

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD**

in force as of **07.08.2023**, as follows:

- For Individuals clients

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

OLD	J. Premium Extra Program		BGN
	19	Fee for examination of applicant's creditworthiness for new consumer loan	free of charge
	20	Fee for examination of applicant's creditworthiness for new overdraft	free of charge
	21	Fee for examination of applicant's creditworthiness for mortgage loans	free of charge
	22	Fee for express examination of mortgage loans' application documents. The fee is payable in addition to fee for applicant's creditworthiness for mortgage loans	free of charge
	23	Fee for collateral analysis, due for each property that will serve as loan collateral	free of charge

NEW	J. Premium Extra Program		BGN
	19	Fee for processing documents when applying for new consumer loan	free of charge
	20	Fee for processing documents when applying for new overdraft	free of charge
	21	Fee for express examination of mortgage loans' application documents	free of charge
	22	Fee for collateral analysis and documentation – according to the requested amount	free of charge
	23	Fee for collateral analysis.	free of charge

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

OLD	A. Overdraft on account		BGN		
			standard*	express**	
	1	Fee for examination of applicant's creditworthiness for new overdraft according to the requested amount:			
	3	Credit assessment fee for Overdraft renewal - due at loan contract renewal of the tenor, over total approved limit	1%, min 10 BGN		
6	Credit assessment fee for change in the parameters of the loan (incl. Interest rate, placement/enter into debt, partial release of collateral) - due upon approval of the requested change in the parameters	0.70% of the approved overdraft limit, min 75 BGN			

NEW	A. Overdraft on account		BGN		
			standard*	express**	
	1	Fee for processing documents for new overdraft according to the requested amount:			
	3	Documents processing fee for Overdraft renewal - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN		
6	Documents processing fee for change in the parameters of the loan (incl. Interest rate, placement/enter into debt, partial release of collateral) - due upon approval of the requested change in the parameters	0.70% of the approved overdraft limit, min 75 BGN			

	B.Consumer loans with/without guarantor(s)	BGN		Foreign Currency	
		standard*	express**	standard*	express**
OLD	1 Fee for examination of applicant's creditworthiness for new consumer loan according to the requested amount:				
	* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon within the first maturity date of the loan repayment installment. ** When applying for "Express examination of consumer loan application", the application of the borrower is processed within 2 /two/-working hours and in case of credit approval, there is an opportunity for disbursement of the amount within 1 /one/ working hour after the signing of loan contract. The fee is due upon submission of the loan application. The customer is also able to receive the service "Instant issuing" of one debit and one credit card. For full information about the terms and conditions for express examination of consumer loan application, incl. for Instant issuing of debit and credit card, please refer to the document "Conditions for applying for a consumer loan with selected option for an express examination of the loan application", available on the Internet site of the bank www.postbank.bg or in any office of the Bank.				
	5 Credit assessment fee for change in the parameters of the loan (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, payment schedule) - paid upon approval of the requested change in the parameters	0.70% of the outstanding loan principal, min. BGN 75			
	7 Fee for change in the parameters of the loan different from the ones in point 5. and 6 (fees and commissions, corresponding accounts, installment date, etc.)	BGN 35			
	8 Fee for examination of request to regain the overdraft preferences	BGN 50			
	10 Credit assessment processing fee for restructuring of the loan obligation over rescheduled amount	1.50%		1.50%	

	B.Consumer loans with/without guarantor(s)	BGN	
		standard*	express**
NEW	1 Fee for processing documents when applying for new consumer loan according to the requested amount:		
	* Fee is paid on two stages - BGN 20 upon applying and the rest amount up to two months after submitting the loan request ** When applying for "Express examination of consumer loan application", the application of the borrower is processed within 2 /two/-working hours and in case of credit approval, there is an opportunity for disbursement of the amount within 1 /one/ working hour after the signing of loan contract. The fee is due upon submission of the loan application. The customer is also able to receive the service "Instant issuing" of one debit and one credit card. For full information about the terms and conditions for express examination of consumer loan application, incl. for Instant issuing of debit and credit card, please refer to the document "Conditions for applying for a consumer loan with selected option for an express examination of the loan application", available on the Internet site of the bank www.postbank.bg or in any office of the Bank.		
	5 Document processing fee for change in the parameters of the loan (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, payment schedule) - paid upon approval of the requested change in the parameters	0.70% of the outstanding loan principal, min. BGN 75	
	7 Fee for change in the parameters of the loan different from the ones in point 5. and 6 (fees and commissions, corresponding accounts, installment date, etc.)	BGN 50	
	8 Fee for examination of request to regain the overdraft preferences	BGN 70	
	10 Fee for processing documents for restructuring of the loan obligation over rescheduled amount	1.50%	

	C.Consumer loan for Executive education	BGN	Foreign Currency
		standard*	express**
OLD	1 Fee for examination of applicant's creditworthiness for new consumer loan Executive Education application according to the requested amount*		
	* Fee is paid on two stages - BGN 10 upon applying and the rest amount upon within the first maturity date of the loan repayment installment.		

	C.Consumer loan for Executive education	BGN	Foreign Currency
		standard*	express**
NEW	1 Fee for processing documents when applying for new consumer loan for Executive Education application according to the requested amount*		
	* Fee is paid on two stages - BGN 20 upon applying and the rest amount up to two months after submitting the loan request		

OLD	D. Consumer loan/overdraft with cash collateral (Elastica)		BGN	Foreign Currency
	Fee for examination of applicant's creditworthiness for new credit/overdraft with cash collateral - according to the requested amount:*			
	* Fee is paid on two stages – BGN10 upon applying and the rest amount upon within the first maturity date of the loan repayment allment.			
	2	Credit assessment renewal fee - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN	1%, min 10 BGN
	5	Credit assessment fee for change in the parameters of the loan/overdraft (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters		
	<ul style="list-style-type: none"> ➤ For consumer loan Elastica ➤ For consumer overdraft Elastica 	0.70% of the outstanding loan principal, min.BGN	0.70% of the approved overdraft limit, min 75 BGN	

NEW	D. Consumer loan/overdraft with cash collateral (Elastica)		BGN	Foreign Currency
	Fee for processing documents when applying for new credit/overdraft with cash collateral - according to the requested amount:*			
	* Fee is paid on two stages - BGN 20 upon applying and the rest amount up to two months after submitting the loan request / overdraft request			
	2	Document processing fee on renewal - due at loan contract renewal of the tenor, over the total approved limit	1%, min 10 BGN	1%, min 10 BGN
	5	Document processing fee for change in the parameters of the loan/overdraft (incl. Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters		
	<ul style="list-style-type: none"> ➤ For consumer loan Elastica ➤ For consumer overdraft Elastica 	0.70% of the outstanding loan principal, min.BGN	0.70% of the approved overdraft limit, min 75 BGN	

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

1	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
Fee for examination of creditworthiness – for new mortgage loan application*			
➤ for clients with income as per labor contract		BGN 130	BGN 130
➤ for clients with proven income from other sources different than the listed above		BGN 160	BGN 160
➤ for clients with proven income from foreign countries		BGN 200	BGN 200
* The fee is due upon final approval of the loan application.			

OLD	2	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
	Fee for express examination of loan application documents - due upon submission of the loan application (incl. VAT).		BGN 100	BGN 100
	as an addition to the respective fee in point 1.			
	*When applying for “Express examination of loan application documents”, the application of the borrower is processed within 8 (eight) working days. For full information about the terms and conditions for express examination of loan application documents, please refer to the document “Conditions for applying for a mortgage loan with selected option for an express examination of the loan application”, available on the Internet site of the bank www.postbank.bg or in any office of the Bank			
	➤ Fee for complex express examination of loan application as per the terms and conditions for rendering of the respective express service - with included creditworthiness evaluation, express examination of loan application and express preparation of appraisal for apartment*. The fee is due upon submission of the loan application (incl. VAT). Payable in addition to the respective fee in point 1.	BGN 450	BGN 450	
*The service “Express preparation of appraisal” is available only for apartments with issued usage permission, which are located in the cities of Sofia, Plovdiv, Varna, Burgas or Stara Zagora. The customer is also able to receive additionally the service “Instant issuing” of one debit or one credit card. For full information about the terms and conditions for Complex express examination of loan application, incl. for “Express examination of loan application documents”, “Express preparation of appraisal” and for “Instant issuing of debit/credit card”, please refer to the document “Conditions for applying for a mortgage loan with selected option for an express package (complex express examination of a loan application)”, available on the Internet site of the bank www.postbank.bg or in any office of the Bank.				

NEW	2	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for express examination of loan application documents - due upon submission of the loan application (incl. VAT).	BGN 100	BGN 100
		*When applying for "Express examination of loan application documents", the application of the borrower is processed within 8 (eight) working hours. For full information about the terms and conditions for express examination of loan application documents, please refer to the document "Conditions for applying for a mortgage loan with selected option for an express examination of the loan application", available on the Internet site of the bank www.postbank.bg or in any office of the Bank		
		➤ Fee for complex express examination of loan application as per the terms and conditions for rendering of the respective express service - with included express examination of loan application and express preparation of appraisal for apartment*. The fee is due upon submission of the loan application (incl. VAT). Payable in addition to the respective fee in point 1.	BGN 450	BGN 450
	*The service "Express preparation of appraisal" is available only for apartments with issued usage permission, which are located in the cities of Sofia, Plovdiv, Varna, Burgas or Stara Zagora. The customer is also able to receive additionally the service "Instant issuing" of one debit or and one credit card. For full information about the terms and conditions for Complex express examination of loan application, incl. for "Express examination of loan application documents", "Express preparation of appraisal" and for instant issuing of debit/credit card", please refer to the document "Conditions for applying for a mortgage loan with selected option for an express package (complex express examination of a loan application)", available on the Internet site of the bank www.postbank.bg or in any office of the Bank.			

OLD	3.	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for collateral analysis, due for each property that will serve as loan collateral		
		➤ in case the property (incl. land plot) subject of the analysis is with up to two changes of the ownership for 10 years period	BGN 200	BGN 200
		➤ in case the property (incl. land plot) subject of the analysis is with more than two changes of the ownership for 10 years period	BGN 400	BGN 400
NEW	3.	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for collateral analysis and documentation - according to the requested amount:		
		up to BGN 50 000	BGN 200	BGN 200
		from BGN 50 001 to BGN 100 000	BGN 250	BGN 250
		from BGN 100 001 to BGN 200 000	BGN 450	BGN 450
	over BGN 200 001	BGN 700	BGN 700	

OLD	14.	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Preparation of an agreement for cancellation of mortgage (incl. VAT)	BGN 75	BGN 75
NEW	14.	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Preparation of an agreement for cancellation of mortgage (incl. VAT)	BGN 100	BGN 100

OLD	17.	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for issuance of certificate for outstanding debt* (incl. VAT)	BGN 100	BGN 100
NEW	17.	Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)	BGN	Foreign Currency
		Fee for issuance of certificate for outstanding debt* (incl. VAT)	BGN 120	BGN 120

OLD	F. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)		BGN	Foreign Currency
	9	Fee for credit assessment upon change in the parameters of the loan (incl. Interest rate, currency, placement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters	0.70% of the outstanding loan principal, min 100 BGN	
	11	Fee for credit assessment upon submitted application for restructuring of the loan obligations	BGN 100	BGN 100
NEW	F. Mortgage loans (Housing Loans/Home Equity loans/Mortgage Overdraft)		BGN	Foreign Currency
	9	Document processing fee upon change in the parameters of the loan (incl. Interest rate, currency, placement/enter into debt, partial release of collateral, repayment schedule) - paid upon approval of the requested change in the parameters	0.70% of the outstanding loan principal, min 100 BGN	
	11	Document processing fee upon submitted application for restructuring of the loan obligations	BGN 100	BGN 100