

In force as of 02.09.2022

In section II. COMPLEX BANKING SERVICES, the following changes are made:

A. Youth program "Project YOUth" for age group between 7-14 years old		BGN	FCY
1	Opening of current account in BGN or EUR with debit card for kids and youngsters for Youth Program "Project YOUth"	free of charge	free of charge
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	free of charge	free of charge
3	Issuance of debit card for kids and youngsters (standard, express and instant issuance) to current account for Youth Program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters issued to Youth Program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card	free of charge	
7	Delivery of debit card for kids and youngsters to a branch different from the one issuing the card	free of charge	
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	
9	Debit card for kids and youngsters blocking and unblocking	free of charge	
10	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	
11	Notifications through SMS or other electronic message for transactions with debit card	free of charge	
12	Closing of Youth Program "Project YOUth" for age group between 7 - 14 years old	free of charge	

Note:
The account holder 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.

B. Youth program "Project YOUth" for age group between 14-18 years old		BGN	FCY
1	Opening of current account in BGN or EUR with debit card for kids and youngsters for Youth Program "Project YOUth"	free of charge	free of charge
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	free of charge	free of charge
3	Issuance of debit card for kids and youngsters (standard, express and instant issuance) to current account for Youth Program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters issued to Youth Program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card	free of charge	
7	Delivery of debit card for kids and youngsters to a branch different from the one issuing the card	free of charge	
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	
9	Debit card for kids and youngsters blocking and unblocking	free of charge	
10	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	
11	Notifications through SMS or other electronic message for transactions with debit card	free of charge	
12	Closing of Youth Program "Project YOUth" for age group between 14 - 18 years old	free of charge	

Note:
The account holder 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.

C. Youth program "Project YOUth" for age group between 14 and 18 years old - own account and main debit card		BGN	FCY
1	Opening of a current account in BGN or EUR with debit card for kids and youngsters of Youth Program "Project YOUth" for age group between 14 and 18 years old	free of charge	free of charge
2	Maintenance fee (per month) for a current account with debit card for kids and youngsters	free of charge	free of charge
3	Standard Issuance of main debit card for kids and youngsters (14 to 18 years old) to own current account Youth program "Project YOUth"		

	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Monthly maintenance fee of a main debit card, issued to a current account of kids and youngsters (14 to 18 years old)		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with a main debit card issued to a current account for age group between 14 and 18 years old	free of charge	
7	Delivery of a debit card for kids and youngsters and/or PIN to a branch, different from the one issuing the card	free of charge	
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	
9	Debit card for kids and youngsters blocking and unblocking	free of charge	
10	Activation of the service for notifications through SMS or other electronic message for debit card for kids and youngsters	free of charge	
11	Notifications through SMS or other electronic message for debit card transactions	free of charge	
12	Closing of Youth Program "Project YOUth" for age group between 14 and 18 years old	free of charge	
	Note: The current account 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.		
D. Youth program "Project YOUth" for age group between 18-26 years old		BGN	FCY
1	Opening of current account in BGN, EUR or USD with debit card for kids and youngsters for Youth Program "Project YOUth"	free of charge	free of charge
2	Maintenance fee (per month) for current account with debit card for kids and youngsters	BGN 0.50	EUR/USD 0.25
3	Issuance of debit card for kids and youngsters (standard, express and instant issuance) to current account for Youth Program "Project YOUth"		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	➤ Due to validity expiry	free of charge	free of charge
	➤ In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5	EUR 2.50
5	Maintenance fee (monthly) of contactless debit card for kids and youngsters issued to Youth Program		
	➤ Debit Mastercard for kids and youngsters	free of charge	free of charge
	➤ VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with kids and youngsters debit card	free of charge	free of charge
7	Cash withdrawal from ATM of another bank in the country with kids and youngsters debit card	BGN 0.90	EUR/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	free of charge
9	Change of debit card for kids and youngsters data (limits and code word)	free of charge	free of charge
10	Debit card for kids and youngsters blocking and unblocking	free of charge	free of charge
11	Activation of the service for notifications through SMS or other electronic message for debit cards	free of charge	free of charge
12	Notifications through SMS or other electronic message for transactions with debit card, transactions from current account and utility payments via "Universal payer"	free of charge	free of charge
13	Closing of Youth Program "Project YOUth" for age group between 18 - 26 years old	free of charge	free of charge
	Note: 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		

G. My family program		BGN
1	Opening of current account in BGN Program "My Family" without / with payroll	BGN 4 / BGN 3
2	Maintenance fee (per month)	
	➤ current account Program "My Family" without / with payroll	BGN 7.85
	➤ 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	BGN 6.95
	* 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 Family" current account, as well as cash depositing into the same account on ATM or Express banking digital zones.	
3	Issuing of debit card Debit MasterCard / Visa Classic on basic current account Program "My Family":	
	➤ main card	free of charge
	➤ extra and/or following card	free of charge

4	Maintenance fee (monthly) for debit card Debit MasterCard / Visa Classic, issued to basic current account Program "My Family"	
	➤ main card	free of charge
	➤ 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 BGN to another holder Program "My Family"	free of charge
8	Maintenance fee (per month) for current account in BGN to another holder Program "My Family"	free of charge
9	Issuing of debit card Debit MasterCard on current account in BGN to another holder Program "My Family"	free of charge
10	Maintenance fee (monthly) for debit card Debit MasterCard issued to current account in BGN to another holder Program "My Family"	free of charge
11	Current account in BGN or 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:	
	➤ Cash depositing (incl. from third parties) in BGN or EUR to current account Youth program "Project YOUth"	free of charge
	➤ 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 bill payments via Universal Payer or E-Banking/ M-Banking	free of charge
13	Registration of Internet Banking	free of charge
14	Maintenance fee (per month) of Internet 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"	
	➤ to another account of the same customer ordered via E-Banking/ M-Banking	free of charge
	➤ to another customer's account ordered via E-Banking/ M-Banking	free of charge
	➤ Standing order (per month) initiated from basic current account of "My Family" program to loan servicing account of the same customer, opened in BGN	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 BGN/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
	* only for payroll accounts	
20	Closing of Program "My Family" **	BGN 10
	** The fee is collected only in case the account was opened less than 6 months ago	

In section V. „Cash Operations“, the following changes are made:

A. Current Accounts		BGN	FCY
1	Cash deposits from account holder, per day*:		
	➤ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2 BGN	1 EUR/USD
	➤ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3 max BGN 300	0.30% min EUR/USD 3 max EUR/USD 200
* Cash deposits to a current account Youth program "Project YOUth" are free of charge for a promotional period until 31.12.2022.			

B. Other Cash Services		BGN	FCY
11	Cash deposit from third parties (paid from the depositor):		
	➤ In favor of clients who are not registered as individuals in the system of the Bank *	0.45% min BGN 4.50	0.30% min EUR 3
	* 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 the 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.		
	➤ In favor of clients who are registered as individuals in the system of the Bank **	0.45% min BGN 4.50	0.30% min EUR 3
** 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. Cash deposits from third parties are free of charge when performed to the current account Youth program "Project YOUth" for the promotional period until 31.12.2022.			