

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 07.09.2022**, as follows:

- For Individuals clients

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

G. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl. VAT)		BGN	Foreign Currency
Old	1 Apartments	BGN 180	BGN 180
	2 Shops, offices	BGN 280	BGN 280
	3 Garage in the same building with the main collateral (same evaluation request, same client)	BGN 70	BGN 70
	4 Garage with a separate evaluation request	BGN 100	BGN 100
	5 Detached Houses - Maisonettes		
	➤ Up to 300 sq.m.	BGN 250	BGN 250
	➤ From 300 to 700 sq.m.	BGN 300	BGN 300
	➤ Above 700 sq.m.	BGN 350	BGN 350
	6 For every extra property in the same building (same evaluation request, same client)	upon agreement	upon agreement
	7 Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	BGN 100	BGN 100
	8 Regulated Land plots	BGN 200	BGN 200
	9 Neighboring land plot (same client, same order)	upon agreement	upon agreement
10 Verification of progress of works for housing loans	BGN 100	BGN 100	
11 Other types of collateral	upon agreement	upon agreement	
12 Validation of existing appraisal, issued before the date of loan application*	45% of the appraisal fee applicable for the same type of collateral.		
* The external evaluation report should be issued not later than three months before the date of loan application at Postbank and should be prepared by a licensed external evaluator, included in the list of pre-approved evaluation companies of Postbank. The property should be with exploitation permit and should be proposed to serve as collateral for the mortgage loan, for which the client applies.			

G. Appraisal as per type of collateral, applicable for Home Equity and Mortgage Loans (incl. VAT)		BGN	Foreign Currency
New	1 Apartments	BGN 195	BGN 195
	2 Shops, offices	BGN 280	BGN 280
	3 Garage in the same building with the main collateral (same evaluation request, same client)	BGN 70	BGN 70
	4 Garage with a separate evaluation request	BGN 100	BGN 100
	5 Detached Houses - Maisonettes		
	➤ Up to 300 sq.m.	BGN 250	BGN 250
	➤ From 300 to 700 sq.m.	BGN 300	BGN 300
	➤ Above 700 sq.m.	BGN 350	BGN 350
	6 For every extra property in the same building with the same use (same evaluation request, same client)	upon agreement	upon agreement
	7 Bill of Quantities Check for apartments, shops, offices and for every extra property in the same building (same evaluation request, same client)	BGN 100	BGN 100
	8 Regulated Land plots	BGN 200	BGN 200
	9 Neighboring land plot (same client, same order)	upon agreement	upon agreement
	10 Verification of progress of works for housing loans	BGN 100	BGN 100
	11 Other types of collateral	upon agreement	upon agreement
12 Validation of existing appraisal, issued before the date of loan application*	50% of the appraisal fee applicable for the same type of collateral.		
*The external evaluation report should be issued not later than three months before the date of loan application at Postbank and should be prepared by an appraisal company, included in the list of pre-approved appraisal companies of Postbank. The property should be with Use permit and should be proposed to serve as collateral for the mortgage loan, for which the client applies			
13 Revaluation**	50% of the appraisal fee applicable for the same type of collateral.		
** The Revaluation may be assigned under the following conditions, which must be cumulatively met:			
<ul style="list-style-type: none"> - The initial valuation was carried out by the same valuer; - The initial valuation was made not more than one year before, according to the specifics of the subject asset; - No change in the purpose of the property asset has occurred; - No change in the physical condition of the subject assets has occurred 			
14 Correction in the finalized/completed valuation report due to the changes is an initial subject of valuation	20% of the appraisal fee applicable for the same type of collateral.		

As of 07.09.2022 the instant issuing of debit cards for children and young people Debit Mastercard/Visa Classic, without a fee will be temporarily removed.