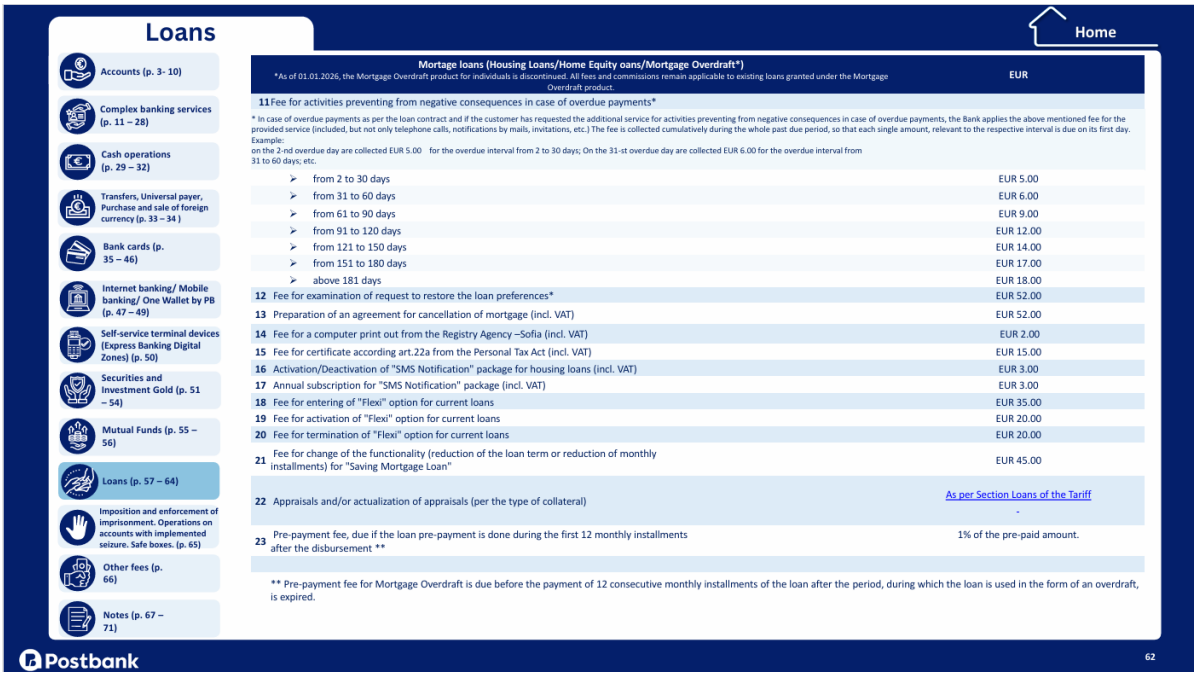
We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 11.11.2026г.**, as follows:

- For Individuals clients

In section **LOANS** the following changes are made:

OLD



Loans

Home

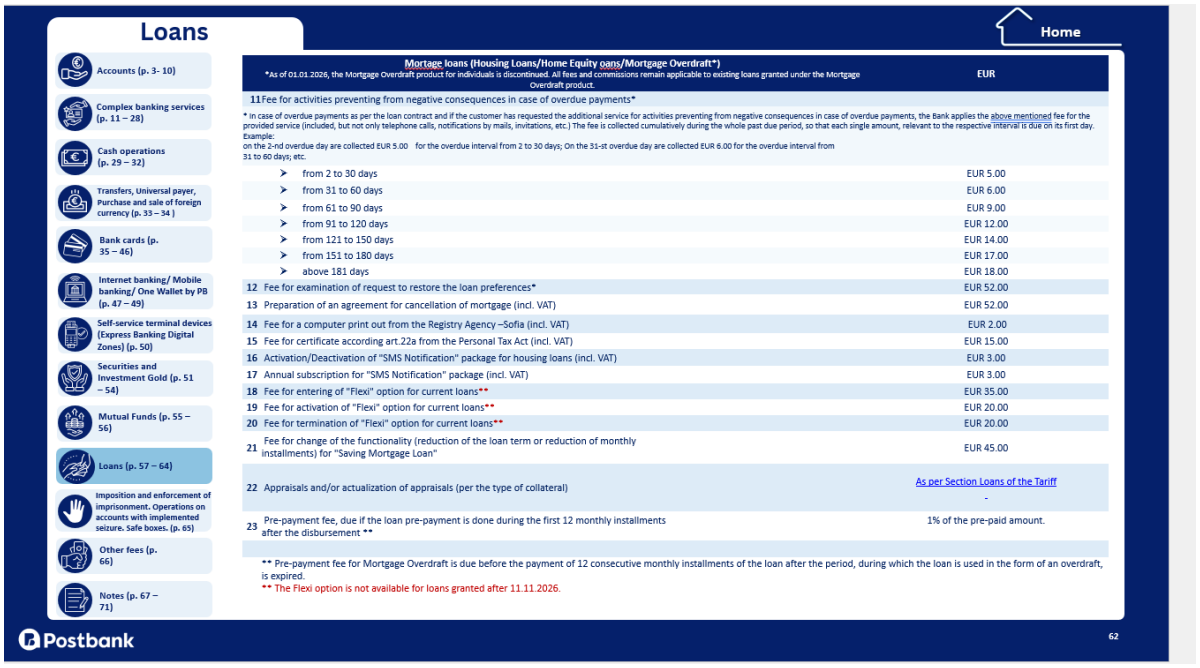
- Accounts (p. 3- 10)
- Complex banking services (p. 11 – 28)
- Cash operations (p. 29 – 32)
- Transfers, Universal payer, Purchase and sale of foreign currency (p. 33 – 34)
- Bank cards (p. 35 – 46)
- Internet banking/ Mobile banking/ One Wallet by PB (p. 47 – 49)
- Self-service terminal devices (Express Banking Digital Zones) (p. 50)
- Securities and Investment Gold (p. 51 – 54)
- Mutual Funds (p. 55 – 56)
- Loans (p. 57 – 64)
- Imposition and enforcement of imprisonment. Operations on accounts with implemented seizure. Safe boxes. (p. 65)
- Other fees (p. 66)
- Notes (p. 67 – 71)

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.	

Postbank

62

New



Loans

Home

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** 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. ** The Flexi option is not available for loans granted after 11.11.2026.	

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62