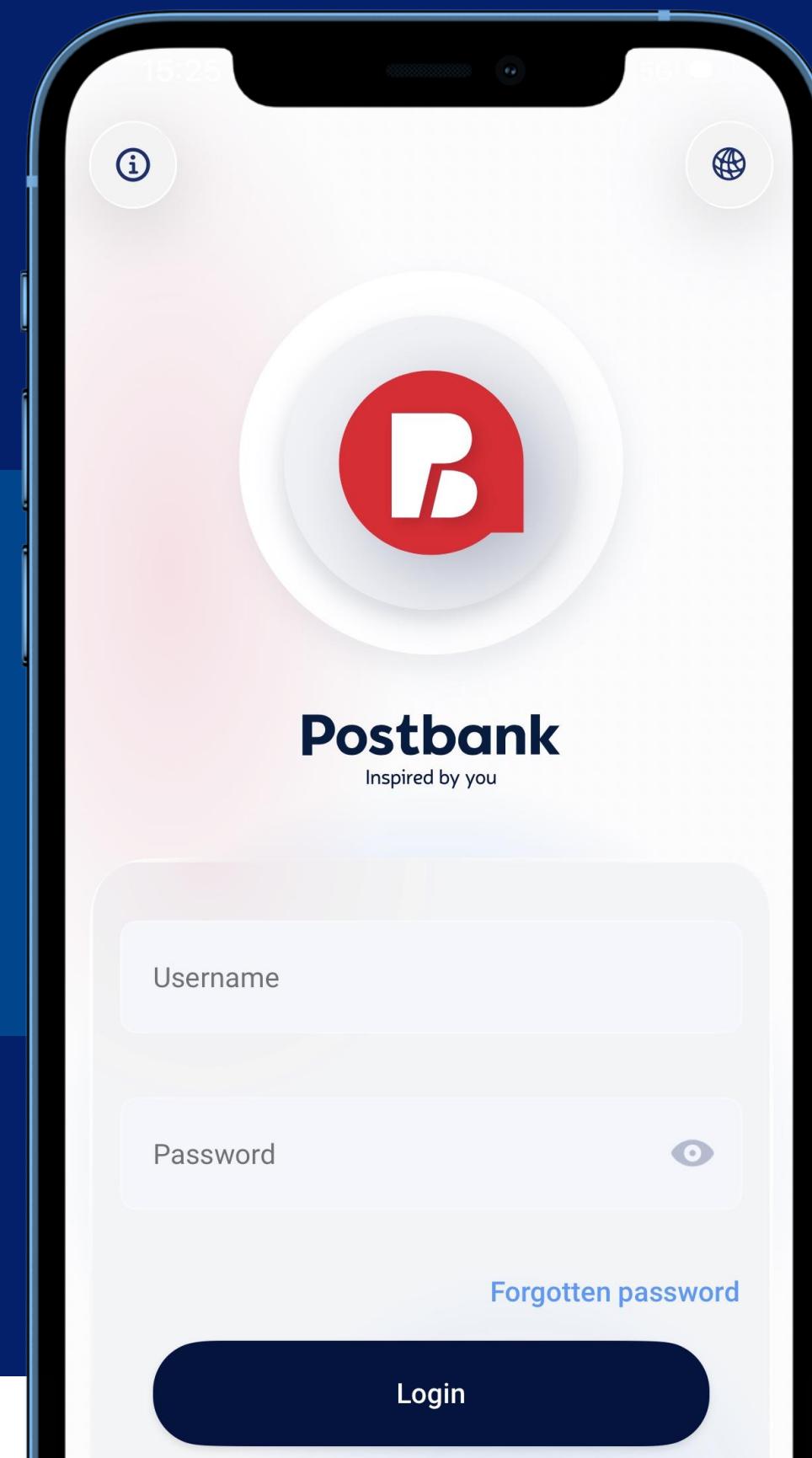




INTEREST RATE BULLETIN
of Eurobank Bulgaria AD
for individuals
as of 27 July 2026

www.postbank.bg



1. Special offers



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

Minimum balance required – EUR 5 000 (BGN 9 779.15). The offer is for all present and future clients of the bank, as those who want to open “New 12 months deposit” with funds from current/saving/deposit accounts should increase them with minimum 25%.

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

Minimum balance required – EUR 20 000 (BGN 39 116.60).
The offer is for all present and future clients of the bank, as those who want to open a term deposit "3x3" with funds from current/saving/deposit accounts should increase them with minimum 50%.

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

Minimum balance required – EUR 25 000 (BGN 48 895.75).
The offer is valid for holders of current account "Priority by Postbank" as those who want to open a term deposit "Priority" with funds from current/saving/deposit accounts should increase them with minimum 50%.

1.4. Online Deposit "Growth" - with step-up interest rate	From 1 st till 3 rd month	From 4 th till 6 th month	From 7 th till 9 th month	From 10 th till 12 th month	From 13 th till 15 th month	From 16 th till 18 th month
EUR	0.05%	0.25%	0.45%	0.75%	1.15%	1.55%
USD	0.05%	0.25%	0.45%	0.75%	1.15%	1.55%

Minimum balance required - 5 000 currency units

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

Minimum balance required – EUR 2 500 (BGN 4 889.58).
The offer is for all present and future clients of the bank, as those who want to open Saving account "Step Up" with funds from current/saving/deposit accounts should increase them with minimum 25%.

2. Term deposits



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

Minimum balance required - 1 000 currency units.

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

Minimum balance required for the Bundle product - 3 000 currency units (for the deposited part - 2100 currency units at 70/30 ratio and 1500 currency units at 50/50 ratio). The interest rates of the 12-month term deposit SpestInvest are valid for the first contracted period. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

3. Current Accounts



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

3. Current Accounts



Current account type		EUR
3.7.	Current Account "Priority by Postbank" (former name "Privilege") <i>The name of the current account has been changed from "Privilege" to "Priority by Postbank" as the applied interest rates and the minimum required balance remain the same.</i>	
Daily balance		
0 – 51 000 (0 – 99 747.33 BGN)		0.00%
51 000.01 – 512 000 (99 747.34 – 1 001 384.96 BGN)		0.25%
from and over 512 000.01 (1 001 384.97 BGN)		0.00%

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

3.8.	Current Account "Golden Time"	
Daily balance		
0 – 550 (0 – 1 075.71 BGN)		0.03% (for the part of the amount up to 550 EUR (1 075.71 BGN))
550.01 – 1 050 (1 075.72 – 2 053.62 BGN)		0.02% (for the part of the amount from 550.01 EUR (1 075.72 BGN) to 1 050 EUR (2 053.62 BGN))
from and over 1 050.01 (2 053.64 BGN)		0.01% for the part of the amount above 1 050.01 EUR (2 053.64 BGN))

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



4. Saving accounts

Saving account type	EUR	USD
4.1. Saving Account "Mega Plus"	0.00%	0.00%

Minimum balance required - 0 currency units.

4.2. Child Saving Account	0.15%	0.15%
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Minimum balance required - 20 currency units

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 4.2. Saving Account

GENERAL CONDITIONS

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

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

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

Products which can be opened via Postbank Web:

- Standard current account - item 3.1.
- Saving account "Mega Plus" - item 4.1.
- Online Deposit "Growth" - with step-up interest rate - item 1.4. and Term deposit "Deposit for Everyone" – item 2.1.

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

Foreign currency: Current accounts in CHF and GBP accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is as follows: for current accounts - 25 CHF and 10 GBP. Current accounts in RON, TRY, CAD, PLN, JPY and CNY do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is as follows: 20 RON, 10 TRY, 10 CAD, 20 PLN, 500 JPY, 35 CNY.

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

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

Inseparable part of this Interest Rate Bulletin is the Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals as 27.07.2026.