2026

INTERNET BANKING MANUAL FOR INDIVIDUALS

Contents

1. Terms and conditions for using Postbank Web

The service is intended for clients of the Bank - individuals and legal entities who have at least one active banking product (account or card). The service gives users access to accounts and products, as well as the ability to make a reference and payment transactions.

2. Registration for the service

Registration for the service can be made at a Bank branch after specifying the rights and available products and signing the necessary documents (for individuals or legal entities).

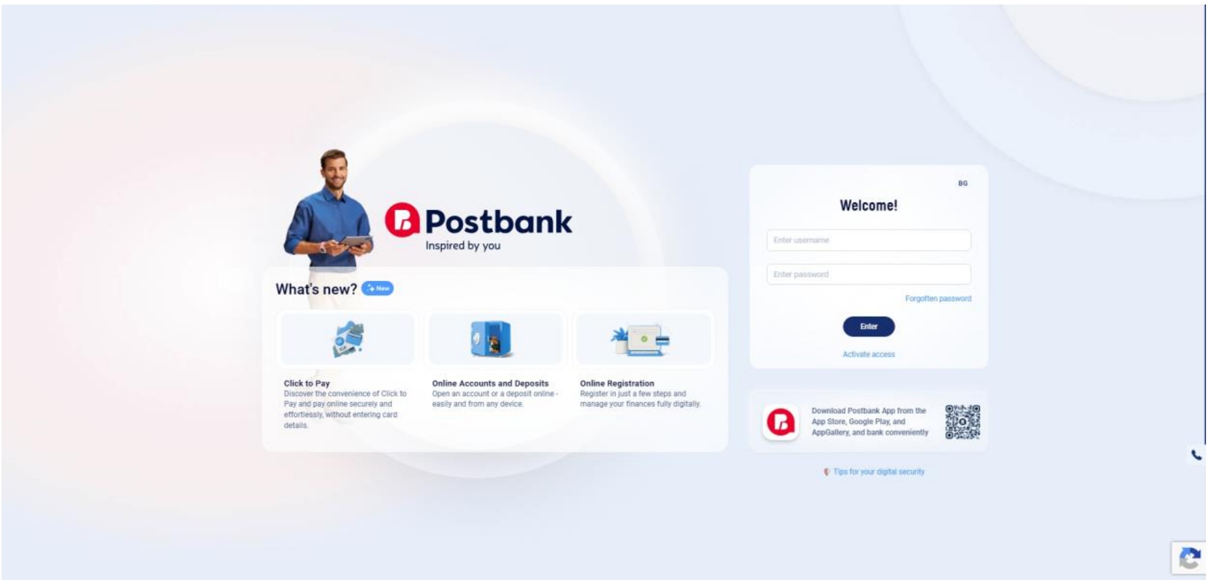
Upon registration at a Bank branch, you will receive an activation code for access to the digital channels, which is valid for 180 days and through which you can activate your access to the services.

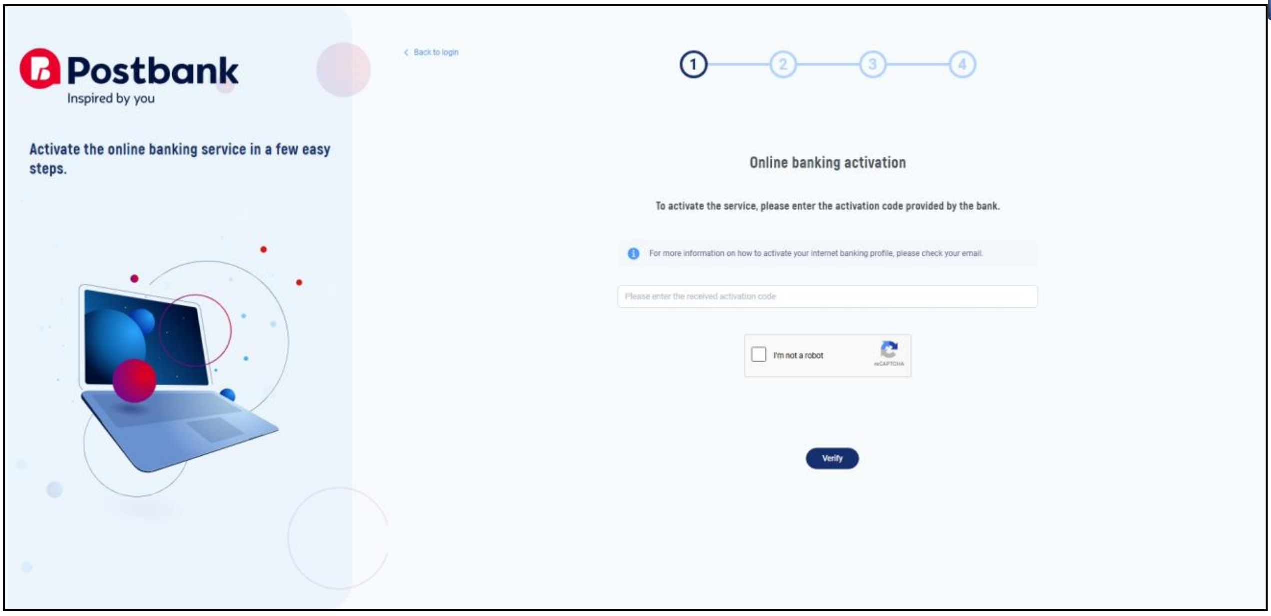
3. First log in with Activation code

When registering for the service, an activation code consisting of 10 characters, a combination of letters and/or numbers is provided.

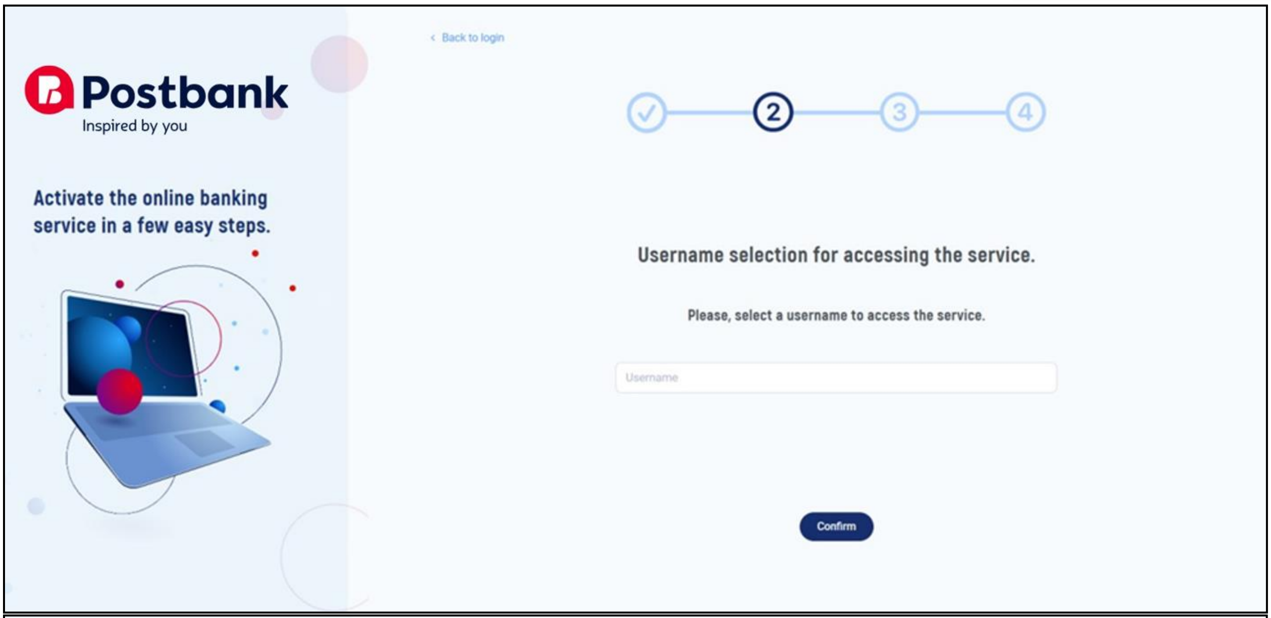
The activation code is entered into Internet Banking www.e-postbank.bg by selecting the "Activate Access" option.

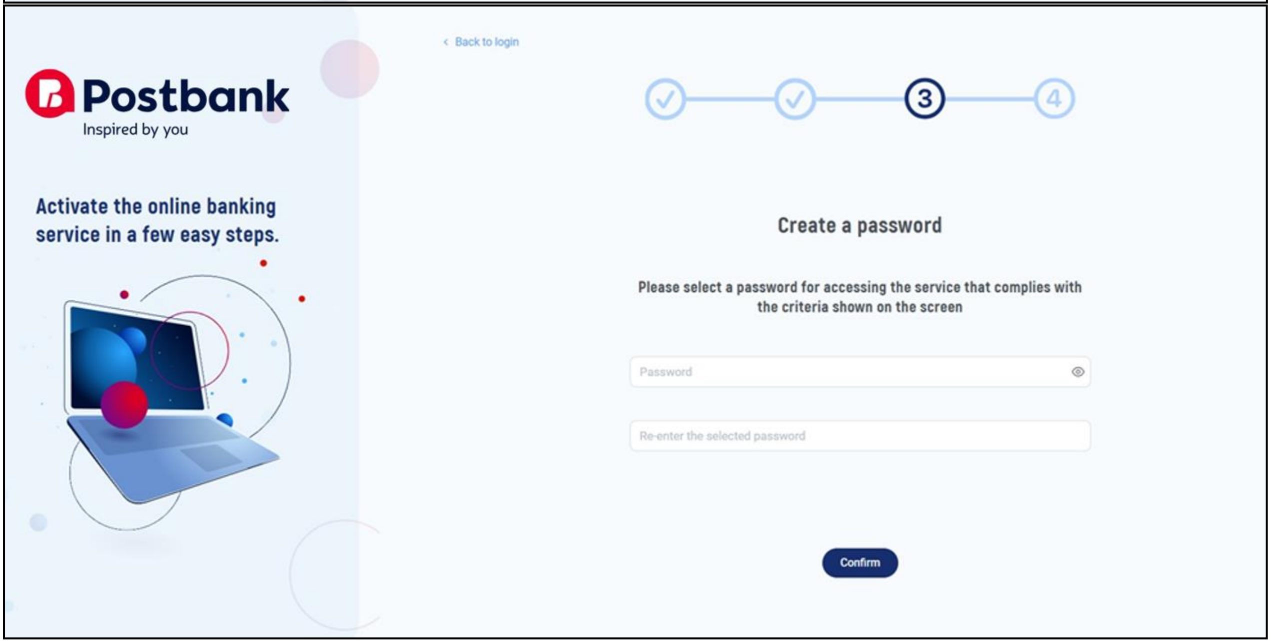
Access activation can also be done via the mobile app Postbank App.

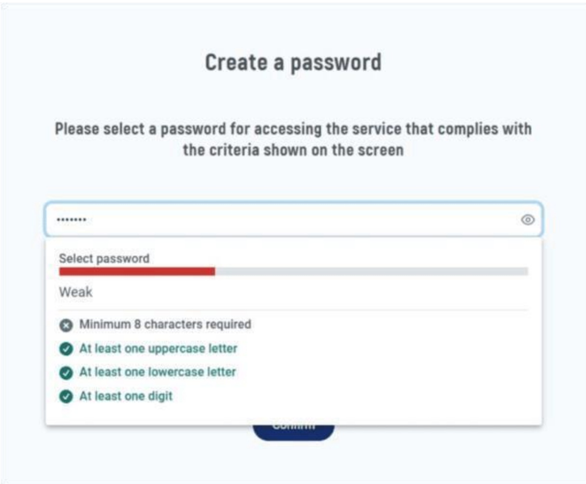


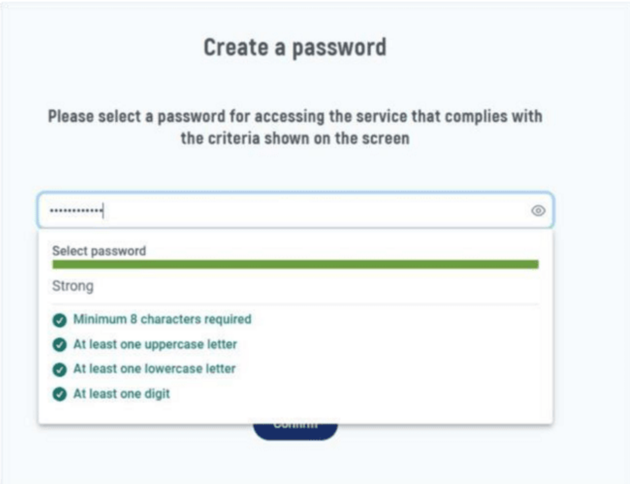


Fill in the activation code and pass the reCAPTCHA check (I am not a robot). When you click the "Confirm" button, you will be taken through the username and password creation screens sequentially.


Back to login
Postbank
Inspired by you
Activate the online banking service in a few easy steps.
2
3
4
Username selection for accessing the service.
Please, select a username to access the service.
Username
Confirm

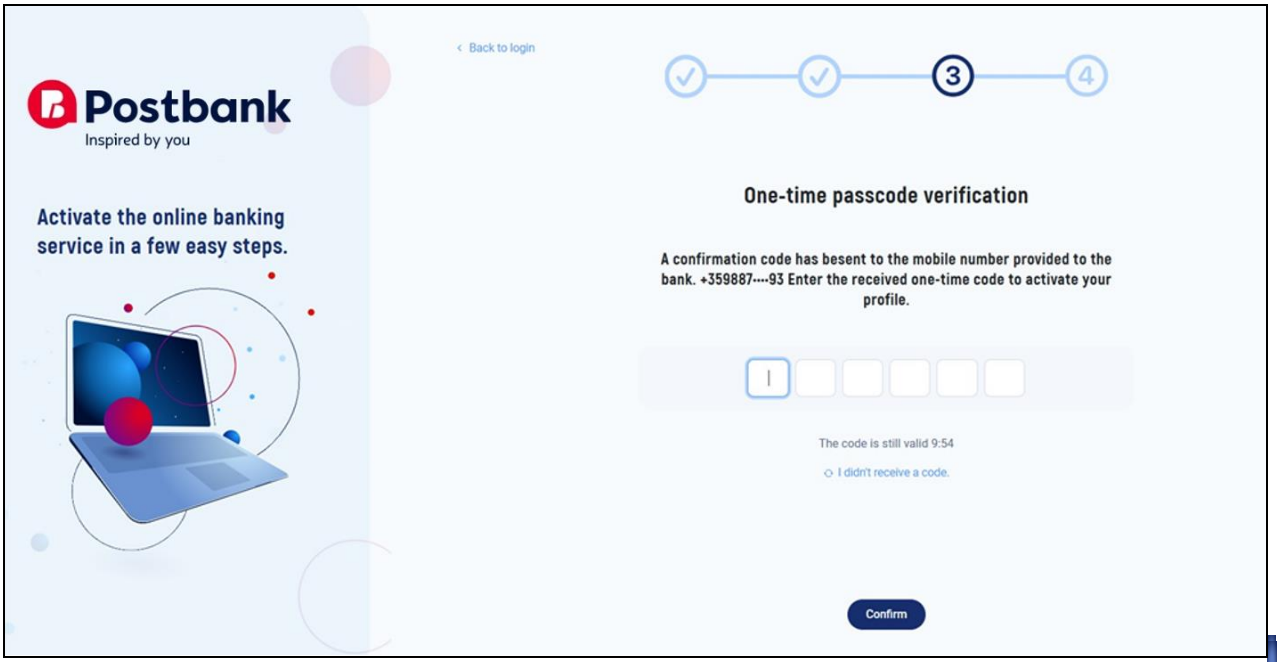

Back to login
Postbank
Inspired by you
Activate the online banking service in a few easy steps.
3
4
Create a password
Please select a password for accessing the service that complies with the criteria shown on the screen
Password
Re-enter the selected password
Confirm


Create a password
Please select a password for accessing the service that complies with the criteria shown on the screen
Select password
Weak
Minimum 8 characters required
At least one uppercase letter
At least one lowercase letter
At least one digit

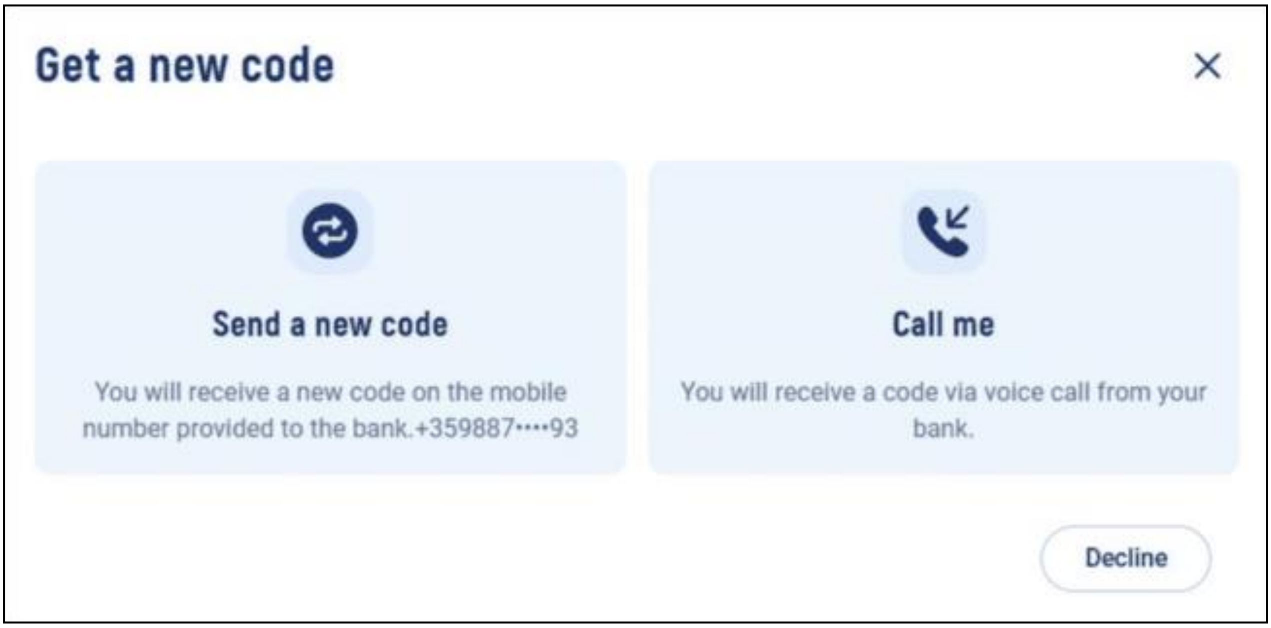

Create a password
Please select a password for accessing the service that complies with the criteria shown on the screen
Select password
Strong
Minimum 8 characters required
At least one uppercase letter
At least one lowercase letter
At least one digit

When a password is created, an indicator displays the met conditions and password strength.

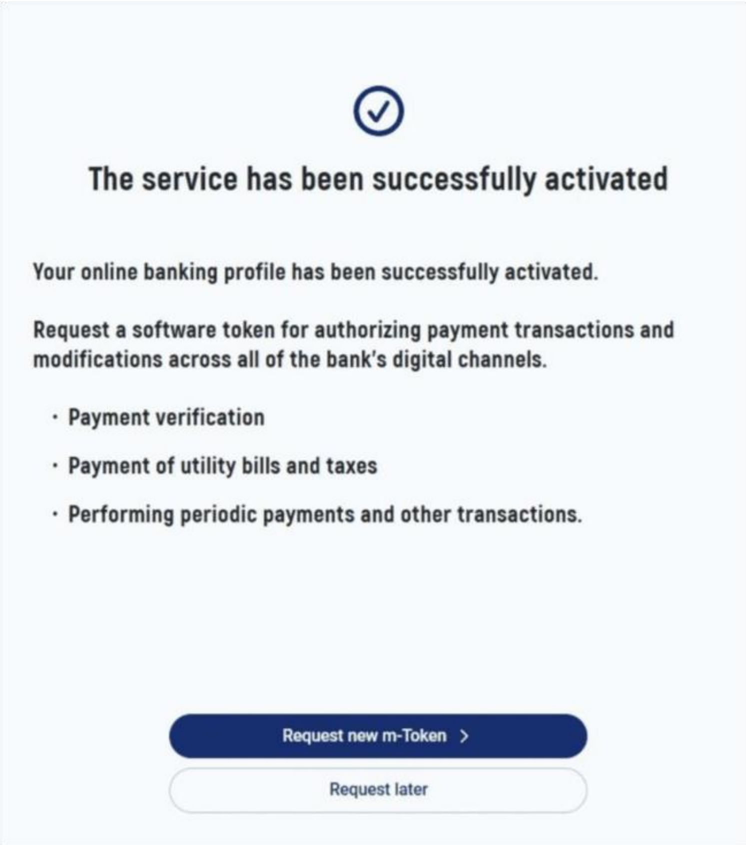
The next step is to confirm the activation of your account via a one-time code sent via Viber/SMS.



"**I didn't receive a code**" button is available, which allows you to choose how to get a new activation code.



After entering the 6-digit code and pressing the "Confirm" button, you will see a screen confirming the successful activation

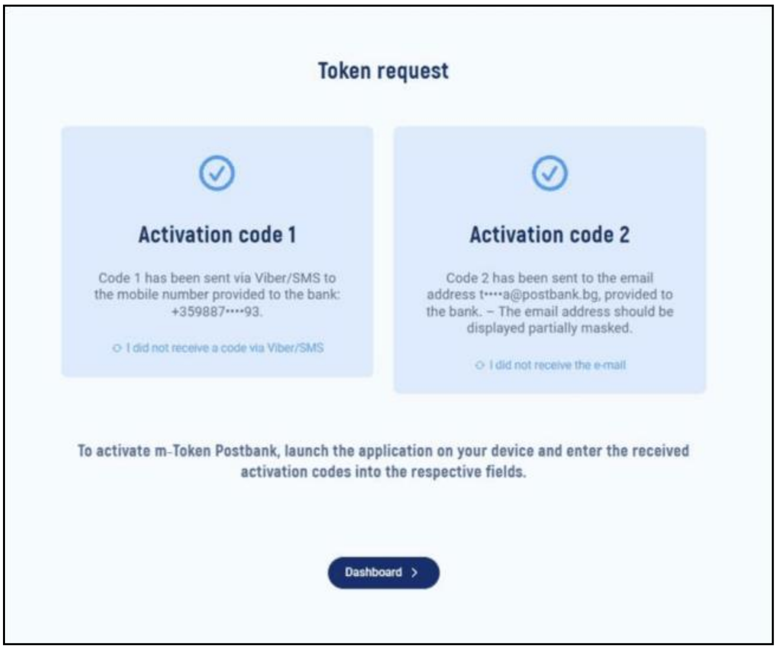


The m-Token Postbank software token can be requested right on this screen, or you can request it at a later stage through your Internet Banking account. ***m-Token Postbank*** *is a mobile app that confirms payment transactions in a secure and convenient way. It provides two-factor authentication of the user's identity, thus meeting the regulatory requirements imposed by the updated Payment Services Directive (PSD2).*

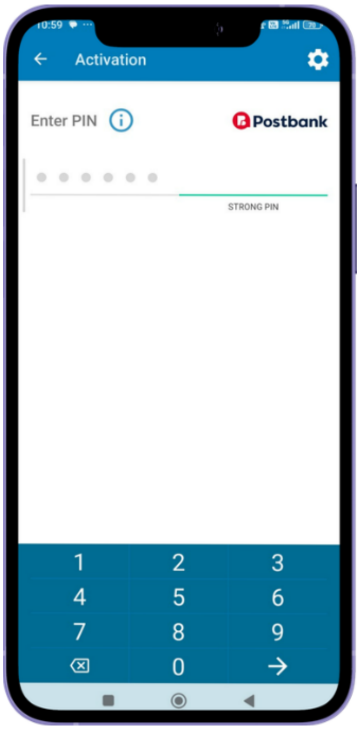
To use the **m-Token Postbank** app, you need to download it from the App Store, Google Play or AppGallery, depending on the type of your mobile device. Using the app is completely free.

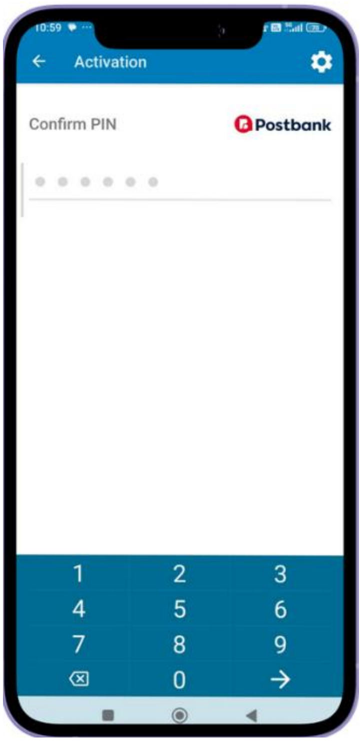
By clicking on the "**request new token**" button, you go through the steps to get the activation codes for your token.

Important! Enter the activation codes only in the m-Token Postbank mobile application. Activation codes will be valid for 24 hours. Do not save or share activation codes.

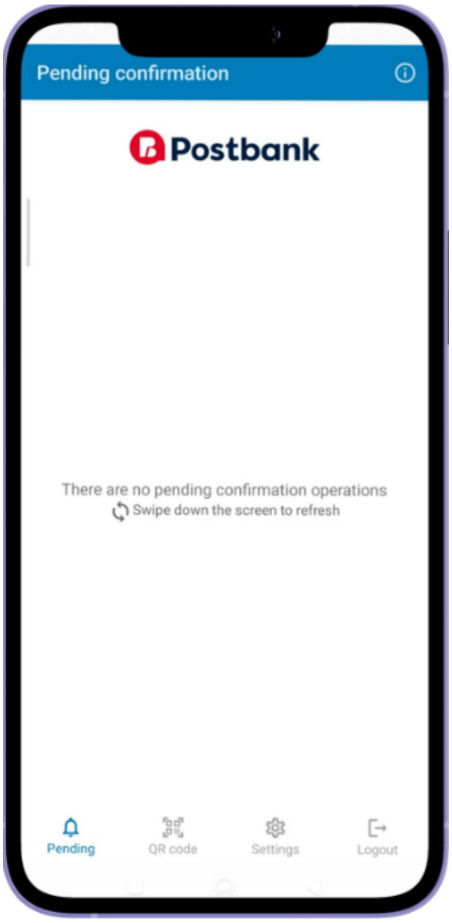


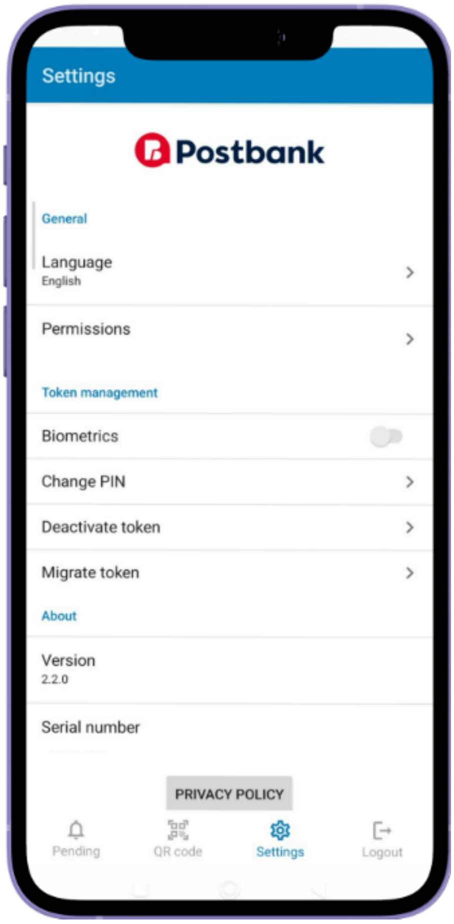
It is necessary to enter the received codes in the respective fields in the application m-Token Postbank and to follow the steps for activation:





Once you enter and confirm your PIN, you will see a "Pending Confirmation" screen. This means that the software token registration was successful. In the "Settings" menu you can find additional options for managing your token.

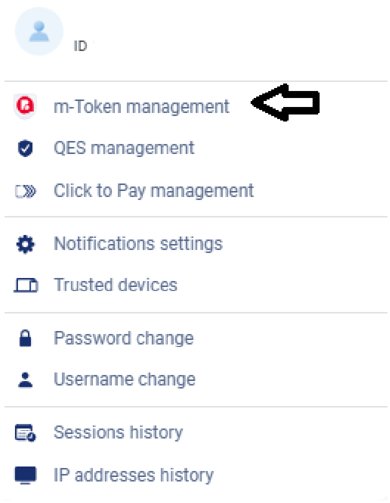


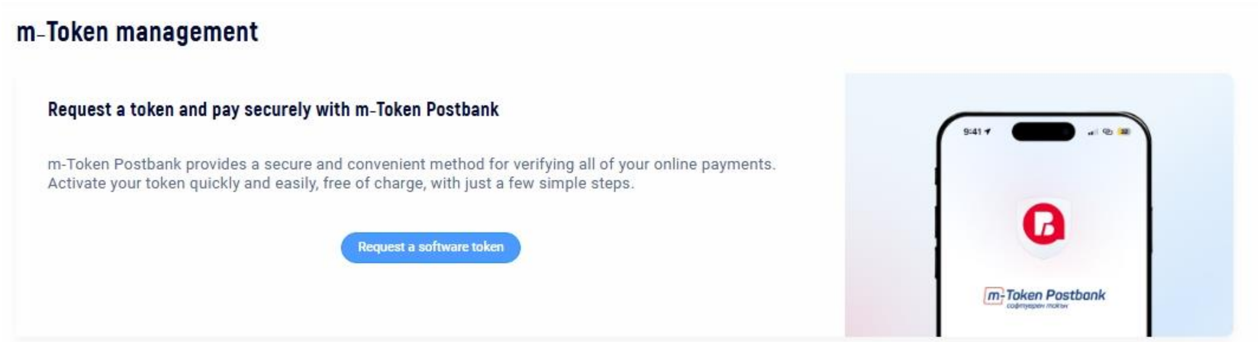


Once you have successfully requested your token (or have chosen to do so later) you should click on the "My Products" button. The system takes you to your Internet Banking home page where you can see all the active products you have registered for the Internet Banking service.

If you choose to activate your token later, you can do so through your banking account by clicking on the "Profile" menu in the top right corner of the screen: .

You will see a drop-down menu there from which you can complete the token request process (MToken management button), as well as additional options related to your account.

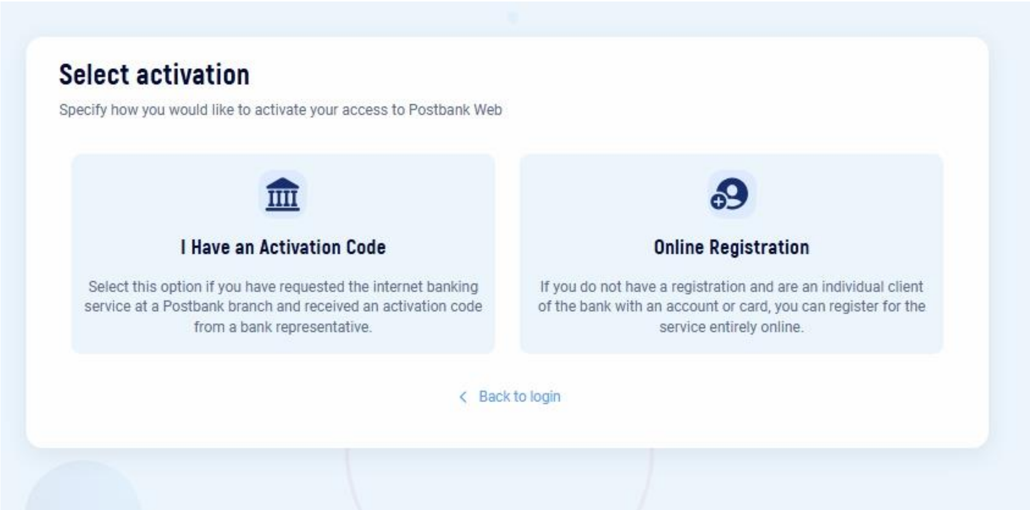


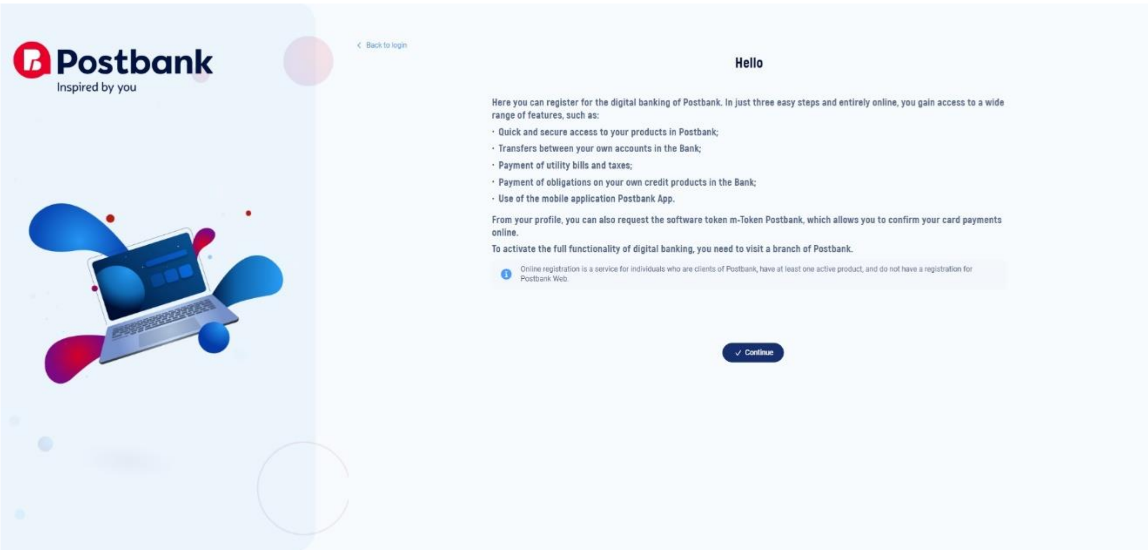


By pressing the "**Request Software Token**" button, the request process will be started.

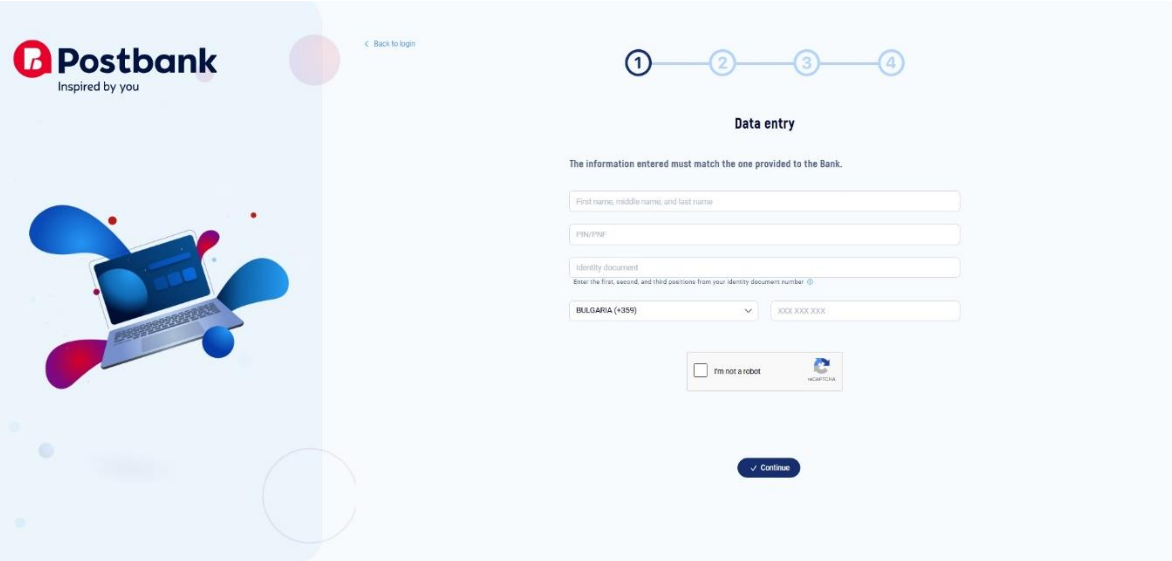
4. Online registration

If you are an individual client of the bank and you already have an account or a card but no Internet banking profile, you can register for the service entirely online by selecting this option.

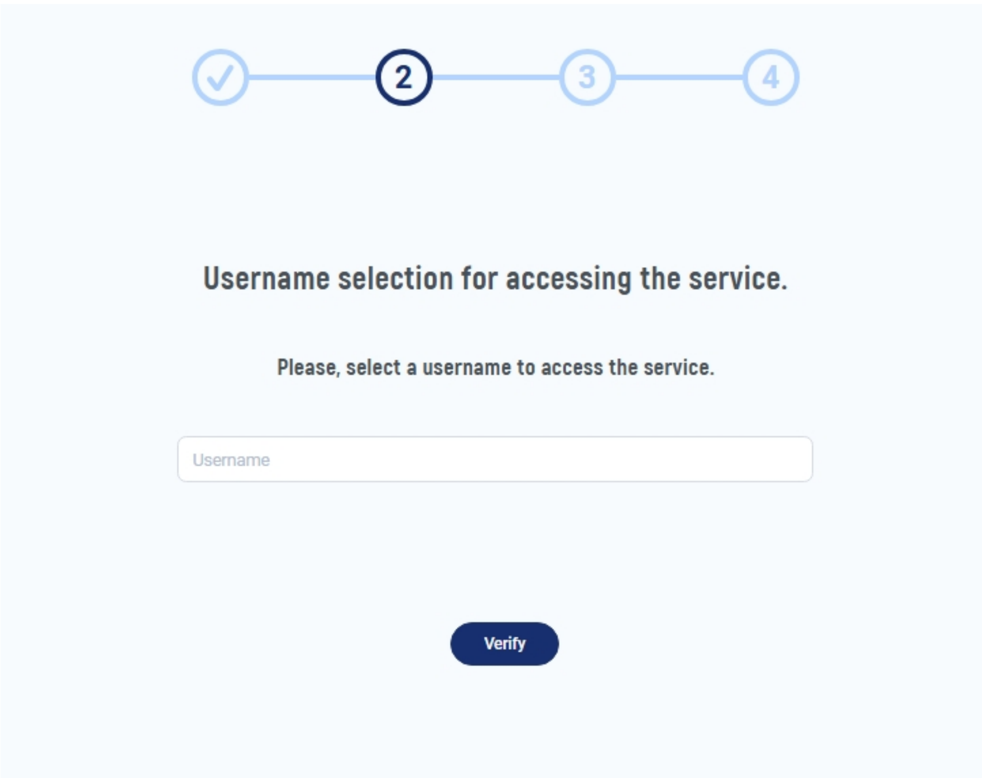




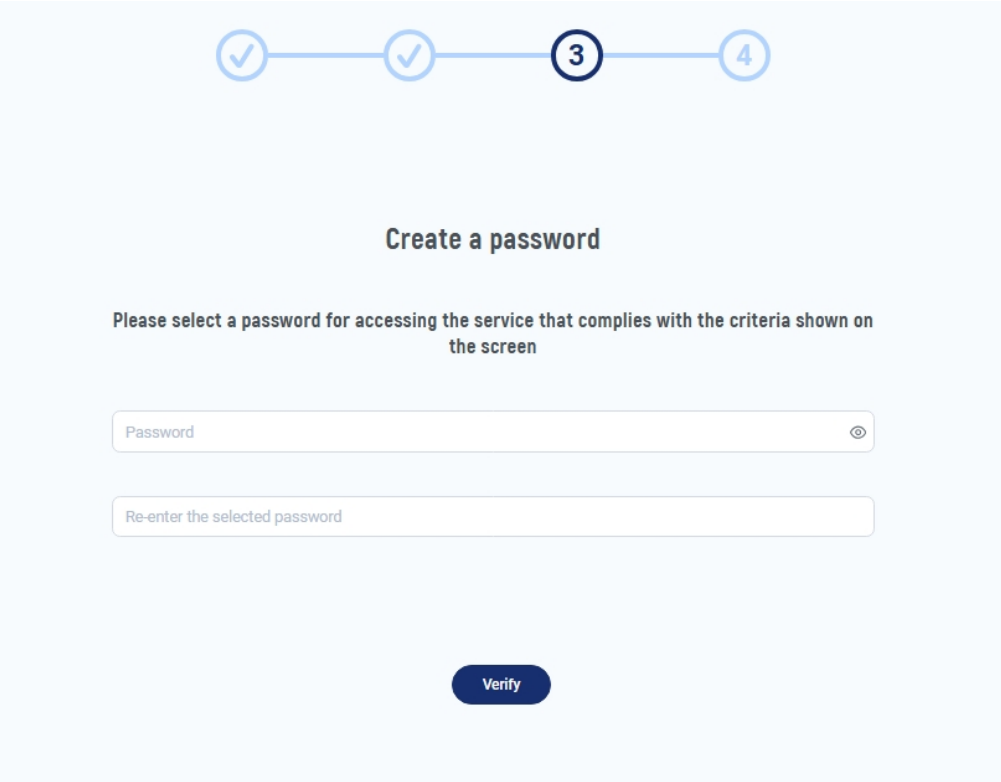
After selecting "Continue", you will move to the first step of the process, where you will need to enter your full name, your personal ID number (EGN), the first three digits of your identity document number, and your mobile phone number.



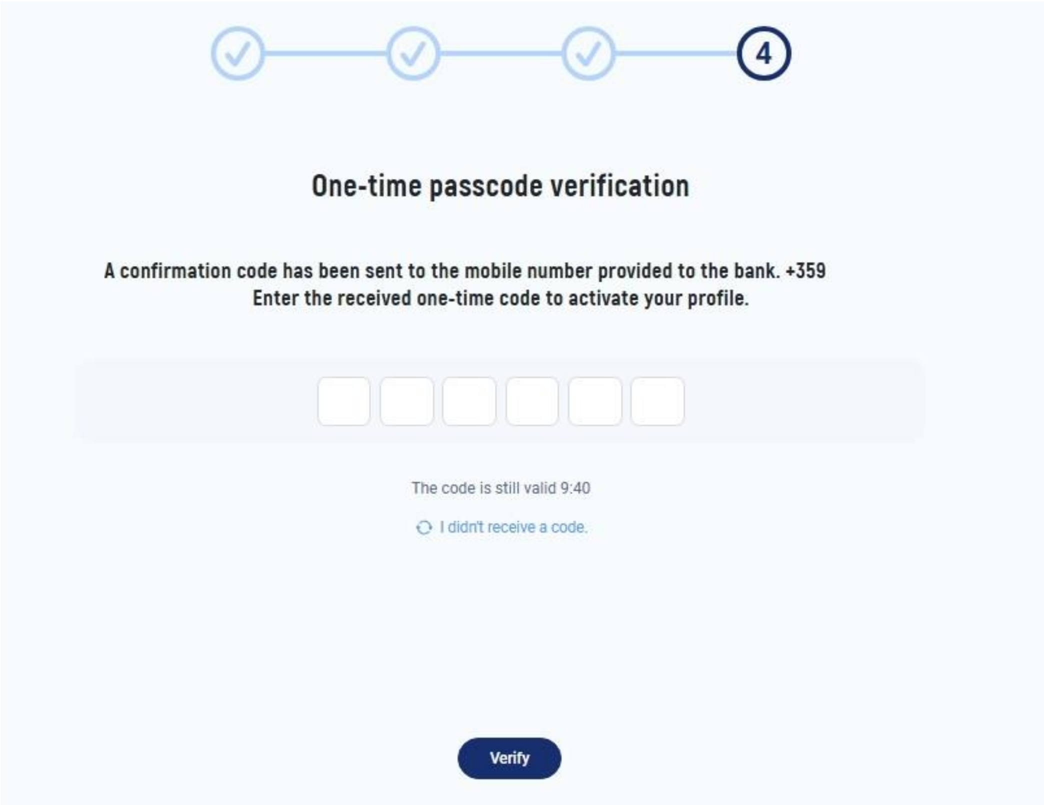
Next, you will create your username.



After that, you will proceed to create your password.

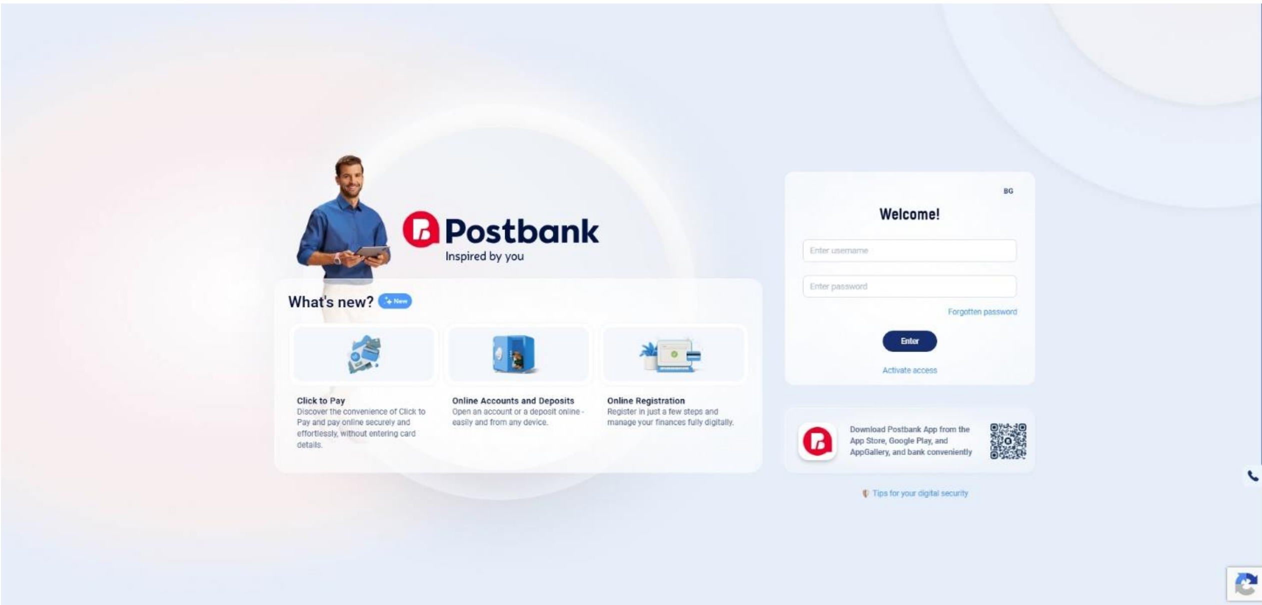


After that, a one-time confirmation code will be sent to your mobile number.



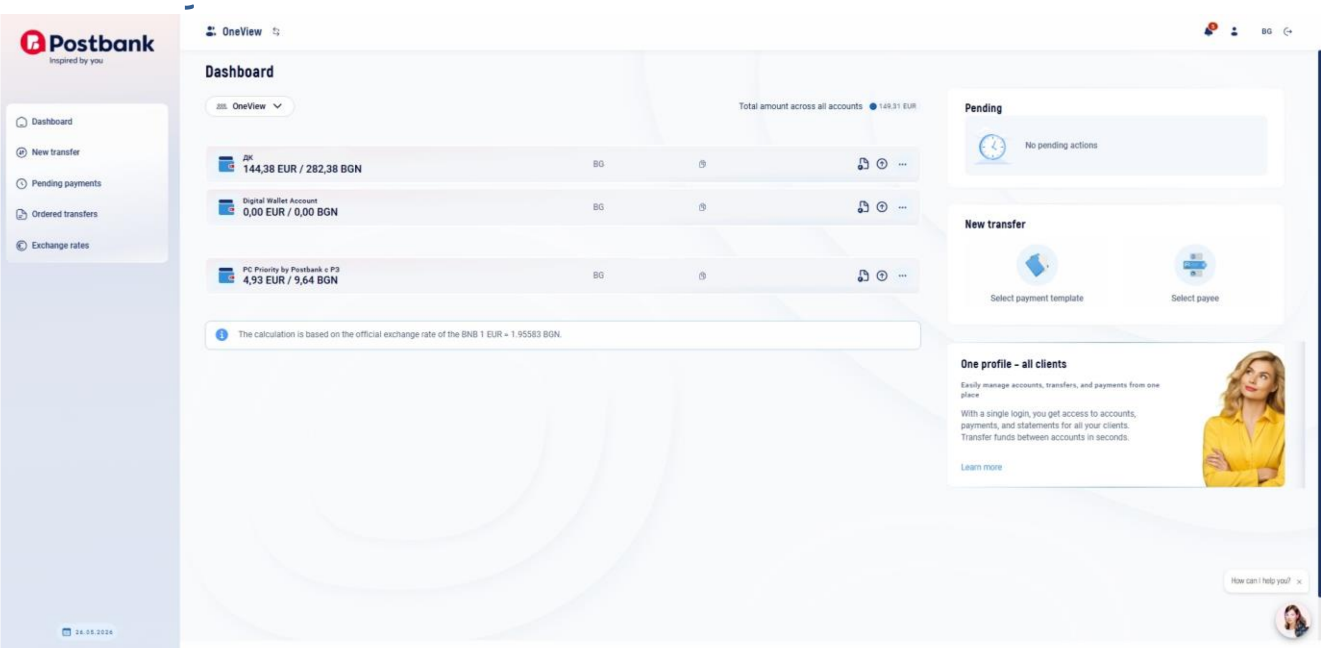
5. Log in to Postbank Web

You can log in to Postbank Web: ○ Through the corporate website of the Bank https://www.postbank.bg/ or ○ at address: https://new.e-postbank.bg/



If you are a user of more than one bank client, after entering your username and password, you will see a list of all bank clients to which you have access.

6. OneView

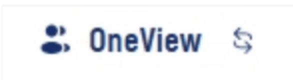


The available option "OneView" allows you to unify the management of accounts and operations for all accounts to which you have access in one common account. By selecting this option, you will be able to:

- See all accounts of all your accounts in one place.
- View and manage transfers and summary reports for all individual accounts of which you are the holder.
- Make transfers between accounts of different accounts of yours or to external accounts, including masspayments and transfers according to templates.
- Monitor pending transfers in the special section "Pending actions".
- Only passive accounts are displayed on the screen.

On your first login, you will receive a brief overview of the advantages and differences compared to the standard profile, as well as a "See more" button for full details. After that, in the "My products" section, you will always see a banner that reminds you that you are working in a shared profile and gives you quick access to full information.

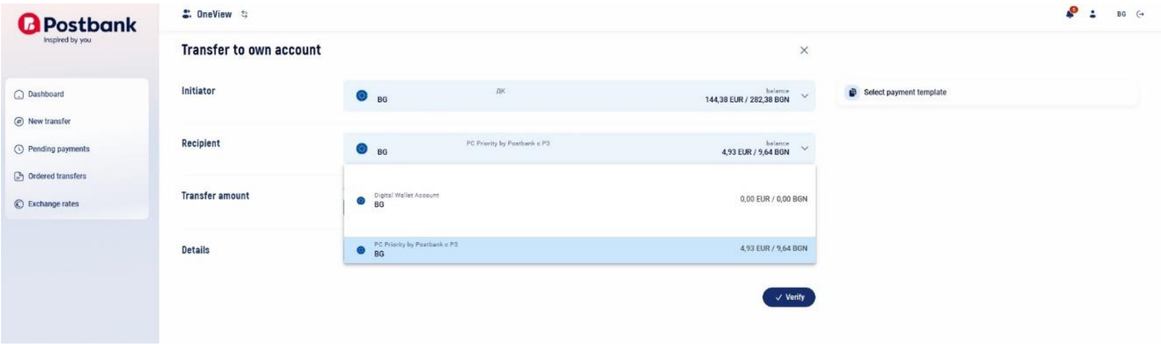
At the top of the screen you will see an indicator that you are working with more than one company, and if necessary you can easily switch back to individual client mode.



6.1 “Transfers” Menu

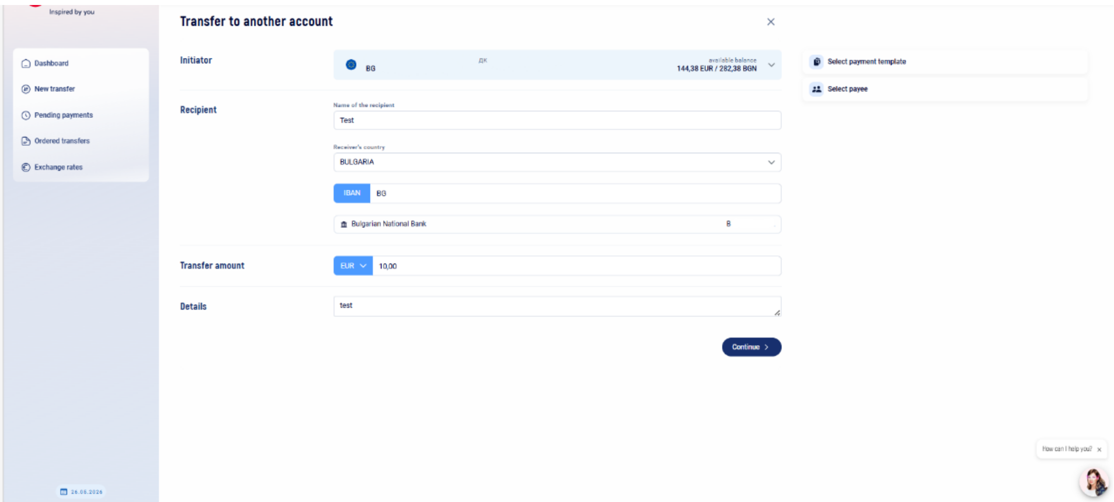
6.1.1 Transfer between your own accounts

The “Transfer between your own account” payment allows you to make transfers between all your personal accounts, including those accessed through different profiles. The system automatically recognizes all accounts to which you have access.



6.1.2 Transfer to another account

The "Transfer to another account" function allows you to make transfers to the accounts of other persons individuals or legal entities, intra-bank, inter-bank and international transfers.

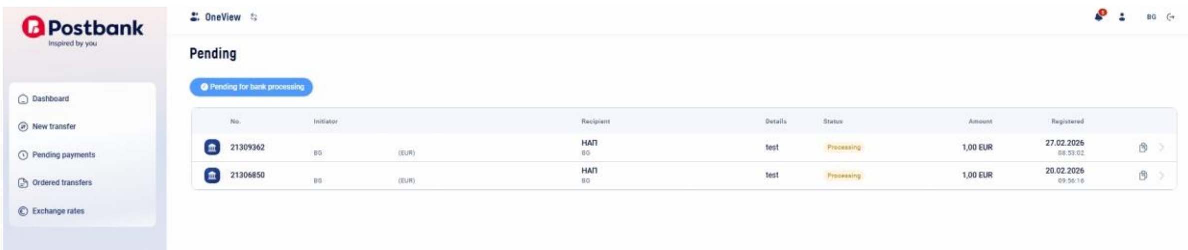


6.2 “Pending Payments” Menu

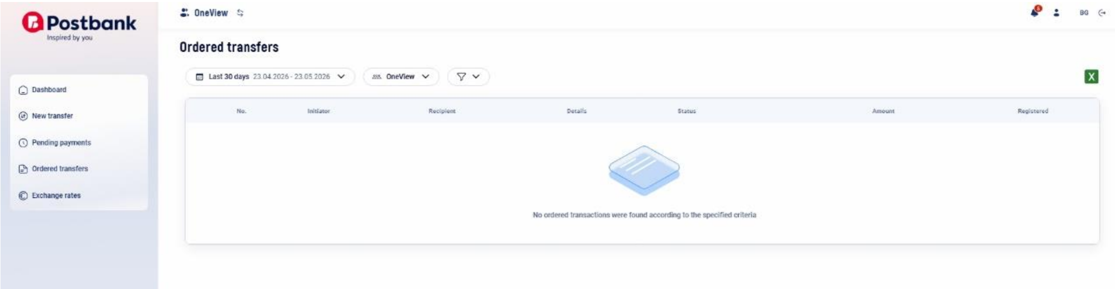
The “Pending Payments” menu displays all ordered but not yet executed transfers. This includes:

- Transfers with a future execution date (upcoming)

- Transfers requiring confirmation
- Transfers on hold due to technical or limit reasons



"OneView" button - allows selection and viewing only the pending transfers for a specific company or organization to which the user has access.

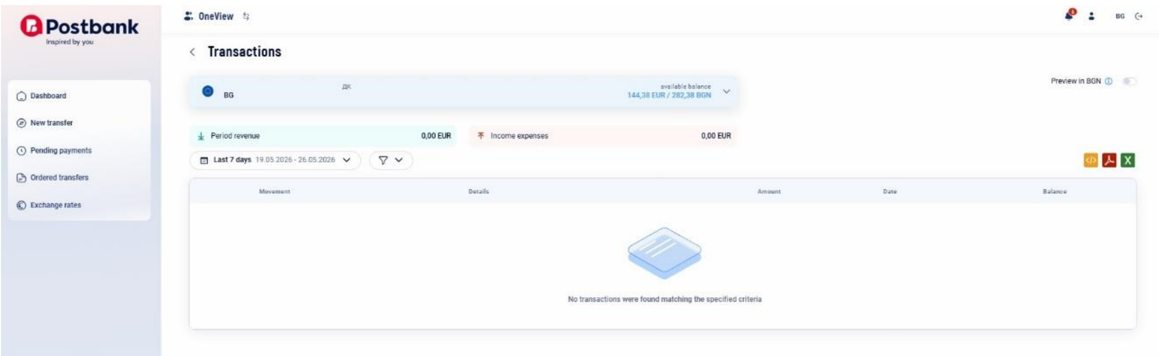


"Filter" button (funnel icon) – allows for detailed sorting by:

- Transfer number
- Recipient
- Transfer type
- Reason
- Amount
- Transfer status

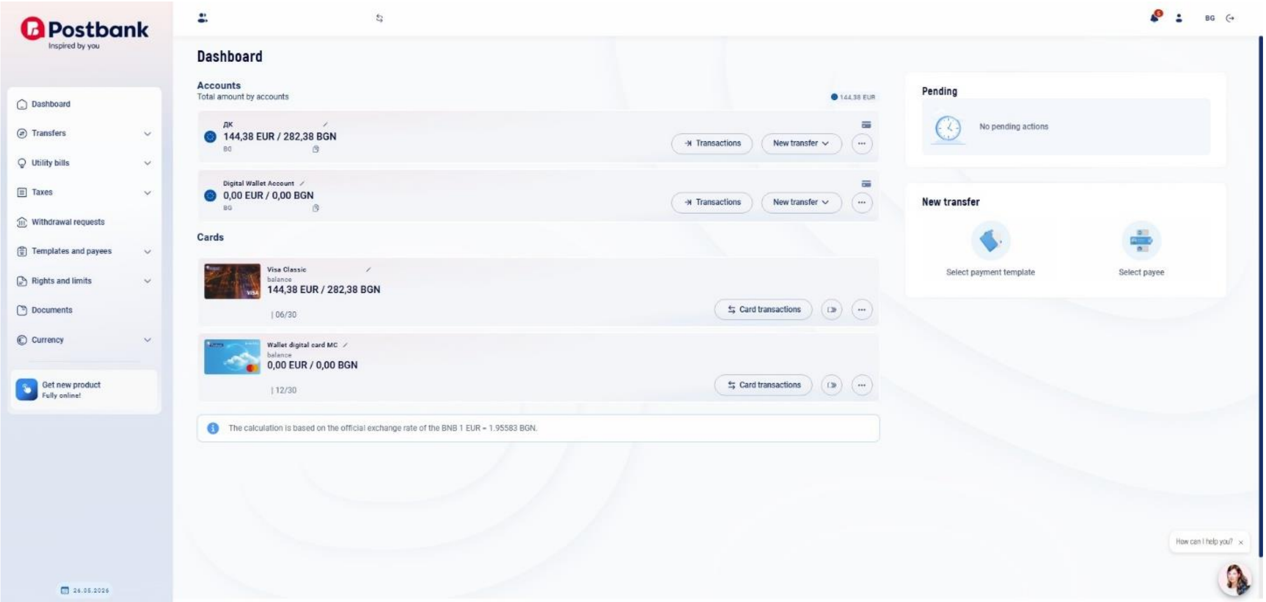
6.3 Menu: Transactions

This menu displays all receipts and payments on a selected account for a selected period. The date, type of operation, recipient/sender, reason, amount and availability are visible. You can filter by key data (recipient, reason, amount, etc.), as well as select a specific account and period. Using the available button, you can download a report in Excel format (.xlsx) for subsequent processing or archiving.



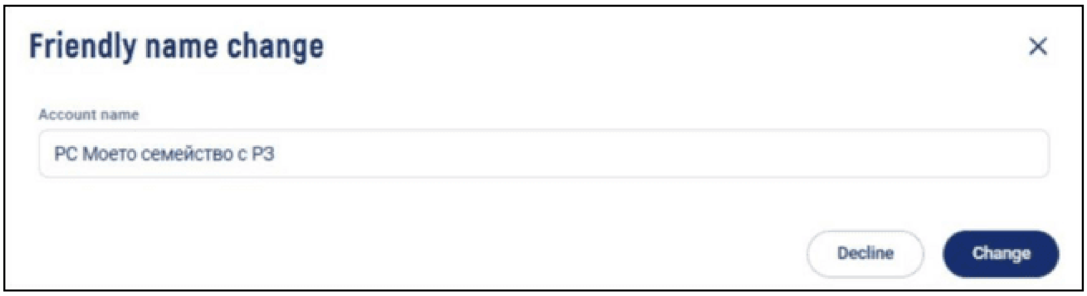
7. Menu "Dashboard"

In the "Accounts" menu you can see the information about the accounts, debit and credit cards, as well as credit products (consumer, home loans and overdrafts) registered for the service.



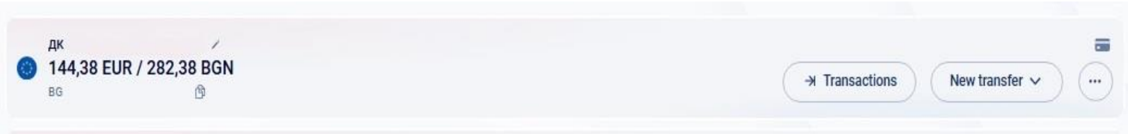
You can edit the name of your accounts using the icon of pencil  , which you can see next to the name of the account.

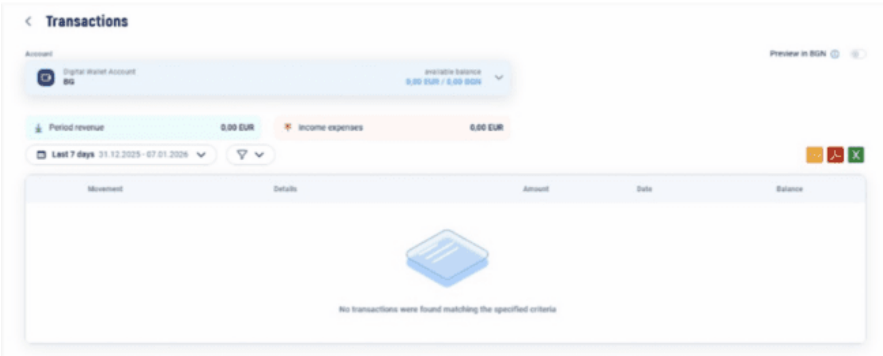
When you click on the icon, a box will appear to enter the account name of your choice. After changing the name, to save the changes, you need to click the "Change" button. If the "Decline" button is clicked, the changes will not be saved.

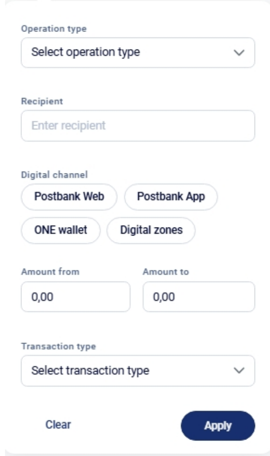


Functional buttons for transactions and new transfer are located in the context of each account.

- **Transactions** – using this button you can make a report of transfers on your selected account for a certain period, as well as select the type of transaction and the digital channel through which it was made.

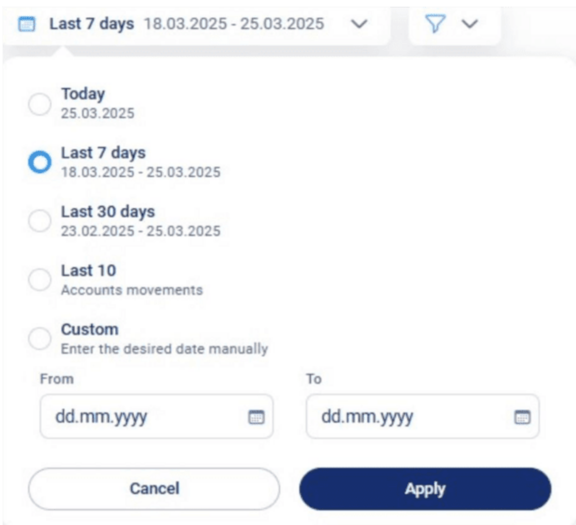






If you wish to check another account, you do not need to return to the main menu. You can change the selected account from the drop-down menu:

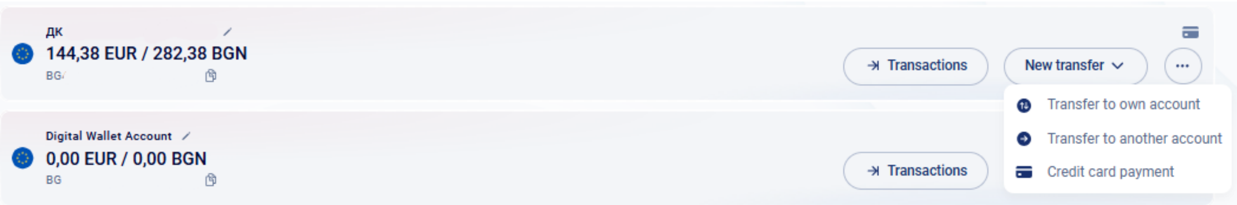
By clicking **Transactions** button you can make a report of transactions on the account of your choice



You can make a report for the current day, the last 7 or 30 days on the account or select the "Custom" option to manually enter the period you want.

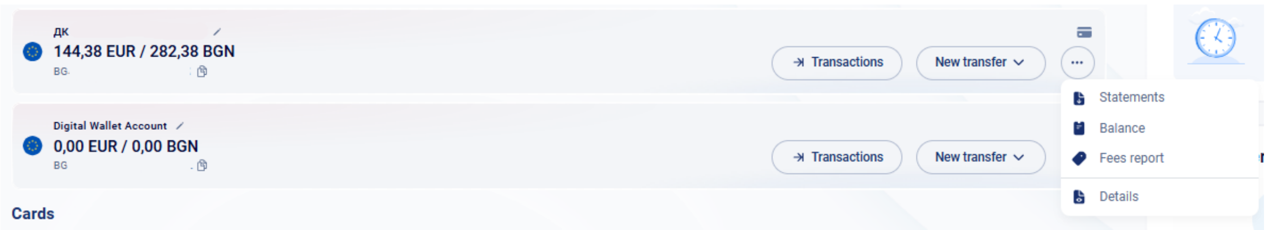
The generated report can be saved on your computer in the following formats: XML, PDF and XLS. For this purpose you need to select one of the options:

- **New transfer** – you can use this button to order a transfer from a selected account. For this purpose you need to select the type of transfer (Transfer to own account, to another account or to card) and a form for ordering a transfer will be displayed on the screen.



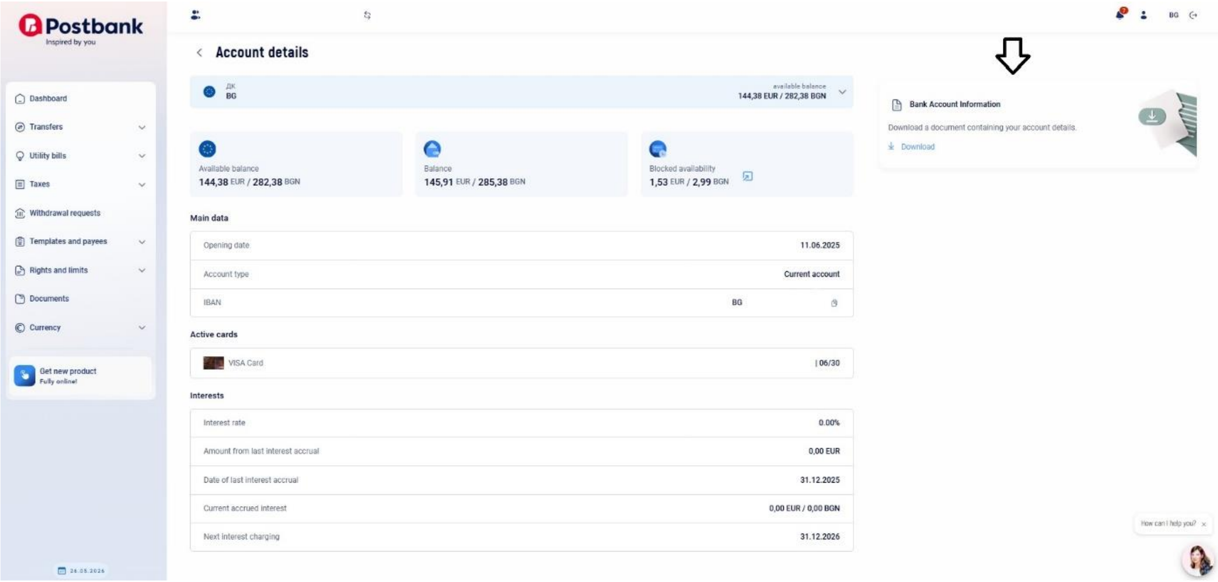
When you press

Another shortcut button is displayed to provide additional details on the account it, a drop-down menu opens and you can choose from several options – Details, Statements, Balance and Fees report.



- **Details** - this button allows you to view the details of your selected account.

- **Access to a bank account document** - A bank account document is available for download. The document is for informational purposes only and does not constitute an official bank certificate. To obtain an official bank certificate, a visit to a bank branch is required. The document can be accessed and downloaded from **Home screen > Details > Account details > Bank account information.**

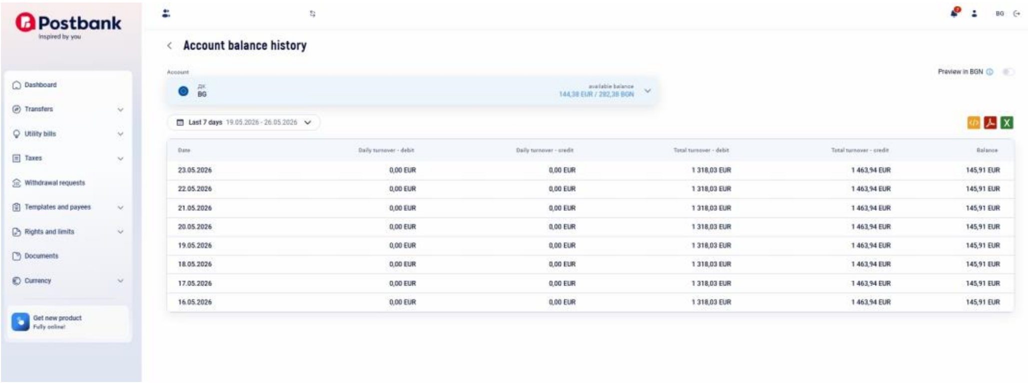


If there is an existing "Blocked availability", a "Details" button is displayed and once selected you can see an informative window with all the blocked amounts on the account.

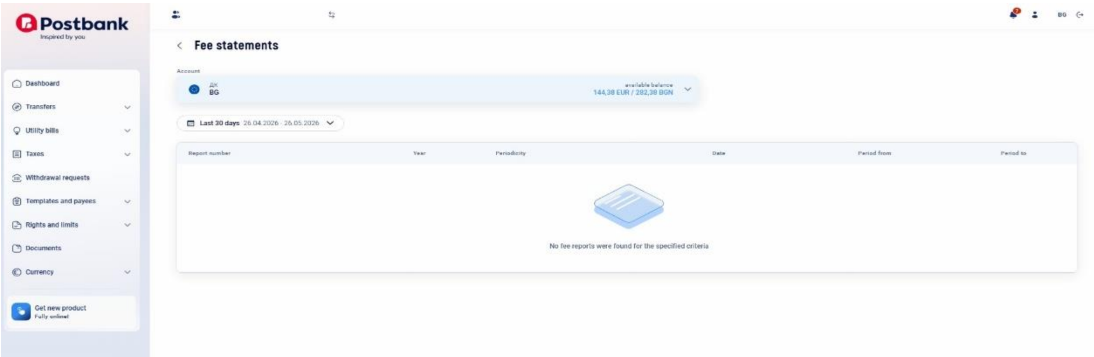
- **Prepared statements** –select if you wish to download or view a specific statements. **Balance** – this button allows you to view the account turnover and balance.

At the top of the screen, a drop-down menu is loaded with all active accounts and the option to select/change the account for which the report is to be displayed.

- **Fee statements** – this button allows you to view the fees due on a specific account:

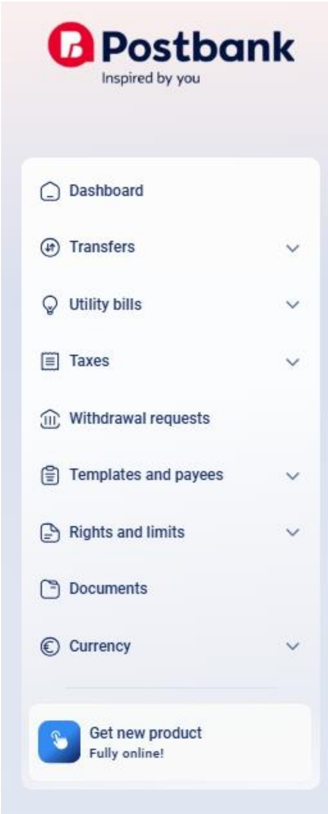


There is an option for downloading the balance report in 3 formats- XML, PDF и XLSX.



8. Navigation menu

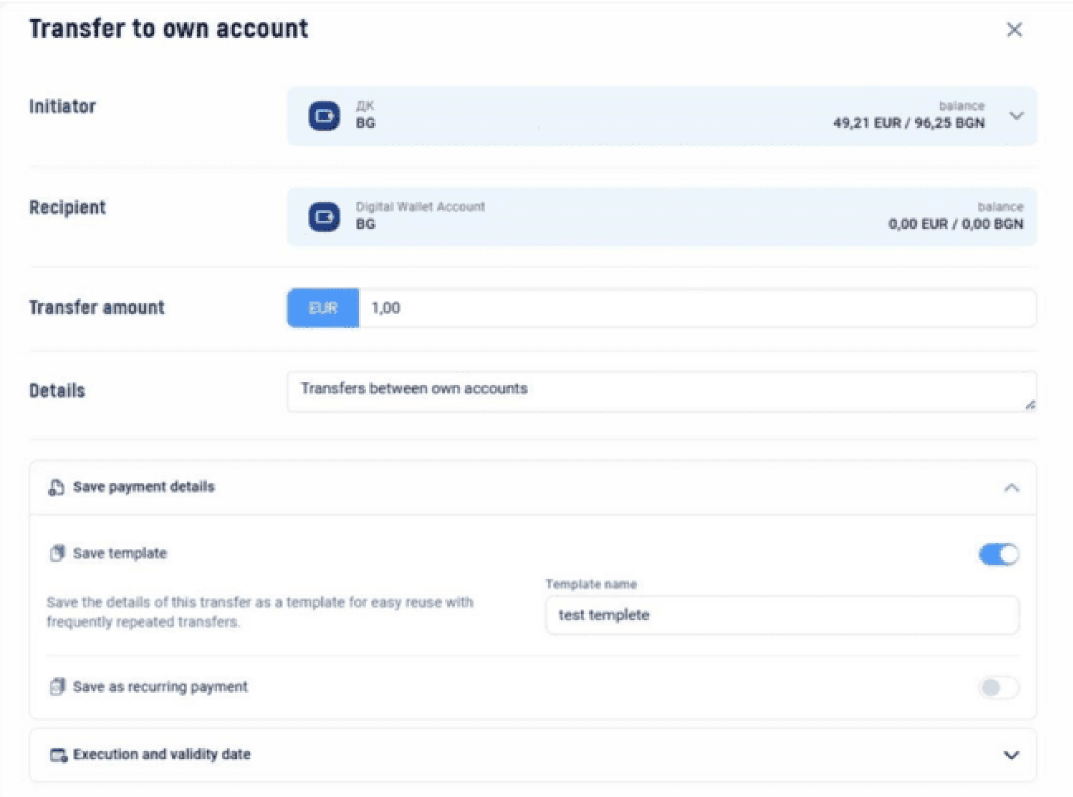
On the left side of the main screen there is the navigation menu, from which you can access the various functions and perform the actions you want.



9. Templates and saved recipients

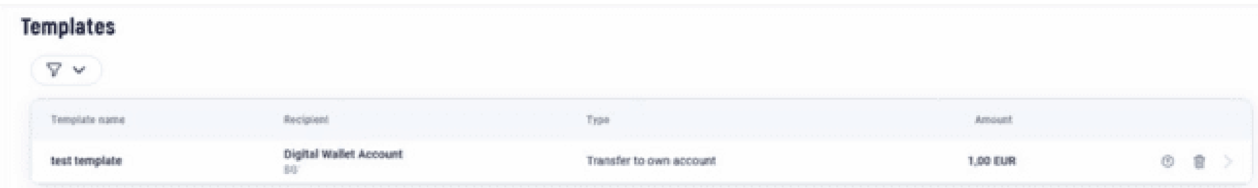
In the “Templates and saved recipients” menu, you can save the details of recipients you use frequently. This way you do not have to enter their details every time, just select one of your templates, saved or trusted recipients from the drop-down menu.

- **Templates** - You can create a sample of a specific transfer by selecting the "Save Payment Details" menu under the information for the transfer you are ordering

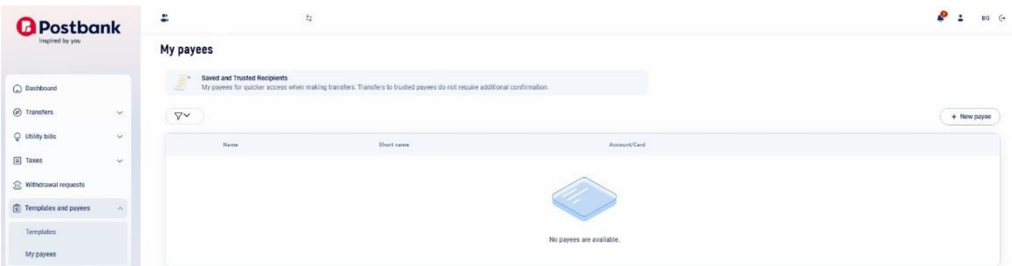


Saving a transfer as a specimen is convenient and facilitates your subsequent payments to the same recipient. The template contains all the details of the transfer.

If you click on **Templates,** a list of all stored templates will appear. From this list you can view, edit or delete existing templates:

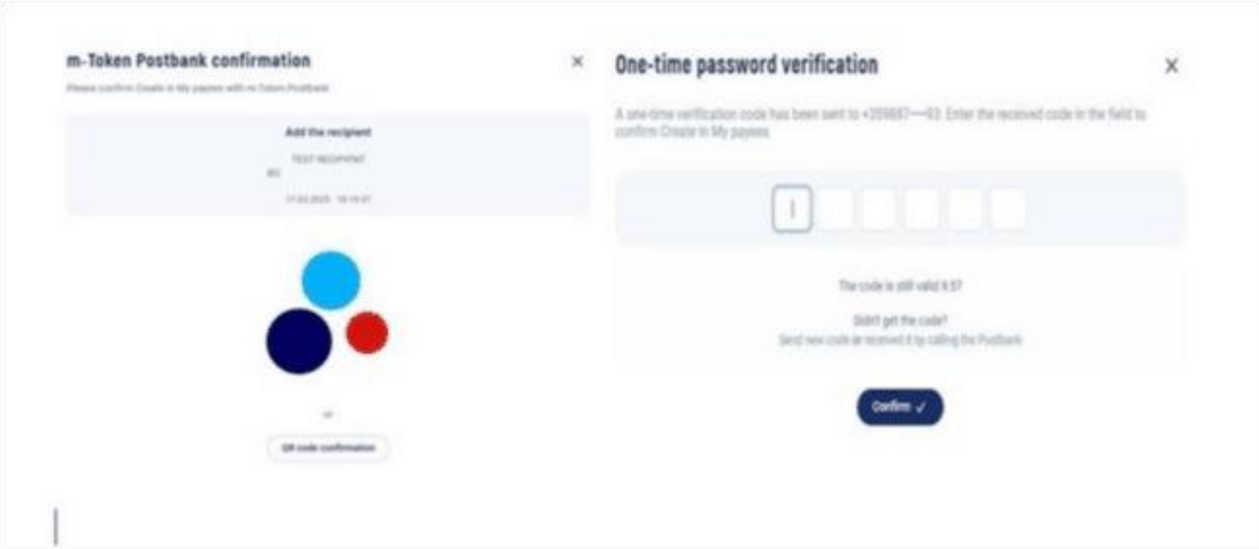


- **My payees** - From this menu, you manage the list of all your saved trusted and stored recipients. You can review, edit, or delete existing saved and trusted recipients at any time, as well as add new ones.



To add a new recipient, click button + New payee in the top right corner. This opens a screen where you enter the required details:

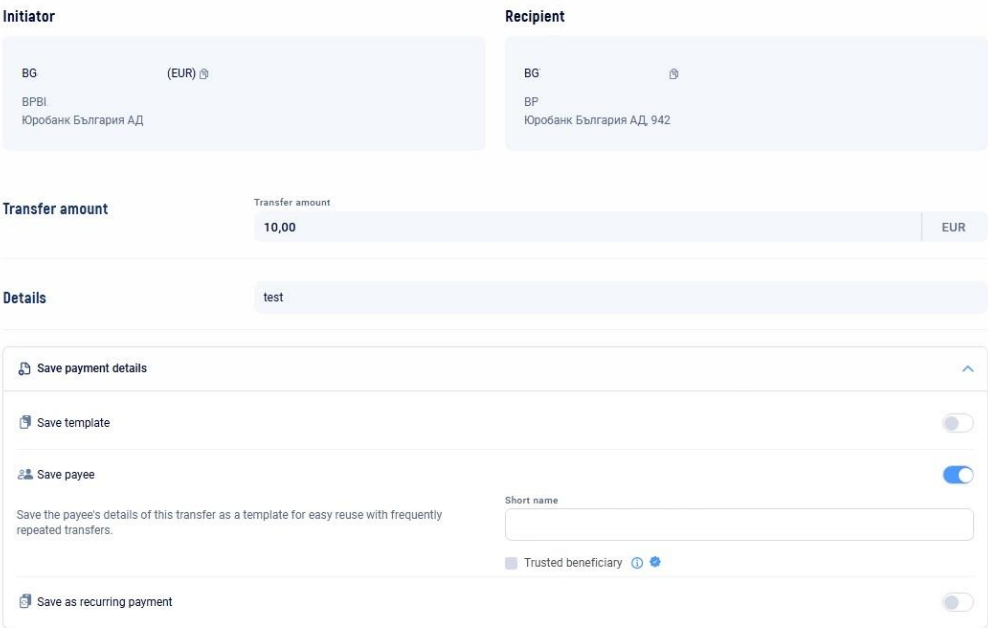
To store the new saved recipient, you should click the **Sign** button. A screen for confirmation with a software token or a one-time code received via SMS/Viber is displayed.



If you want the recipient to be saved but not trusted, leave the token inactive and click the Sign button. Each user can manage whether their saved and trusted recipients are visible to other users under the same banking client.

You can also save a trusted or saved recipient during the process of initiating a new transfer. After entering all required details, you can use the Save Recipient menu. To save a recipient as trusted, activate the token, select the Save as trusted recipient checkbox, and click Confirm.

If you want the recipient to be saved only, leave the checkbox inactive and click Confirm.



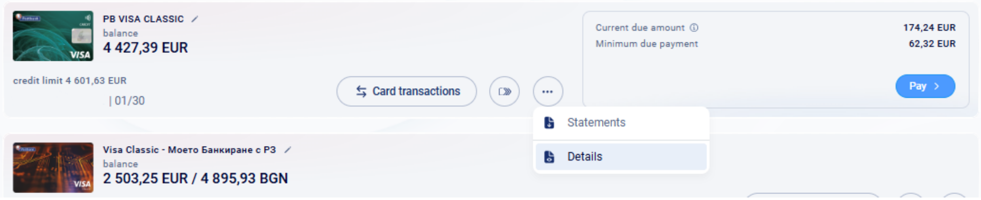
10. Cards

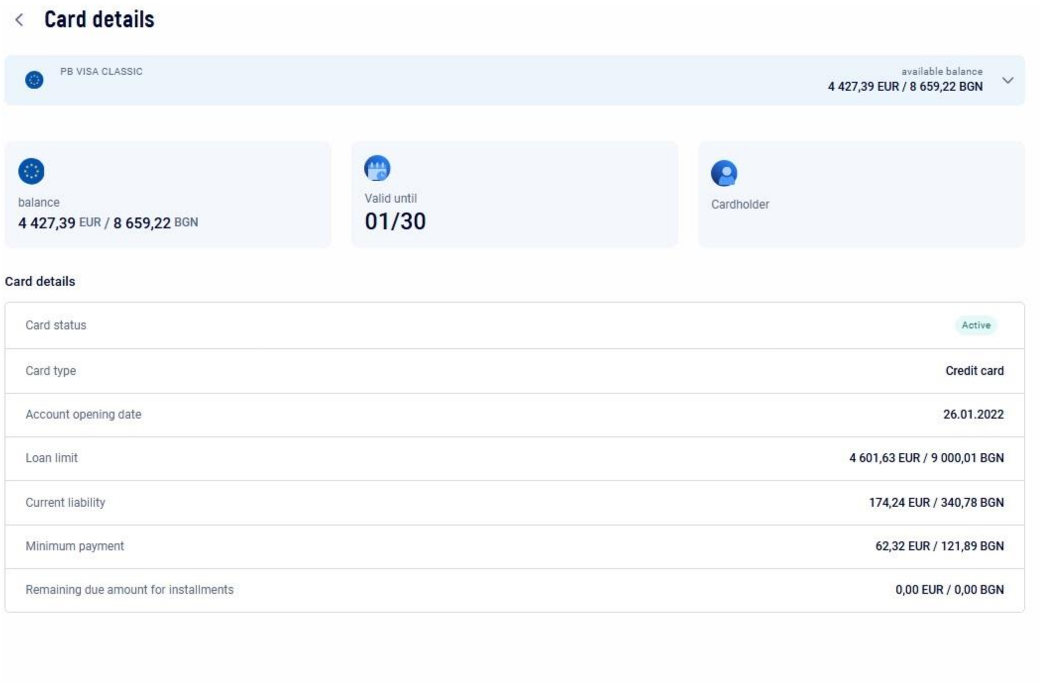
Information for your debit and credit card can be found on the main screen, in the Dashboard menu.

The information you see is for active cards registered for the service.

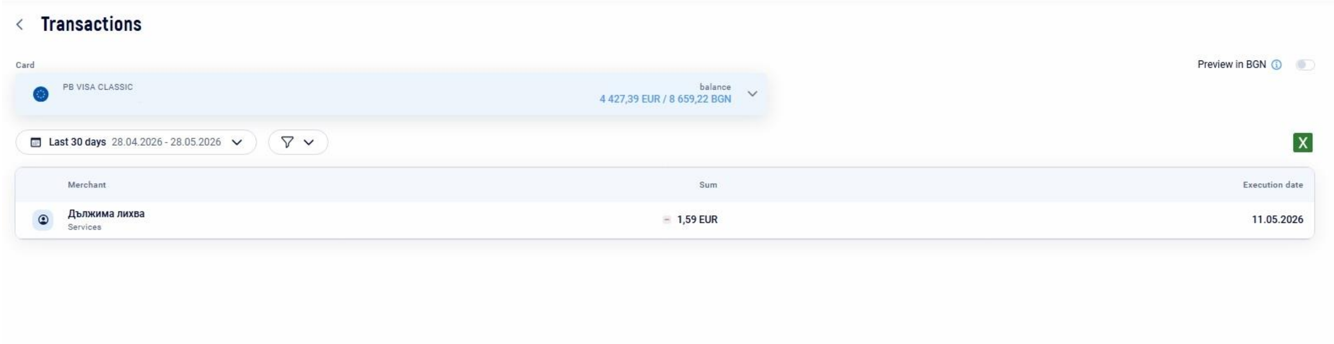
For each card, you can see the status, validity, limit, and available balance.

- **Credit cards** – Credit cards details are previewed by selecting **“Details”** from the drop-down menu via button on screen „Dashboard“.

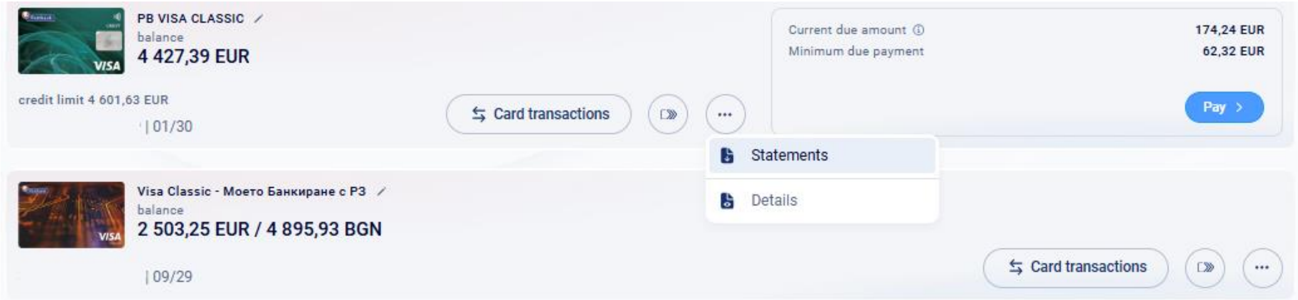


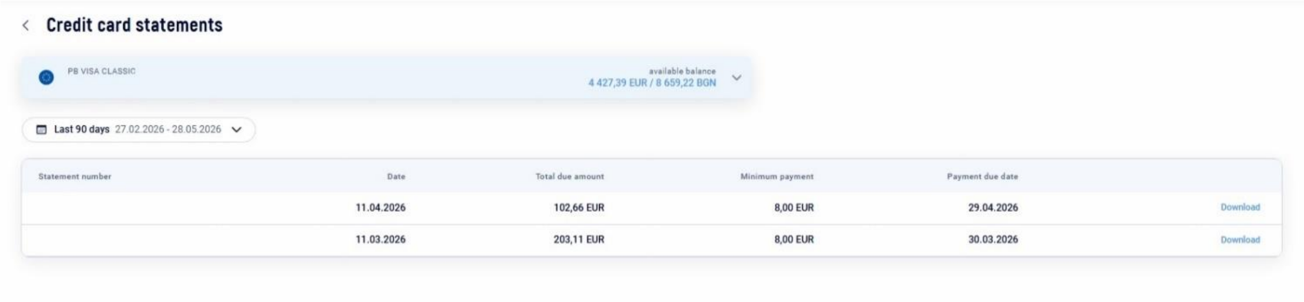


Card transactions - by selecting this option, you can view information about card transactions and whether they have been posted.

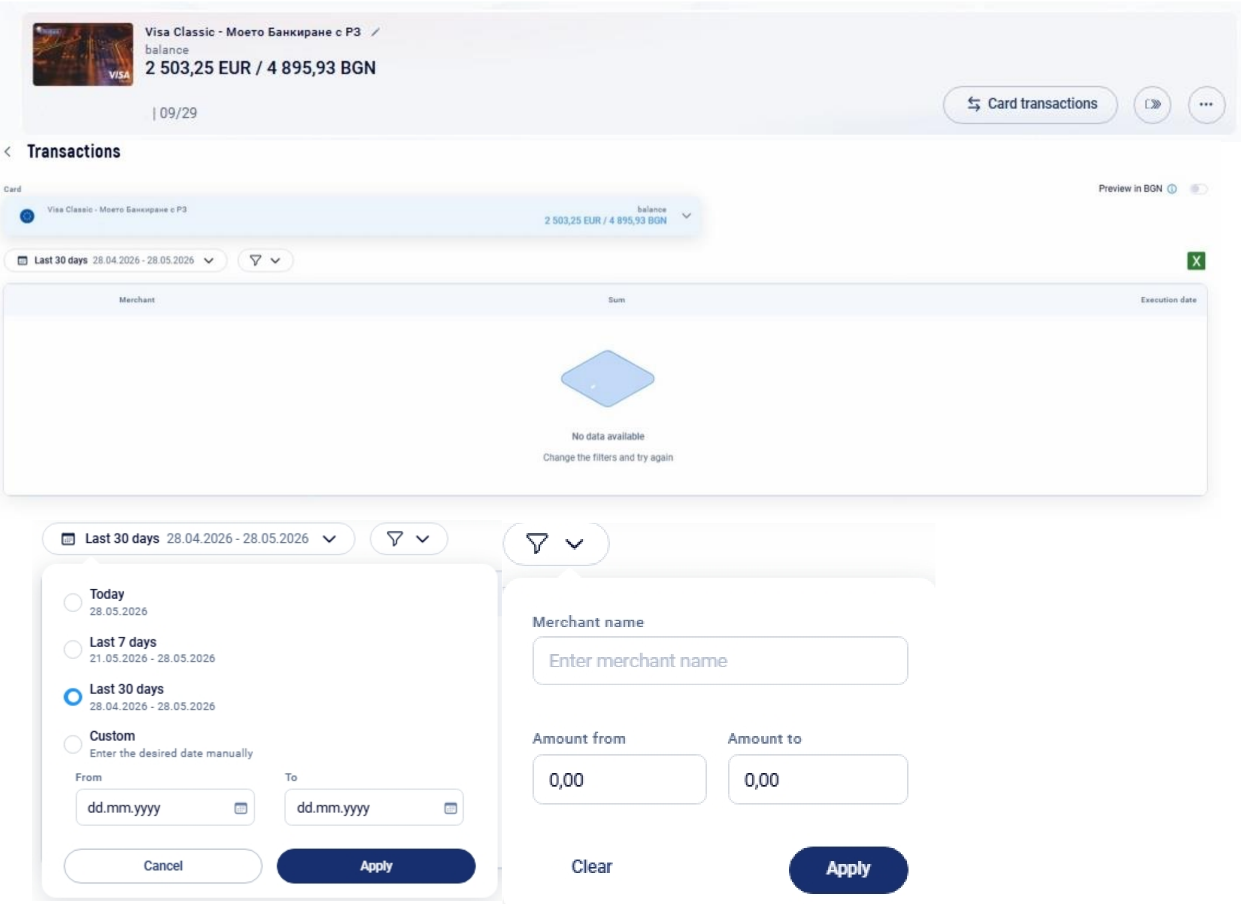


➢ **Statements** - by selecting this option you will be able to access your credit card statements, with the option to filter by period.

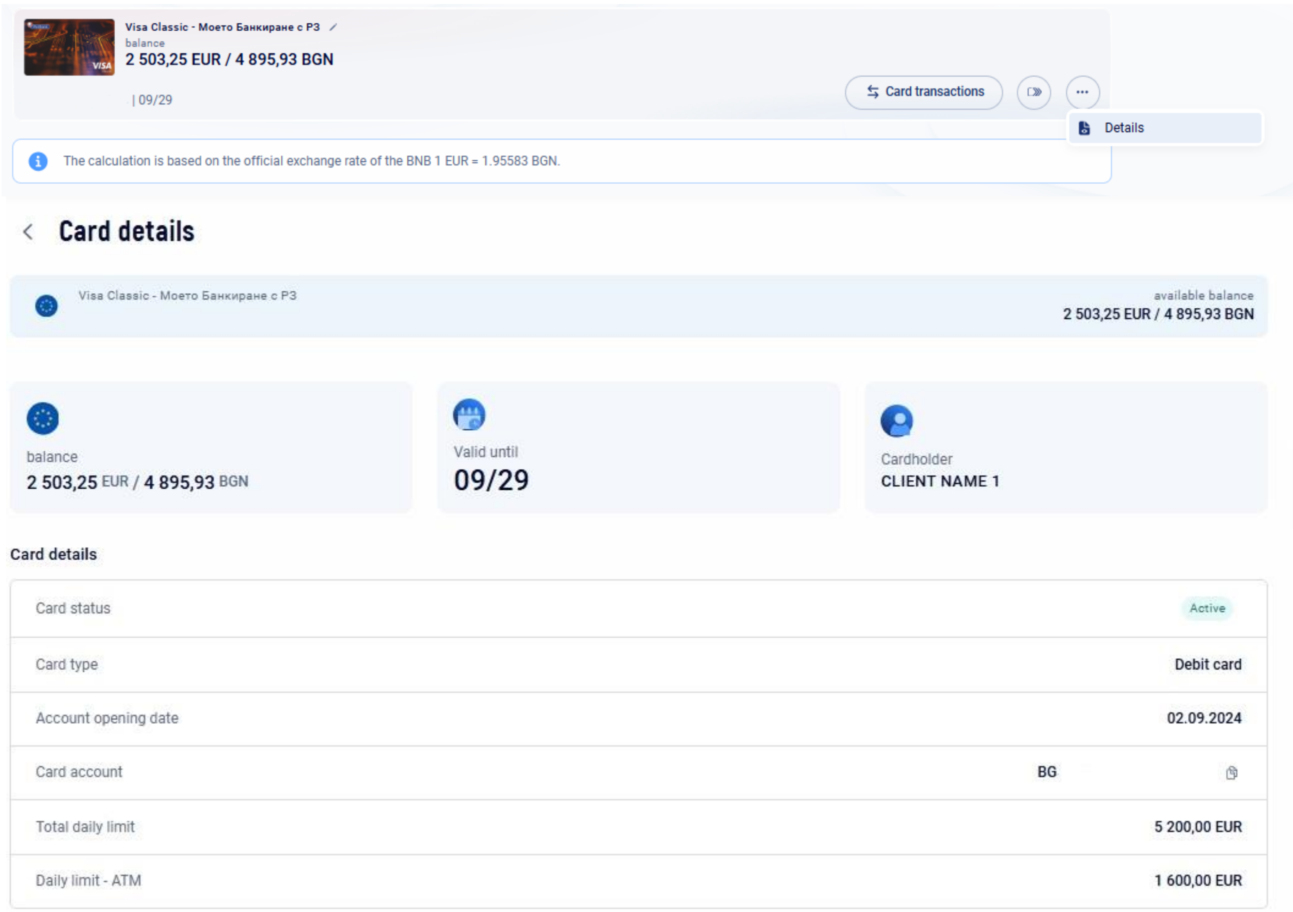

PB VISA CLASSIC
balance
4 427,39 EUR
credit limit 4 601,63 EUR
| 01/30
Card transactions
Current due amount
174,24 EUR
Minimum due payment
62,32 EUR
Pay
Statements
Details
Visa Classic - Моето Банкиране с РЗ
balance
2 503,25 EUR / 4 895,93 BGN
| 09/29
Card transactions


Credit card statements
PB VISA CLASSIC
available balance
4 427,39 EUR / 8 659,22 BGN
Last 90 days 27.02.2026 - 28.05.2026
Statement number
Date
Total due amount
Minimum payment
Payment due date
11.04.2026
102,66 EUR
8,00 EUR
29.04.2026
Download
11.03.2026
203,11 EUR
8,00 EUR
30.03.2026
Download

- **Debit cards** – by selecting the **“Transactions**” button you can see information about card transactions and whether they have been posted. You have the option to filter the results by selecting the period (current day, last 7 or 30 days) as well as merchant name and amount.



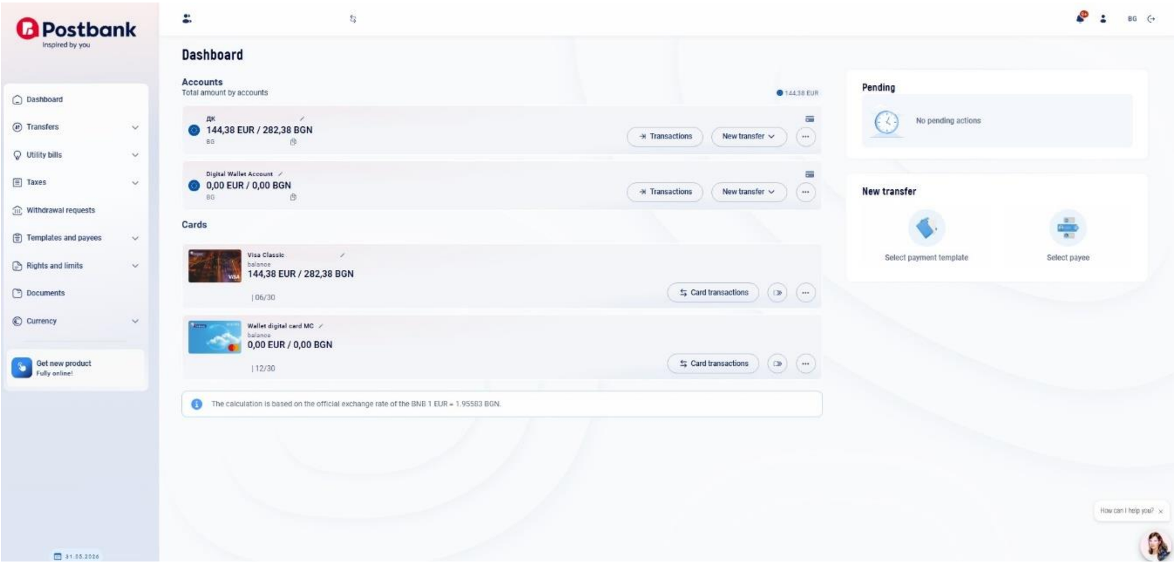
After selecting button - Details, you can see detailed information about your debit card – status, validity, daily limits.



11. Click to pay

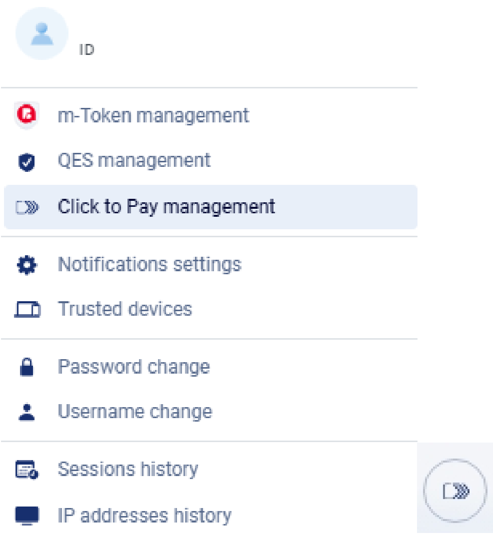
Click to Pay is a service that enables faster and more convenient online card payments, without the need to enter your card details for every purchase. When adding your card for the first time, you must register it in the service; afterwards, payments are completed with a simple confirmation.

You can access the service through the Profile menu → Manage **Click to Pay**, or via the **Click to Pay** icon located next to the Transactions button. If you do not have a profile and registration in the service, the system will redirect you to the registration process and card enrollment.

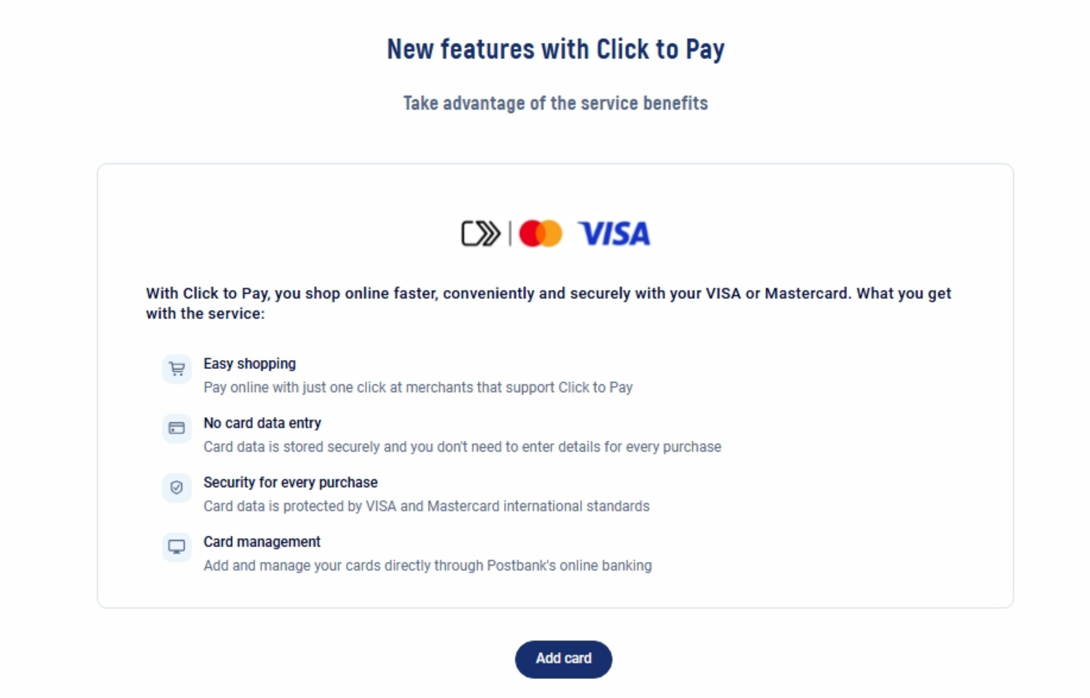


To create your Click to Pay profile, follow these steps:

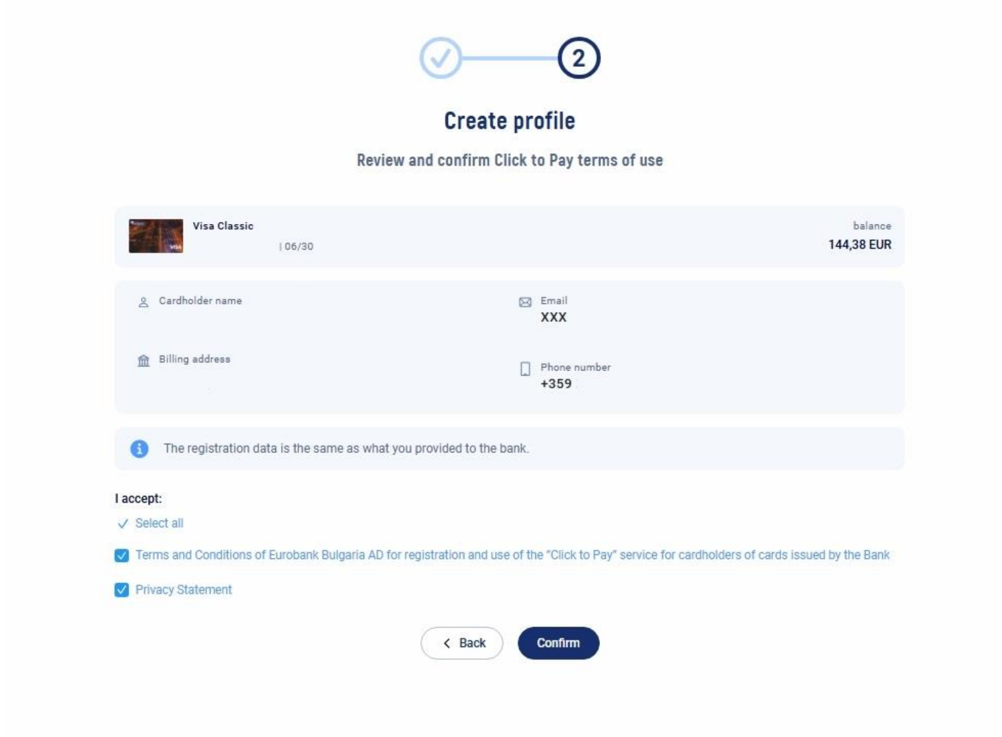
1. Select the Manage Click to Pay menu or tap the Click to Pay icon.



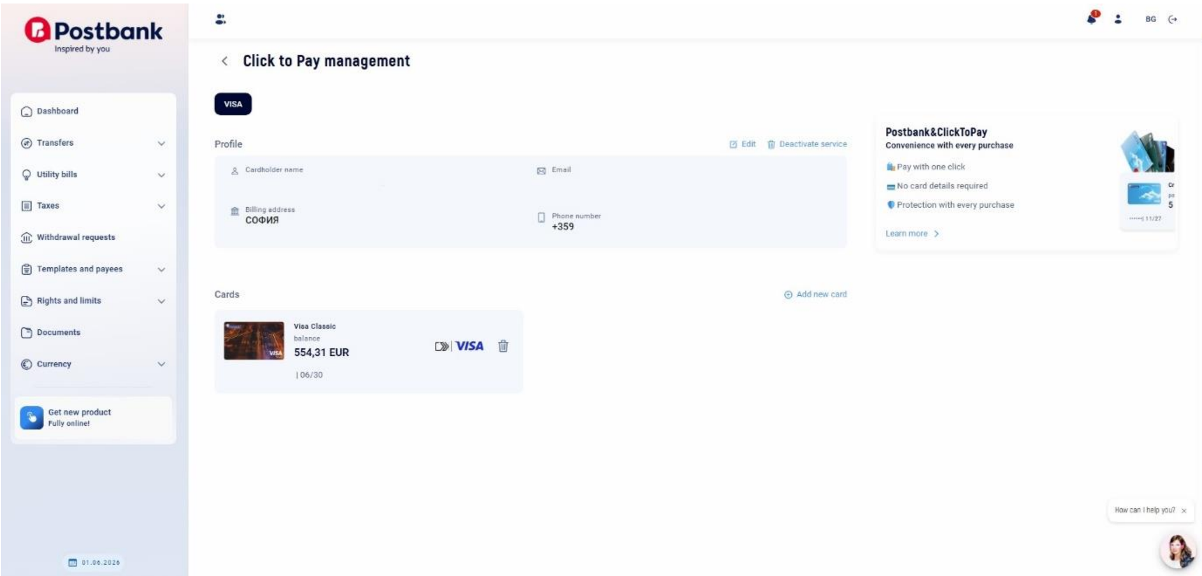
2. A window will open for adding the selected card.



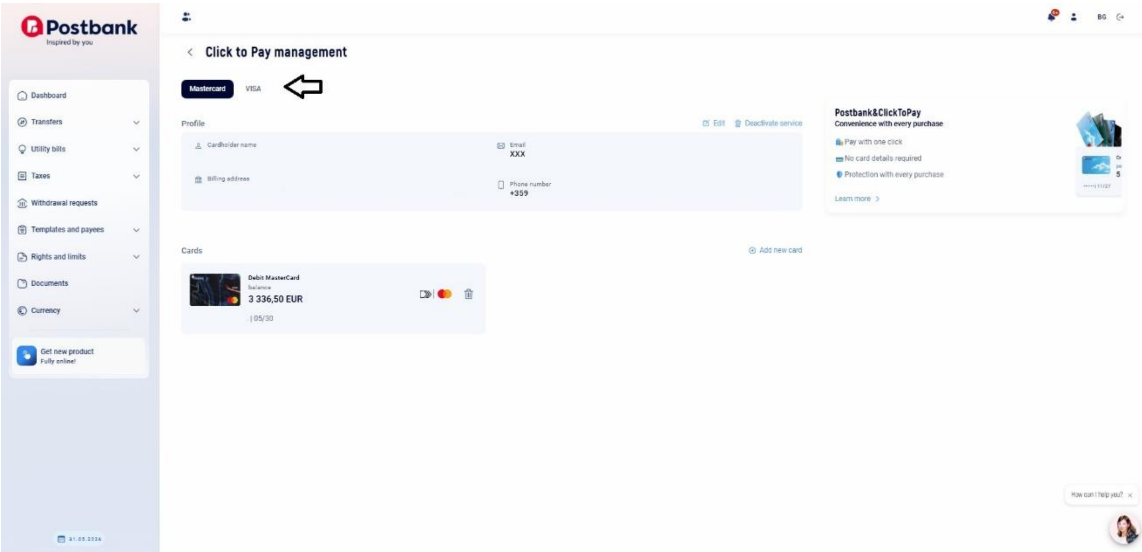
3. After selecting “Add card”, a window will open where you can review and confirm the details of the selected card. You will then need to authorize the operation using m-token Postbank.



4. Once the desired card has been successfully added, your Click to Pay profile is ready.



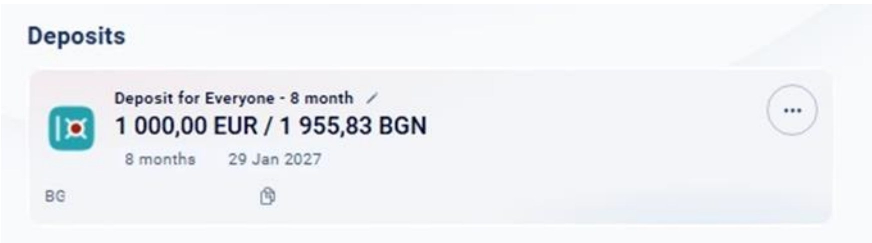
5. You can switch between your Mastercard and Visa profiles in Click to Pay.



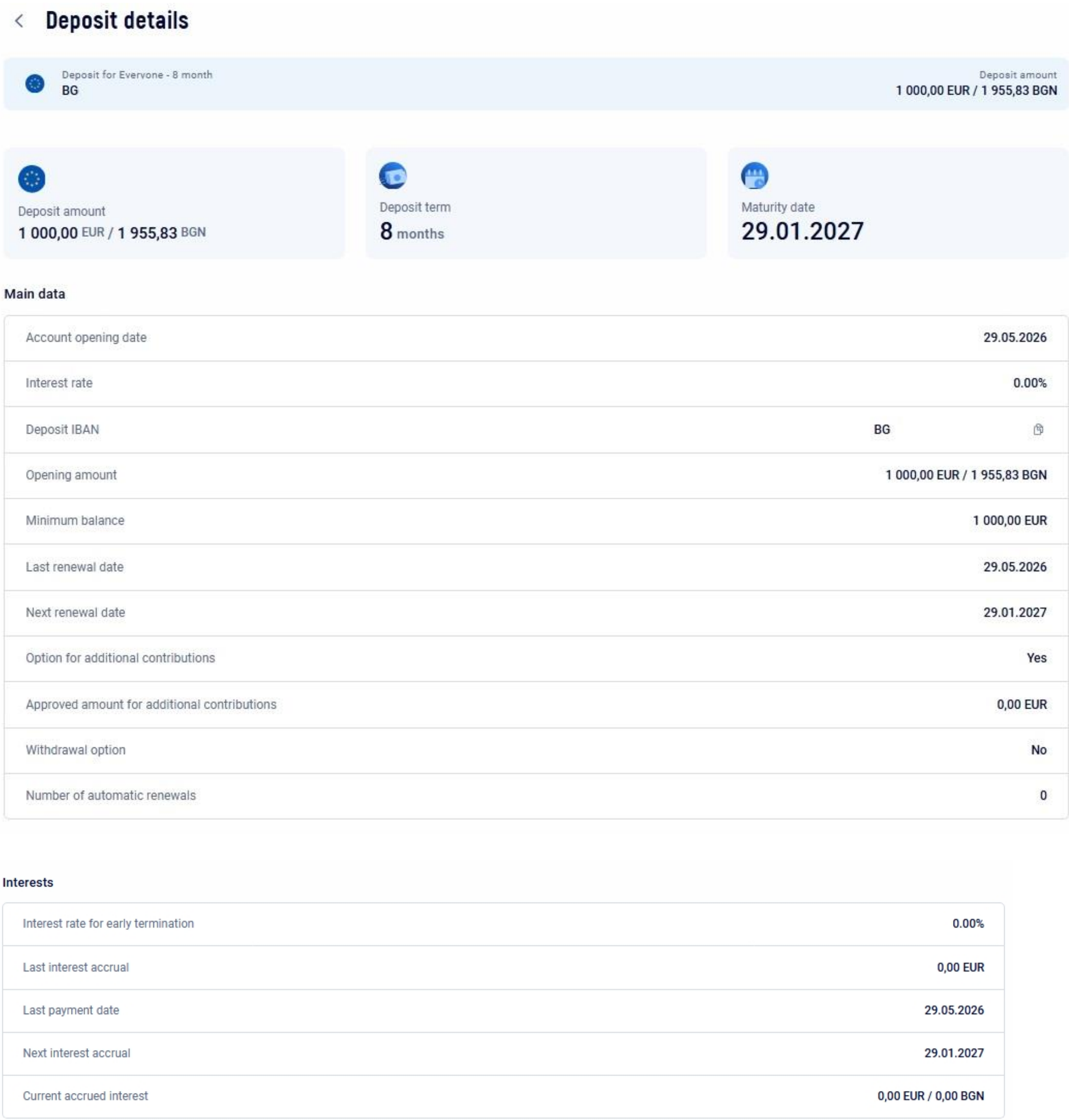
12. Deposits

Information about your deposit accounts registered for the service can be found on the main screen, in the "Dashboard" menu.

The deposit type, amount, term, account number and maturity date are displayed.

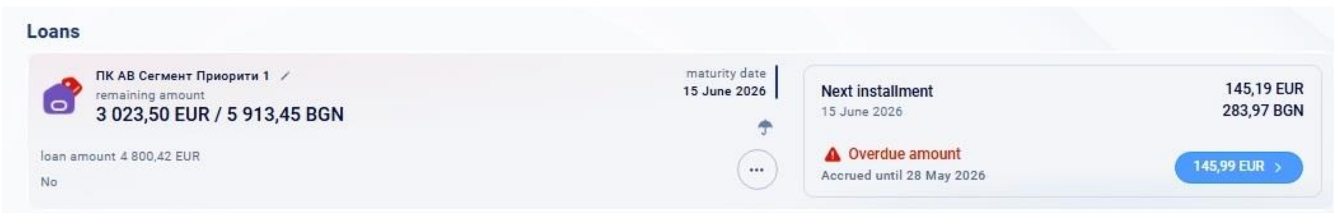


A report of deposit transactions is displayed by selecting "Transactions" from the drop-down menu and button  from the context of the selected deposit. You have a few additional options – Funding, Withdrawal, Details and Balance. On the Details screen, you see all the information about your deposit opening date, interest rate, last and next renewal date, interest currently accrued, and more.

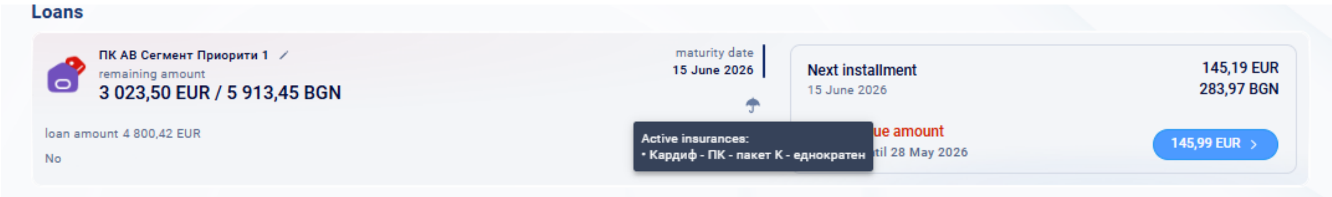


13. Credits

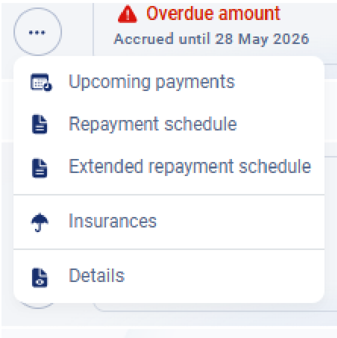
Information about housing and consumer loans and overdrafts is displayed on the Dashboard screen.



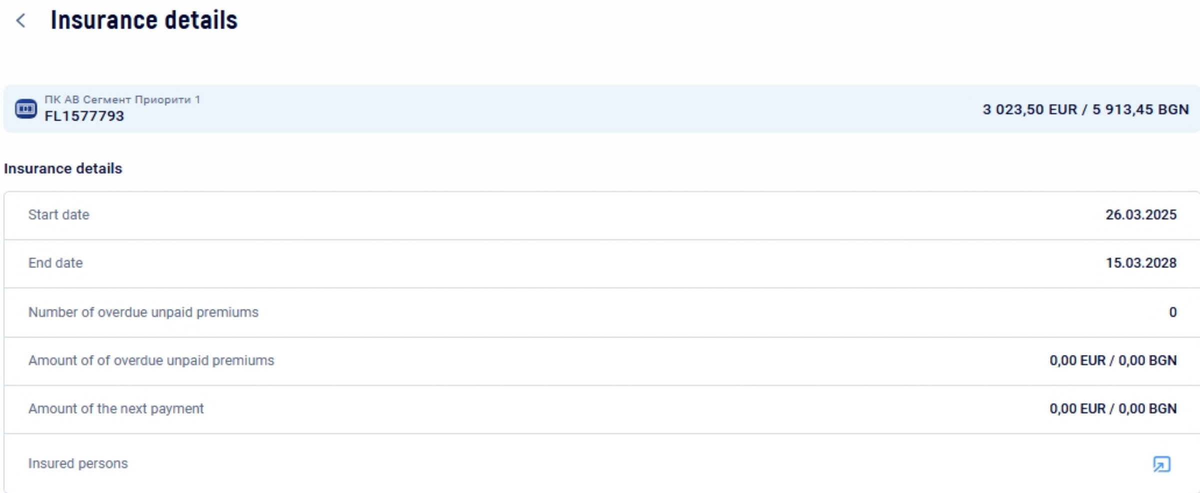
When clicking on "umbrella" icon, information about the active insurances on the credit is available.



The details of your credit are displayed by selecting “Details" from the drop-down menu



When selecting **Insurances**, detailed information about the credit insurance (if any) is displayed, including start date of the insurance, term, etc.



14. Menu “Transfers”

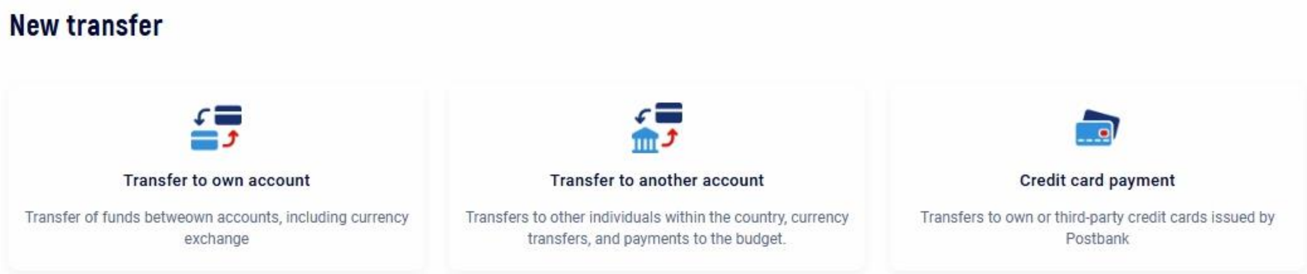
From Menu **Transfers**, you can order transfers from your accounts, as well as get the necessary information about ordered transfers.

Through Postbank Web you can make transfers between your accounts and to other recipients' accounts.

When you select menu "Transfers", you have the option to create an in-bank transfer, out-of-bank transfer, or card payment.

The minimum amount to order a transfer via Postbank Web is **0.02 EUR.**

After creating a transfer and filling in the necessary details, the transfer should be confirmed (if it requires confirmation) and sent for processing.



IMPORTANT! Transfers between own accounts as well as repayment of own credit card debts do not require additional confirmation

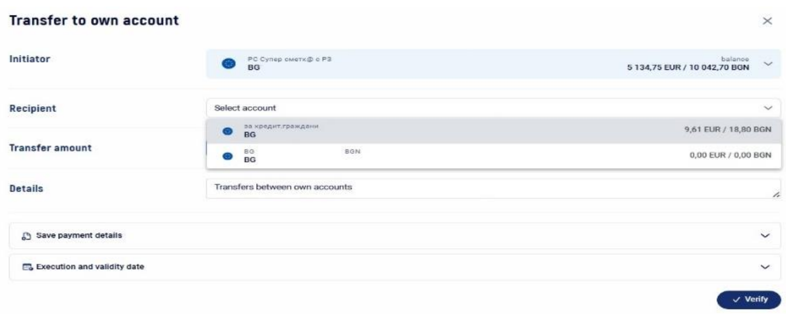
In order to ensure the security of transfers to third parties, the use of one of the following security tools is necessary, depending on the type of transaction:

- Software Token m-Token Postbank
- Qualified electronic signature (QES) + one-time code received via Viber/SMS (OTP)

14.1 Internal bank transfers – between own accounts and to other recipients

- **Transfer between own accounts**

You can arrange an internal bank transfer between your own accounts from the "Transfers" menu by selecting the "Transfer to own account" button:

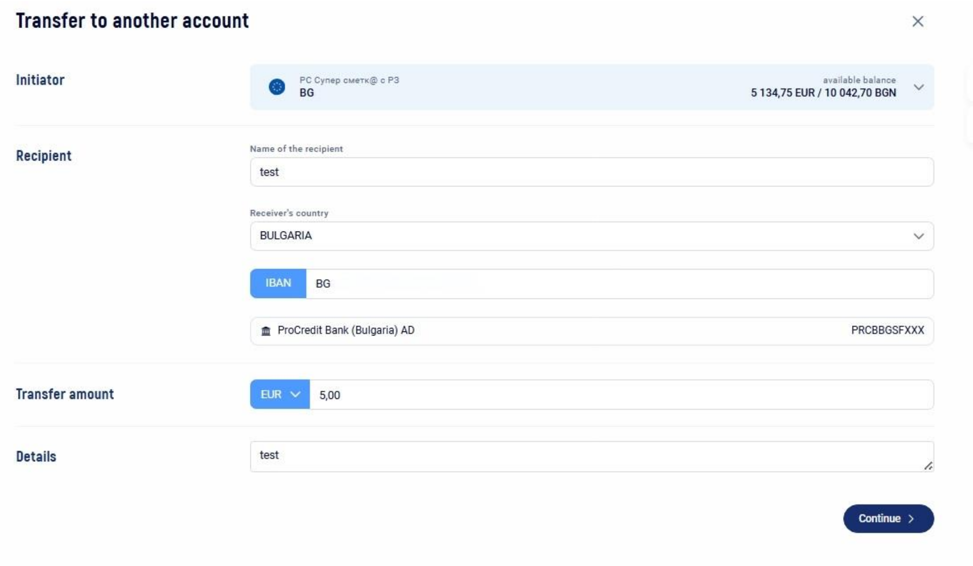


Selecting "Select Account" opens a drop-down menu with all your accounts registered for the service. On the **Initiator**, you select the account you wish to transfer from, and on the **Recipient**, you select the account you wish the funds to go to.

➢ **Transfer to another account – From/to budget – Currency transfer**

The new internet and mobile banking is designed to give us all convenience and make our daily tasks easier. The form for transferring to another account recognises the IBAN we have entered and converts it into the appropriate form for the relevant type of transfer.

- *Transfer to another account*

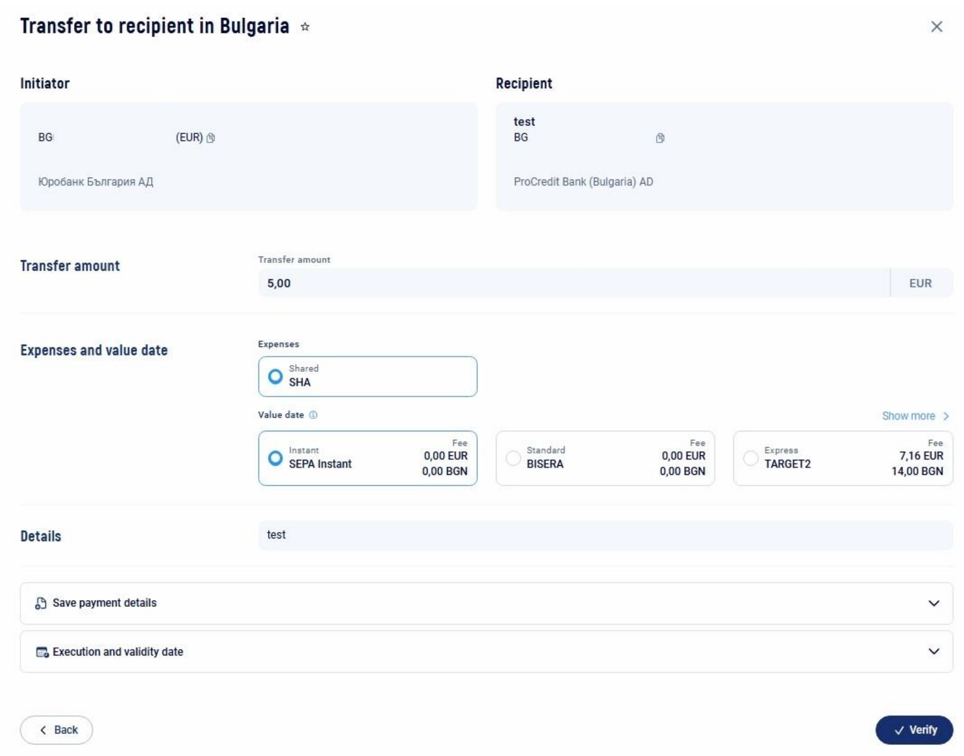


The transfer forms contain a section for Initiator, Recipient, Transfer amount and Details.

In section **Initiator**, select the account from which you wish to make the transfer. The accounts that will be displayed are those that are registered for the Internet Banking service and for which you have active rights.

In section Recipient, you can enter the recipient's details manually or select from the available buttons on the right side of the transfer form - templates, saved and trusted beneficiaries (if you have any).

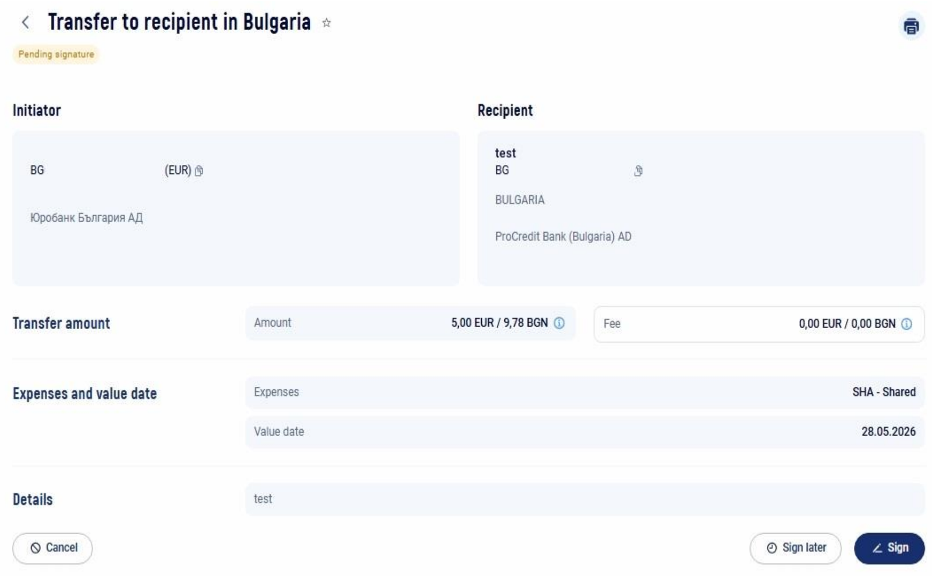
When you click "Continue", you go to to the next screen where you select the payment system and see additional options - Save payment details or enter an execution date. You can select either SEPA/SEPA Instant or TARGET2 payment system, with priority transfers are executed as SEPA Instant.



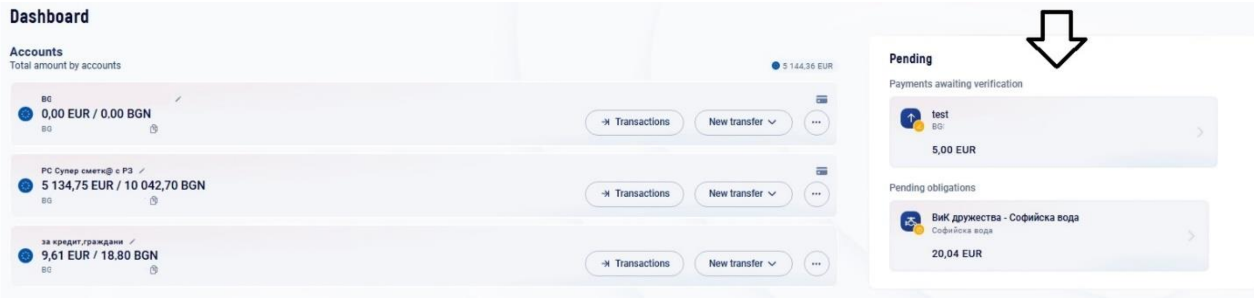
Button in the header of the transfer form allows you to mark the transfer as important and this way you will always see it at the top when you make a reference to your ordered transfers.

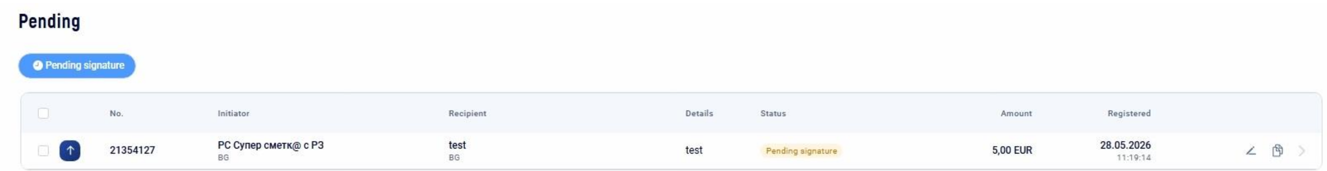
By selecting the **Verify** button, you will be taken to a screen to sign the transfer and execute it, and you will again have the opportunity to verify the data you have entered. There are also two additional options- Create

similar and print . The "Create similar" option allows you to load a new transfer and have the data from the current one automatically transferred there without having to fill in the information again.



If you wish to order the transfer later, you should select the "Sign later" button. If you select this option, you can find the transfer on the "Dashboard" screen in the "Pending" menu or in the "Transfers" menu >>Pending payments.





o **Transfers in euros to other banks in Bulgaria and in countries of the European Union (EU) and the European Economic Area (EEA)** - these transfers display shared expenses (SHA) by default. They are not subject to correction by the client.

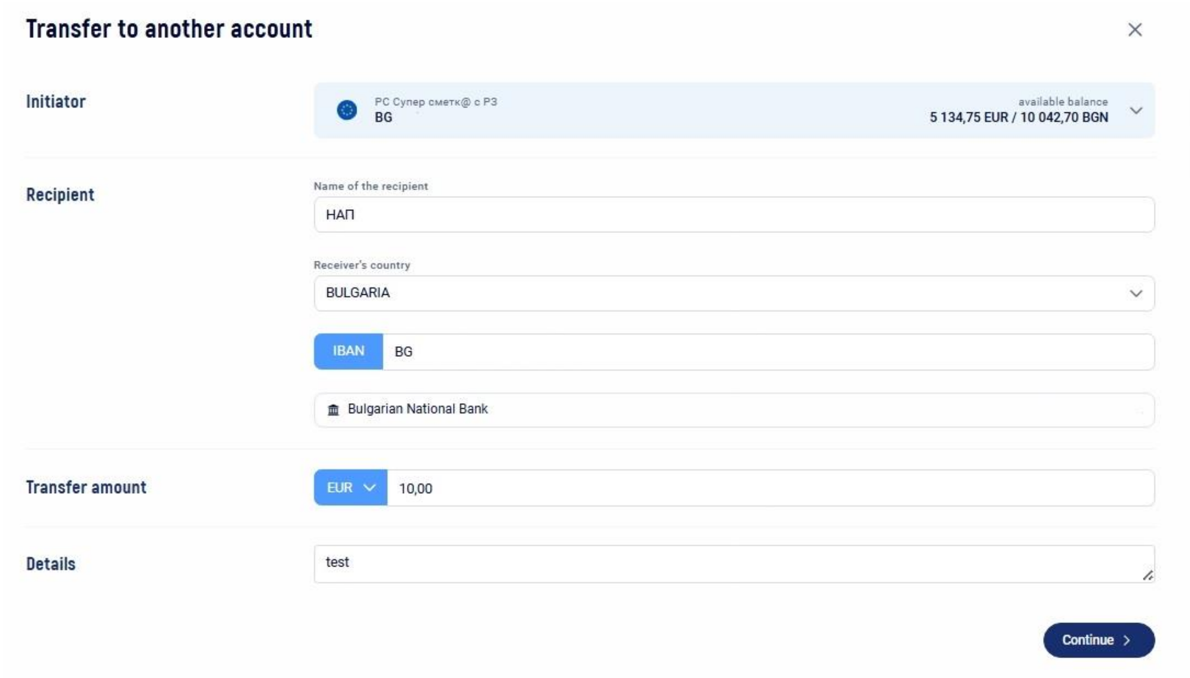
o **Standard SEPA transfers** are executed on business days and are applicable for transfers in euros to countries of the EU and the EEA. The data can be filled in both Cyrillic and Latin characters.

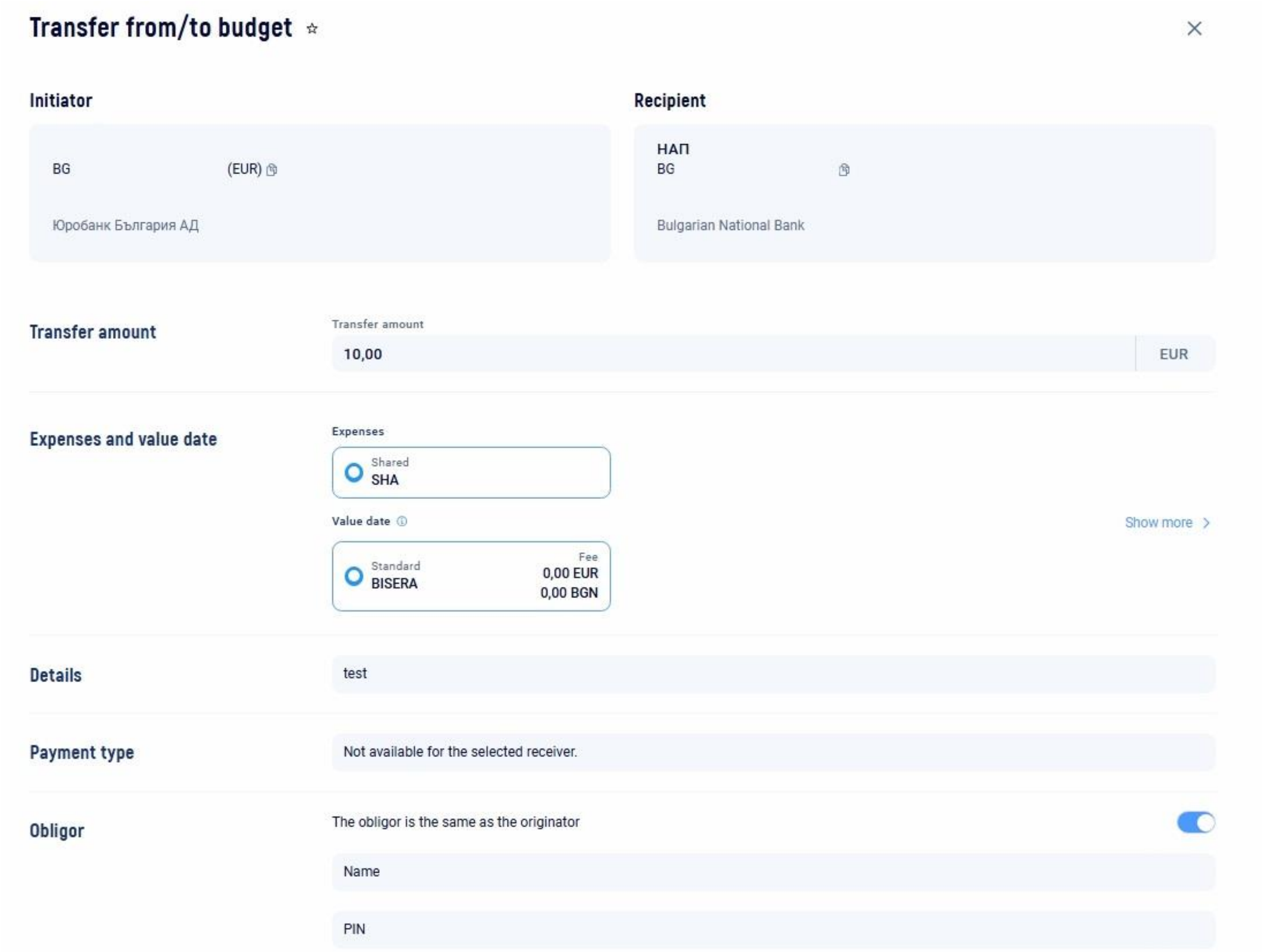
o **SEPA Instant transfers** are executed without interruption, 24 hours a day, including weekends and holidays, for amounts up to EUR 15,000. For transfers to recipients in Bulgaria, it is possible to use Cyrillic and Latin characters, and for transfers to other countries of the EU and the EEA - in Latin characters.

o **TARGET2 transfers** are executed on business days with the option of choosing a value date. Express transfers are processed within up to two hours. The data for these transfers is entered in Latin characters. o **SWIFT transfers** - no changes have been introduced for transfers in other currencies or to countries outside the EU and EEA. The process remains unchanged, supporting regular, fast and value date transfers. Data is filled in in Latin.

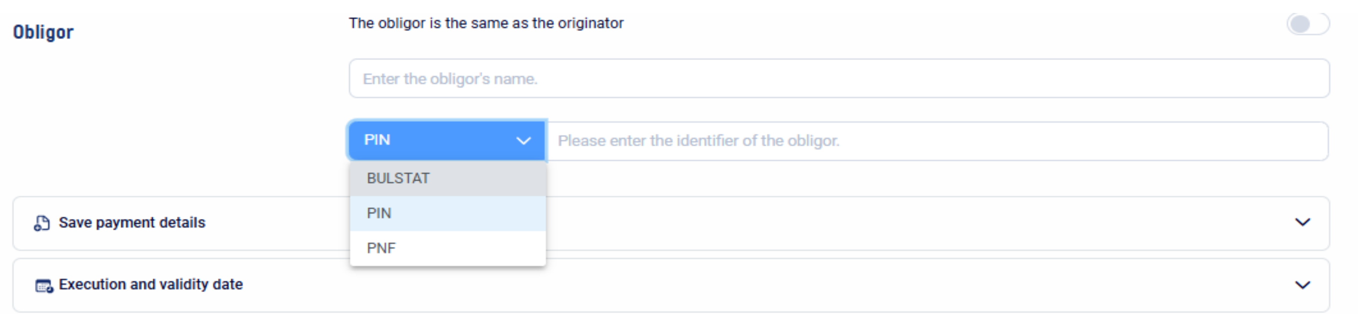
- *Transfer from/to budget*

Upon entering a budget account and selecting the "Continue" button, the system automatically converts the transfer order form to **"Transfer to/from budget".**

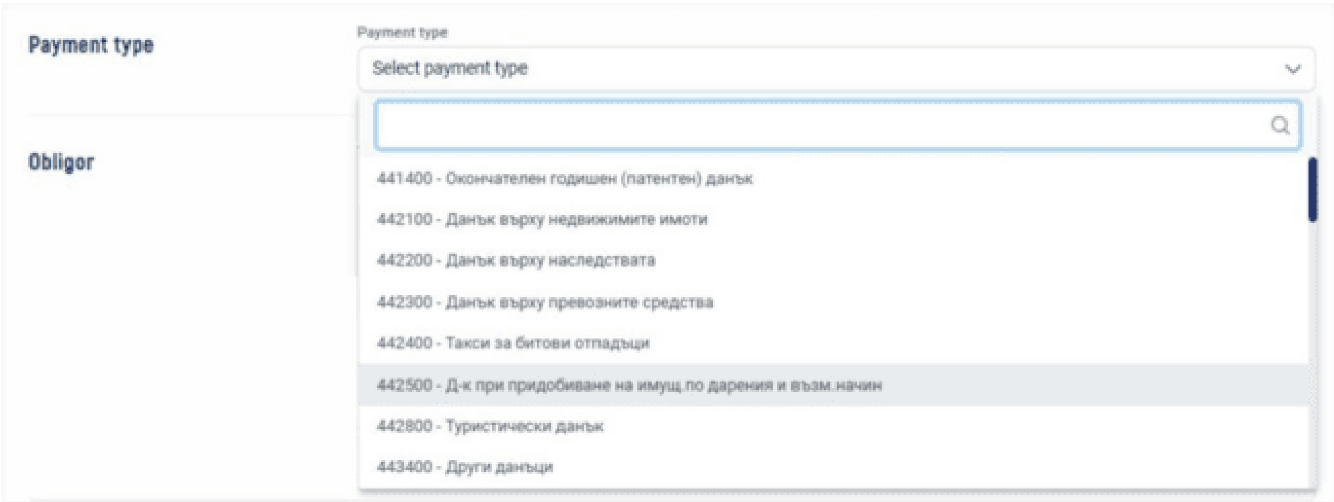




If you wish to make a payment for a obligator other than yourself, you can disable the "The obligator is the same as the originator" option and enter the third party details manually, with the option to choose between BULSTAT, PIN and PNF.

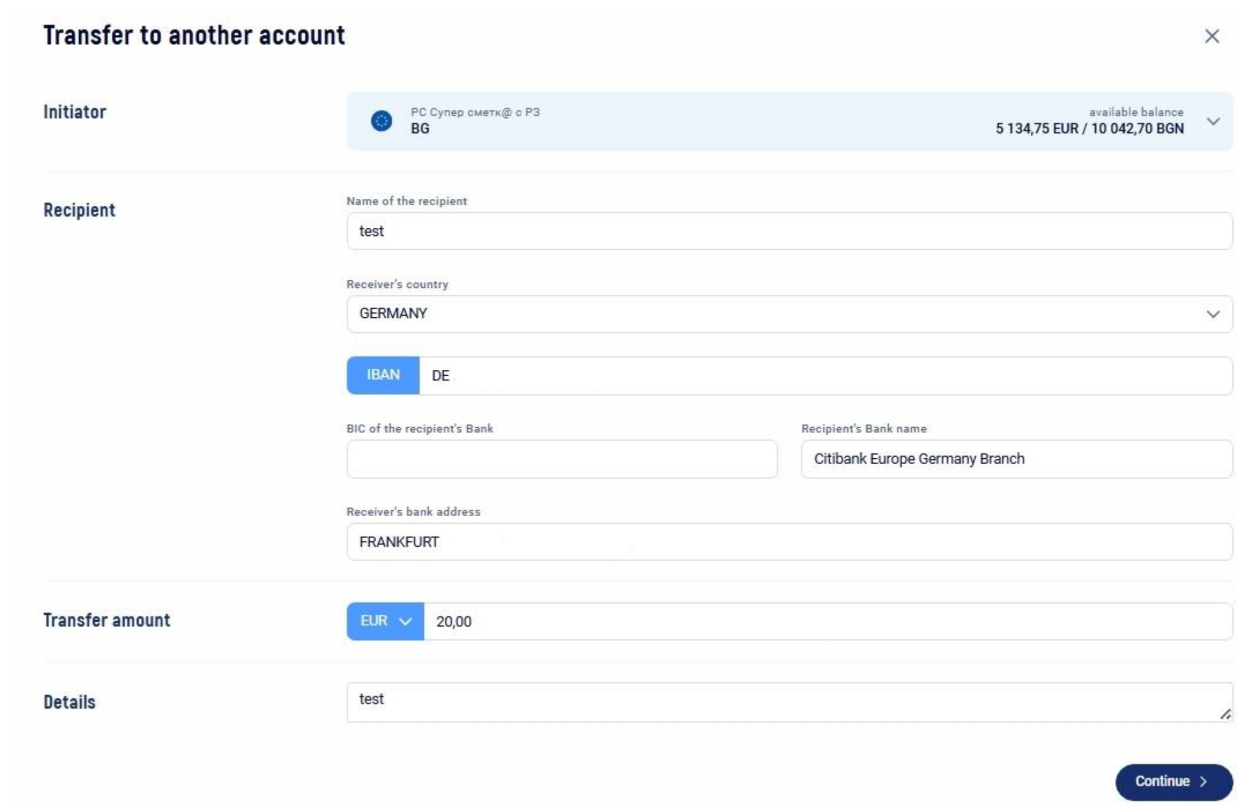


The "Payment Type" field is optional but mandatory to be filled in only when transferring amounts to accounts with account type identifier 84 (thirteenth and fourteenth positions of the IBAN).



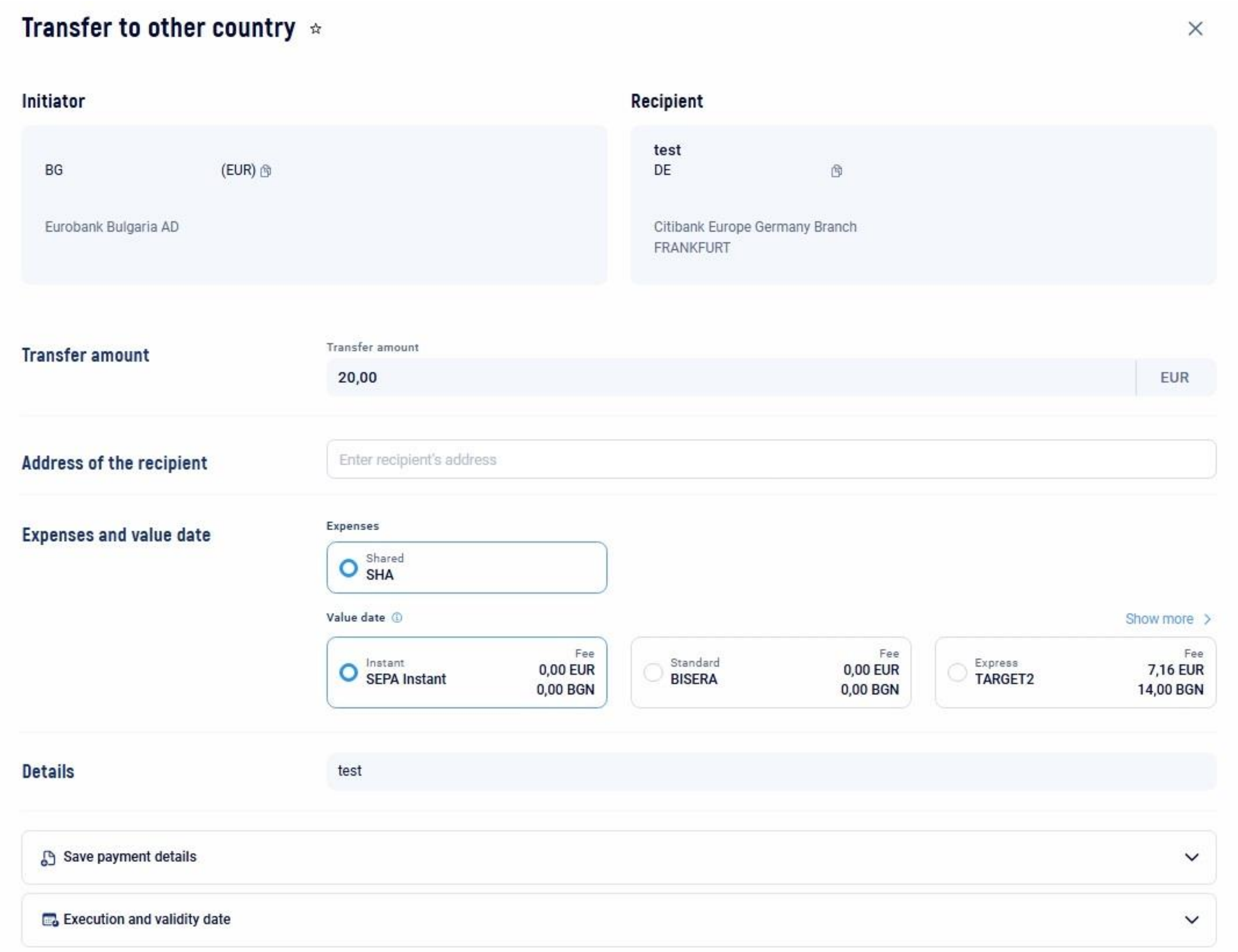
- *Currency transfers*

The default country when ordering transfers is Bulgaria, but if you change it, the transfer form will automatically be converted to a currency transfer:



In case of foreign currency transfers, the data in the transfer order form must be filled in Latin.

By selecting the 'Continue' button, you proceed to the screen for choosing the type of fees and the value date of the transfer.

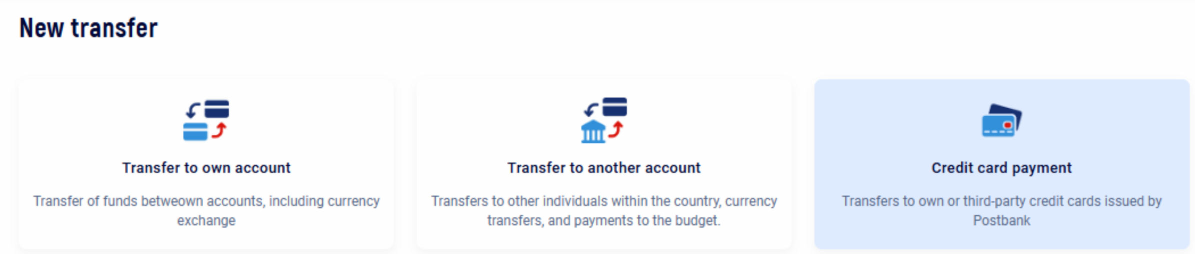


Important! To ensure security when making transfers to third parties, it is necessary to use one of the following authentication methods, depending on the type of operation:

- Software token m-Token Postbank
- Qualified Electronic Signature (QES)+ a one-time code received via Viber/SMS (OTP)

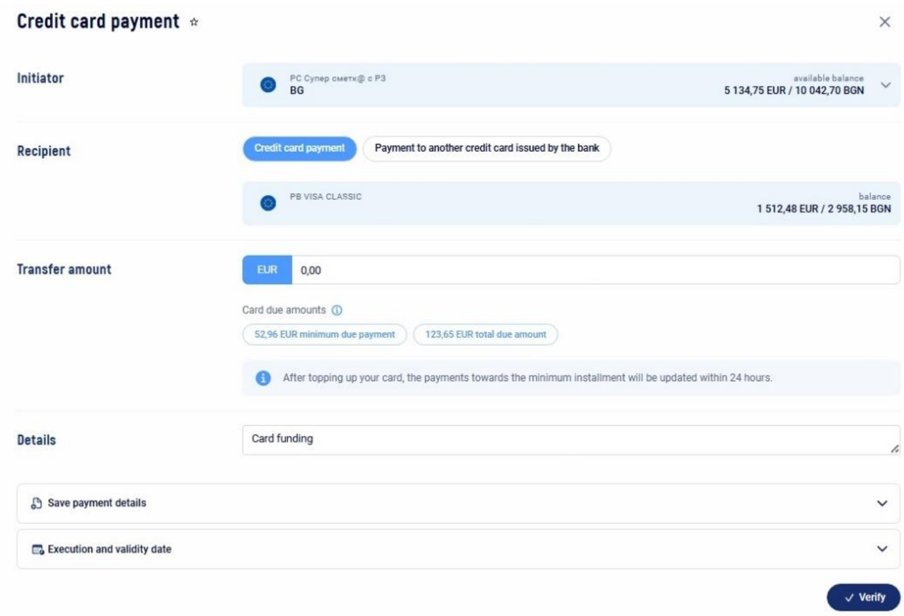
➢ Credit card payment

You can make a payment to a credit card from the "Transfers" menu -> "Credit card payment":



In the "**Initiator**" field, you can select the account from which the payment will be made. The system offers a selection of your accounts with active transfer rights that are subscribed for use through the service.

Important! Payments to a credit card can only be made from accounts in EUR.

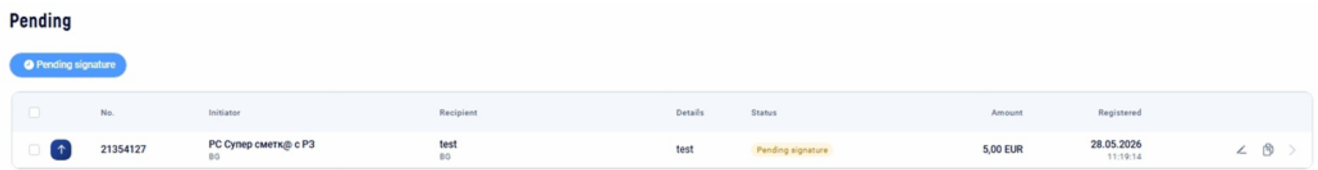


In the **"Recipient"** field you have the choice between crediting your own credit card or transferring to another card at Postbank. If you wish to make a payment on your own card, you can select it from the drop-down menu. The cards added for use in your account are displayed.

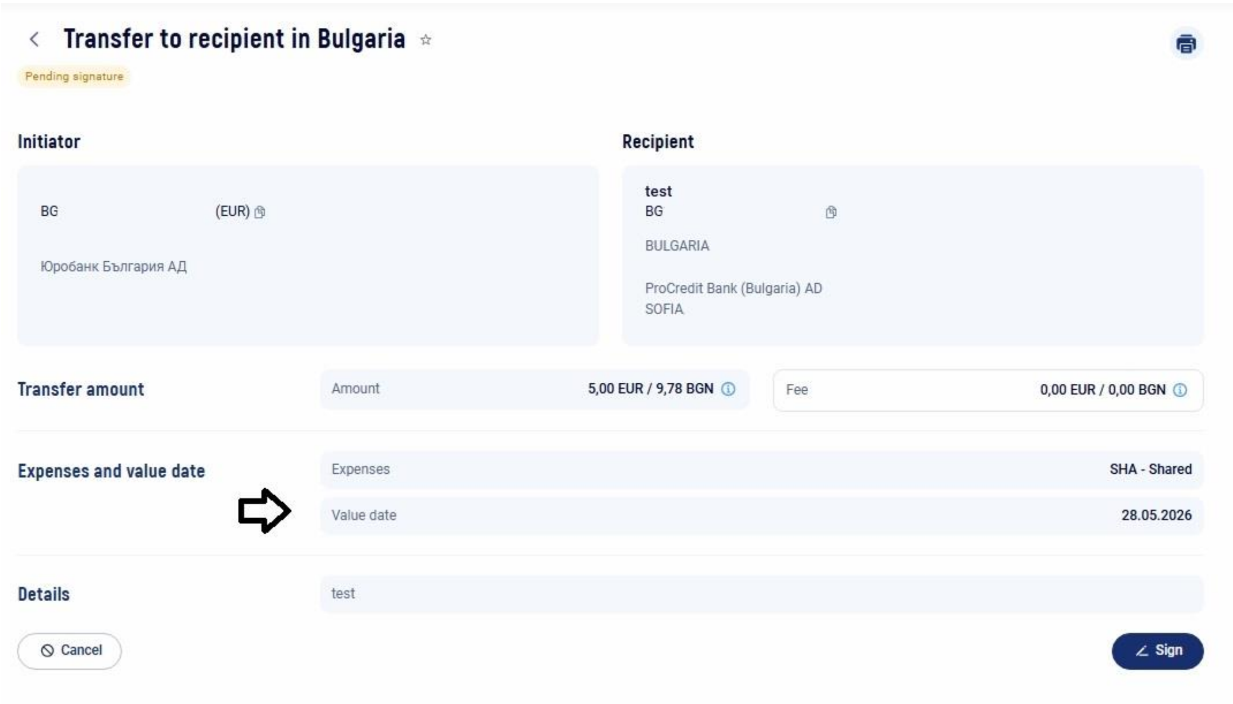
If you choose to transfer to another card, the fields will be cleared, allowing you to manually enter the card number and recipient's name.

➢ ***Validity of transfers***

In case you do not send a created transfer immediately, you can sign and send it at a later stage before its validity expires in the **"Pending"** tab of the **"Transfers"** menu.



Important! The standard validity of transfers is 30 days. It can be changed by selecting the "**Execution and validity date**" link at the bottom of the transfer order form.



In case you do not sign and send the transfer before the expiry date, the transfer will expire and in that case it will need to be created again.

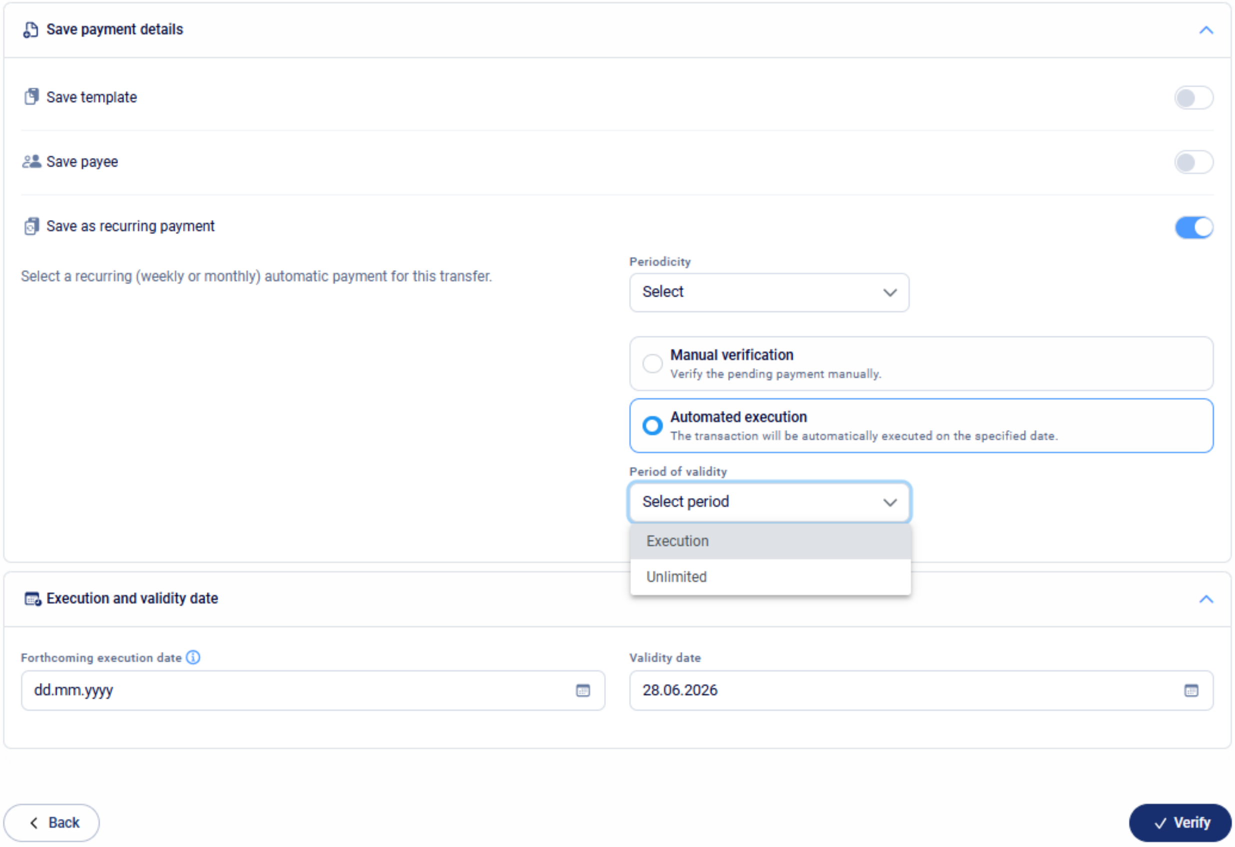
14.2 Creating a Recurring Payment with Manual Confirmation or Automatic Execution

With this functionality, you can create recurring transfers that will be generated automatically at a predefined repeating time interval.

Each transfer can be saved as a recurring payment, regardless of whether it is in EUR, to the budget, in foreign currency, or a currency exchange. You simply need to select the option **'Save payment details' → 'Save as recurring payment'** and then fill in the required fields in the form:

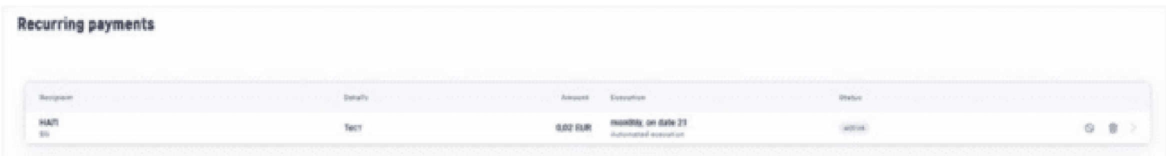
- Payment frequency
- Execution type (manual confirmation/automatic execution)
- Validity period and start date (if different from the order date)

The same form also provides options to save the transfer as a **Template, Saved Beneficiary, or Trusted Beneficiary**."



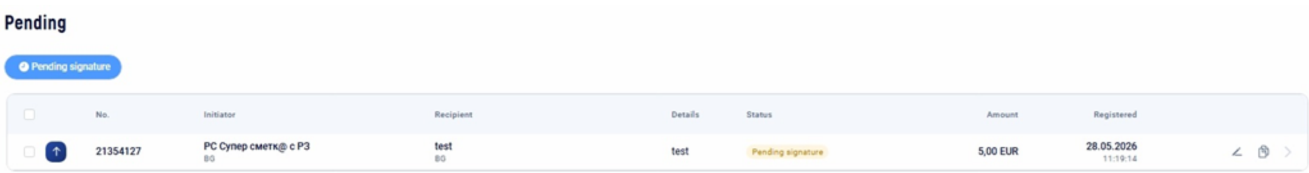
When activating a recurring payment with automatic execution, the transfer will not only be generated automatically but also executed automatically.

This type of payment requires valid security verification at the time of creation, which is one-time. Confirmation is required when a user creates or edits a recurring payment. Any subsequent transfer created from a recurring payment does not require confirmation. Recurring payments that have already been created can be found in the "Transfers" menu, where you can view, activate/deactivate or delete the created recurring payment.



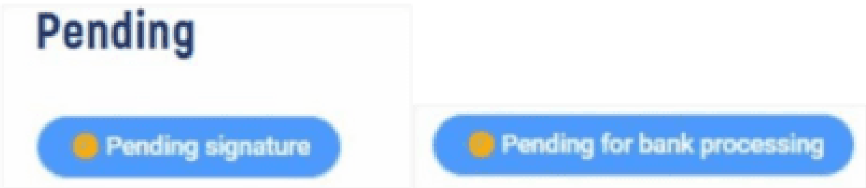
14.3 „Pending payments“

The report can be accessed from the “**Transfers**” menu ”**Pending Payments**”



- The following columns are available:
- Type of transfer
- Recipient – name and account of the Recipient
- Details
- Status
- Amount
- Registered – date and time of registration of the transfer

By selecting a column name, the transfers will be sorted accordingly (upcoming feature). The transfers in this report are grouped into different sections based on their status.



In this section for transfers with the status "**Pending Signature**", two buttons are available from the transfer row –

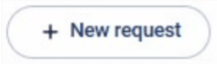
"**Sign**" and "**Create similar**" .

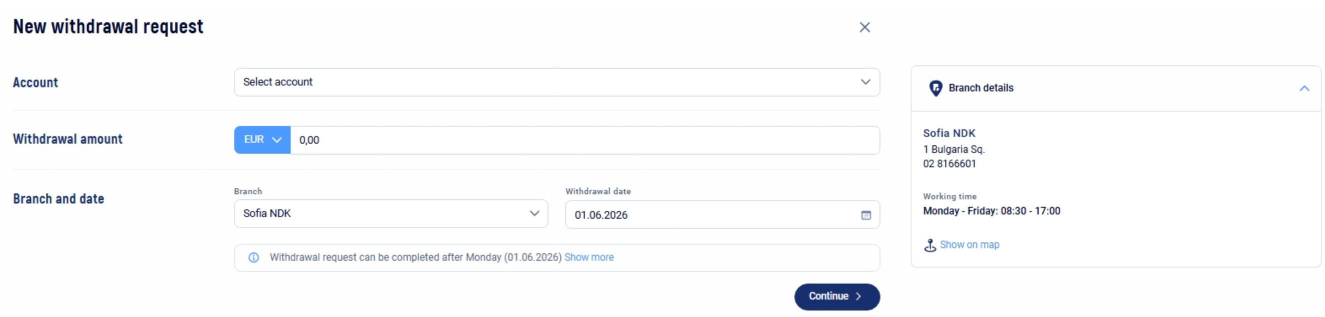
If you select more than one checkbox at the beginning of the row of transfers in the report, the number of selected transfers and the "Sign" button are displayed at the bottom of the screen.

By selecting the "**Sign**" button, you will proceed to token signing.

Important! Internal bank transfers are processed in real-time, and once the payment is initiated, it is executed and cannot be canceled.

14.4 Withdrawal request

A new withdrawal request is made by clicking the button 



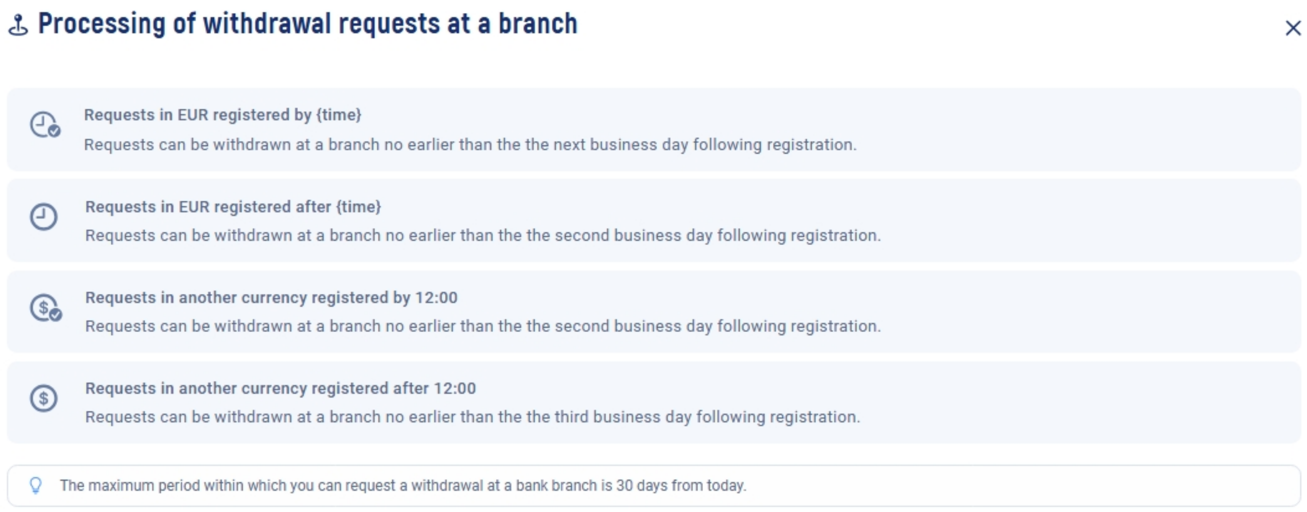
To create a withdrawal request, you need to fill in the following fields:

- Account
- Withdrawal amount and currency
- Bank branch from which you will withdraw the requested amount
- Withdrawal date

The minimum withdrawal amounts for different currencies are as follows:

- EUR - 1050
- USD - 1000
- GBP - 1000

The **'Branch Details'** field contains information about the name, address, contact phone number, and working hours of the selected branch, as well as the exact location on Google Maps. Information is also available regarding when the withdrawal request can be executed at the earliest stage. When selecting **'See More'**, the following dialog is displayed:



Once the withdrawal request is created, it must be signed with a software token.

15. Menu “Utility bills”

In the **"Utility bills"** menu, you can pay your bills for various utility services, categorized by type.

Payments can be made from EUR accounts or EUR credit cards.

Important! Additional authentication is required via the **m-Token Postbank** software token or a one-time code (sent to the mobile number registered for the service) for the following operations:

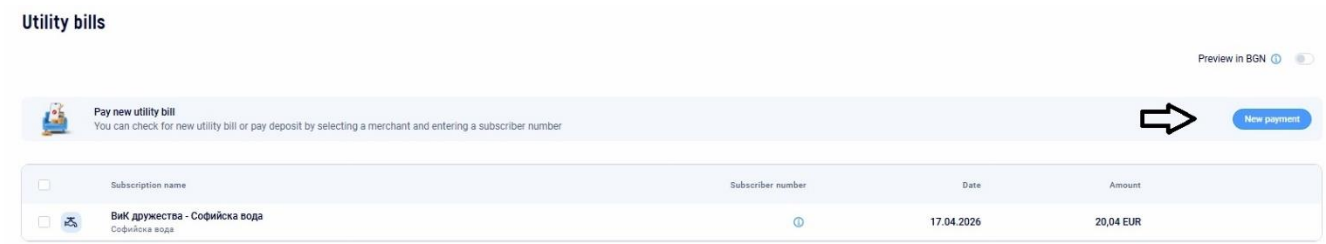
- **Creating or editing a subscription for utility bill payments;**
- **Making a one-time utility bill payment without creating a subscription**;
- **For payment by code**

➢ **Utility bills**

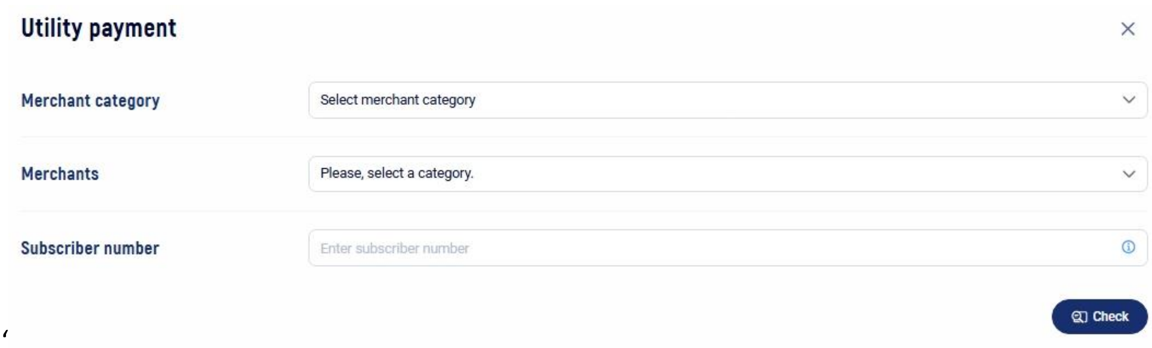
The **“Utility bills”** tab contains information about the subscriber numbers registered for payment, as well as the option to make a new payment without a subscription through button **“New Payment”.**

You can make both one-time payments and create a subscription that stores information about the selected merchant and subscription number.

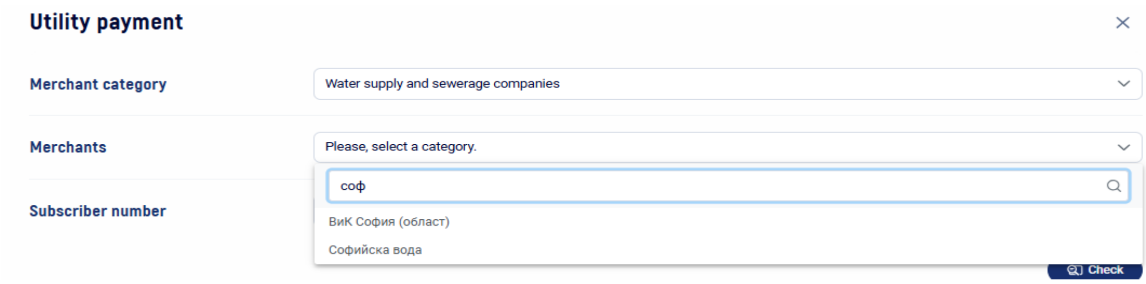
To make a payment, select button “Pay utility bill” >> “New payment”.



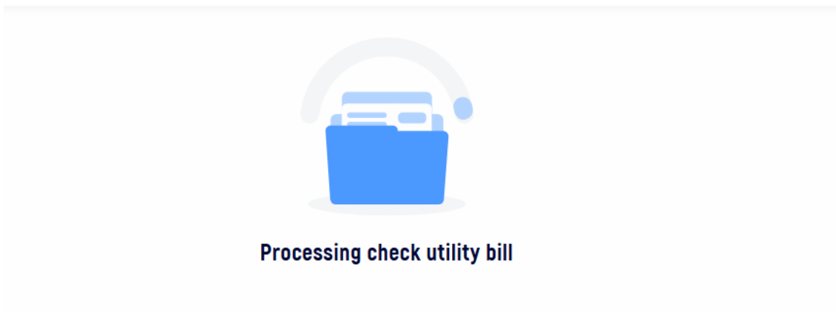
You should select a service and merchant:



Filtering of categories and merchants is available by entering part of the name :

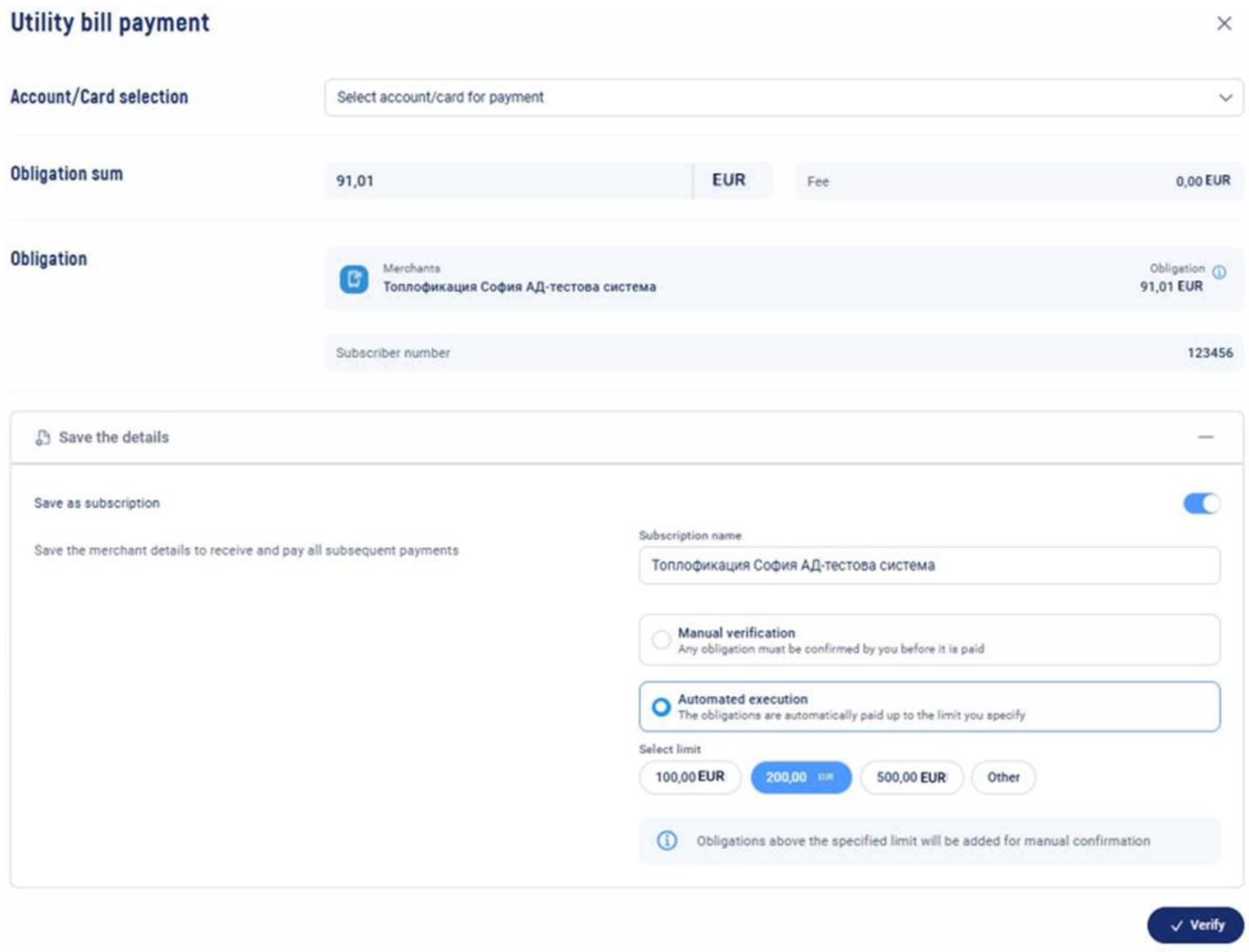


The subscriber number is entered to retrieve the current outstanding amount, then the **"Check"** button is selected .A realtime check is performed to determine if there is an outstanding obligation for the entered subscriber number:



If no outstanding obligation is found, the corresponding information is displayed:

If an outstanding obligation is found, the amount due is displayed, and a payment account must be selected. On this screen, the payment can also be saved as a subscription.



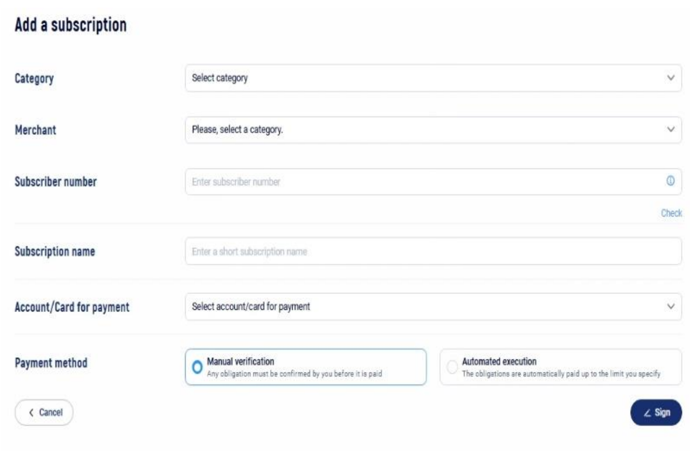
When selecting **"Automated execution"**, additional fields appear for entering a limit up to which the automatic payment will be processed.

By selecting the **"Verify"** button, you will receive a confirmation notification via a software token or a onetime code (OTP) sent via SMS/Viber - once for creating the subscription and once more for the payment itself. If you do not wish to add the utility service as a subscription, you only need to confirm the payment.

➢ Subscriptions

From the **"Utility bills"** menu, under the **"Saved subscriptions"** tab, you can view information about the saved utility subscriptions you have created through your banking.

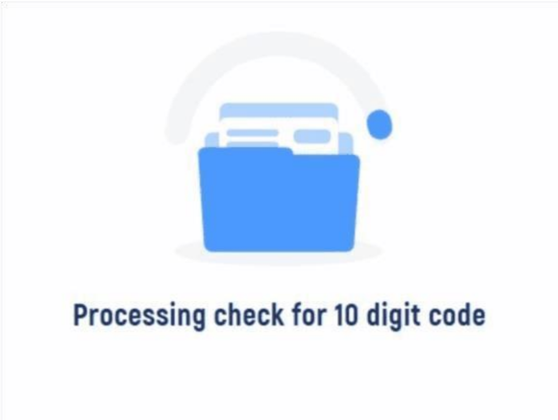
In this menu, you can also see the active consents for automatic payment of debts through the Universal Payer service that you have requested at a bank office.



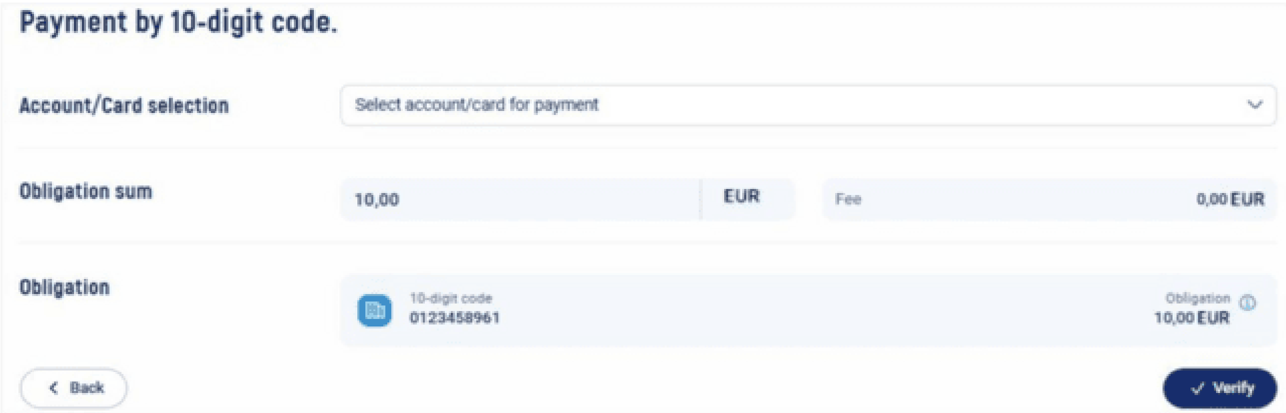
➢ Payment by code

From the **"Utility bills"** menu, under the **"Payment by Code"** tab, you can pay for goods or services for which a 10-digit code has been provided.

After entering the 10-digit code, select the **"Check"** button.

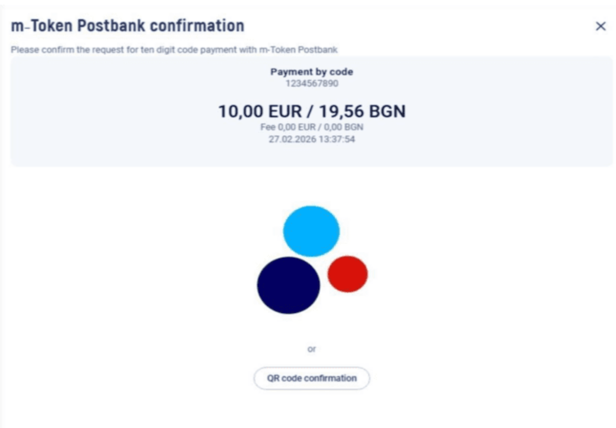


A check is performed, and the system displays information about the found obligation.



You can select an account to pay from the drop-down menu, and next to the due amount you will see an info button that displays payment details in an informative window.

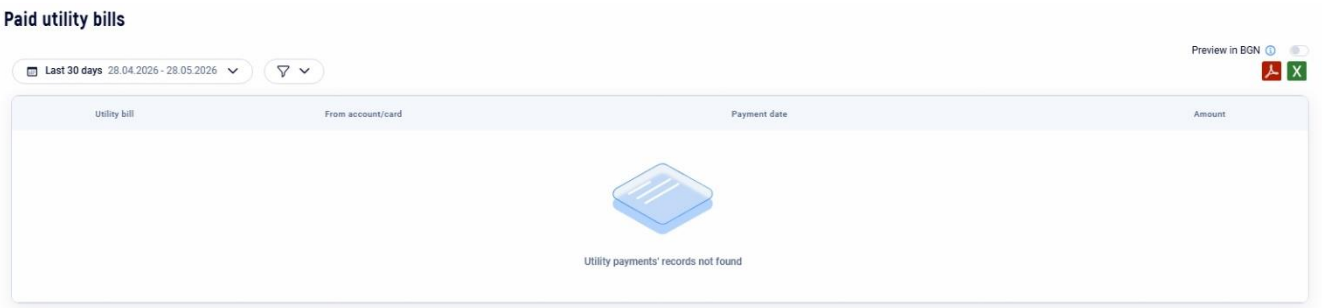
Once you have reviewed the due amount and selected the bill to pay, you should click the "Payment by Code" button. The payment is confirmed with a software token.



➢ **Payment History**

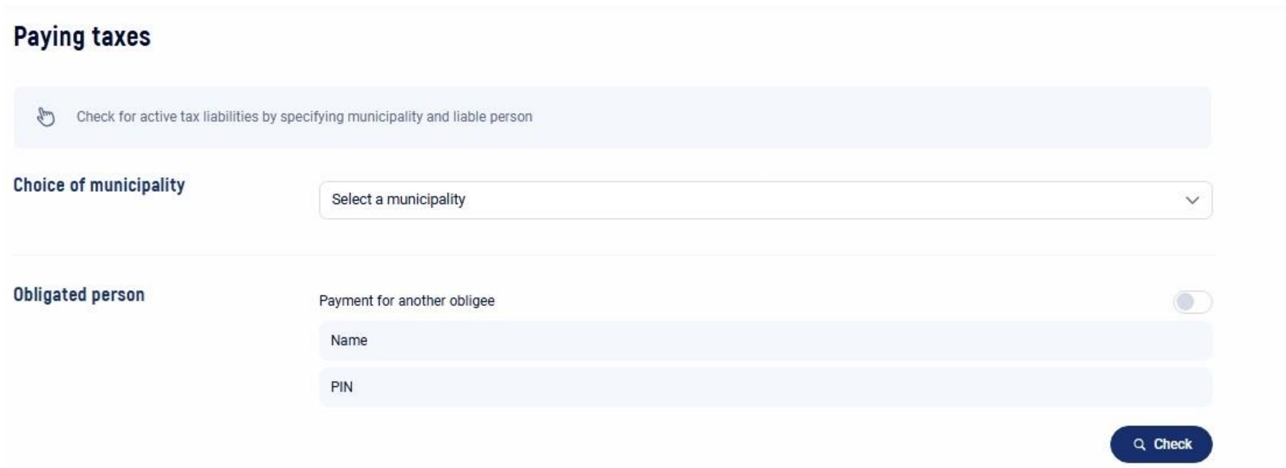
All paid utility obligations or payments by code can be found in the **"Payment History"** tab.

- View the payment
- Filter by period or payment details (merchant name, subscriber number)
- Generate a report in PDF or XLSX format



16. Menu "Taxes"

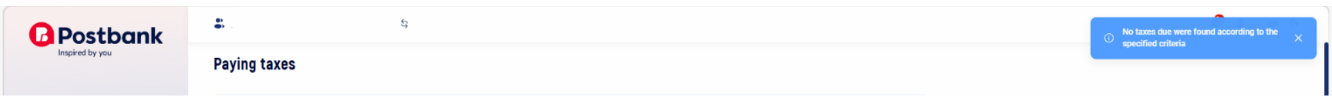
In the **"Taxes"** menu, under the **"Pay taxes"** tab, you can check and pay tax obligations to the municipalities listed:



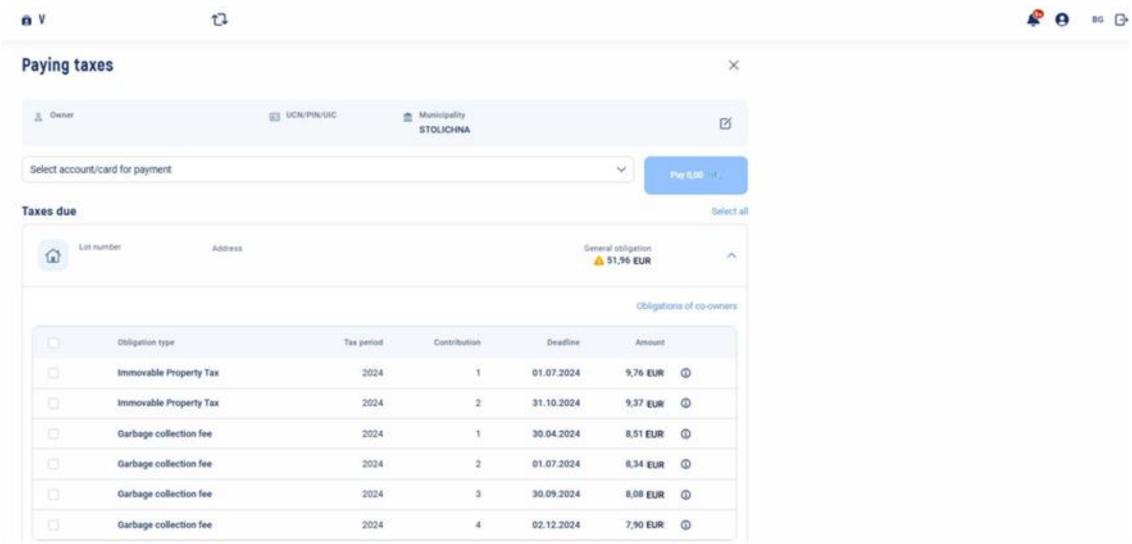
By default, the name and personal identification number (EGN) of the account holder are preloaded, but it is possible to select the option to pay a tax obligation for another person using the slide button **"Pay for Another Obligee"**.

When selecting the **"Check"** button, a real-time check is performed for any tax obligations.

If no obligations are found, the following message will appear:



If any obligations are found, information about all due local taxes and fees will be displayed:



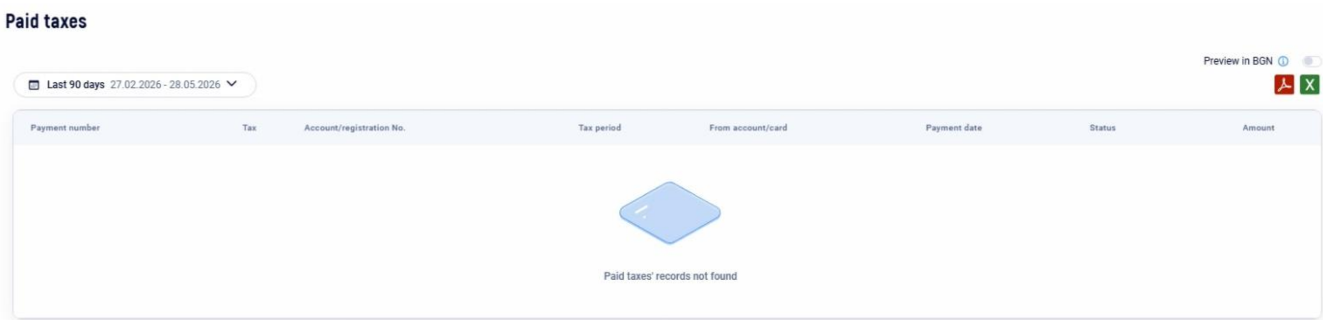
Payments are made from a bank account or a credit card in EUR.

Important! Additional authentication is required for each tax and fee payment via the **m-Token Postbank** software token or a one-time code (OTP) sent to the mobile number registered for the service.

Important! Obligations are paid in chronological order. It is not possible to pay a current-year obligation if there are outstanding obligations from previous years.

- **Payment history**

In the **"Payments history"** tab, you can check paid taxes. A filter is available to view payments for the current day or the last **7, 30, or 90 days**. There is also an option to manually enter a custom period.



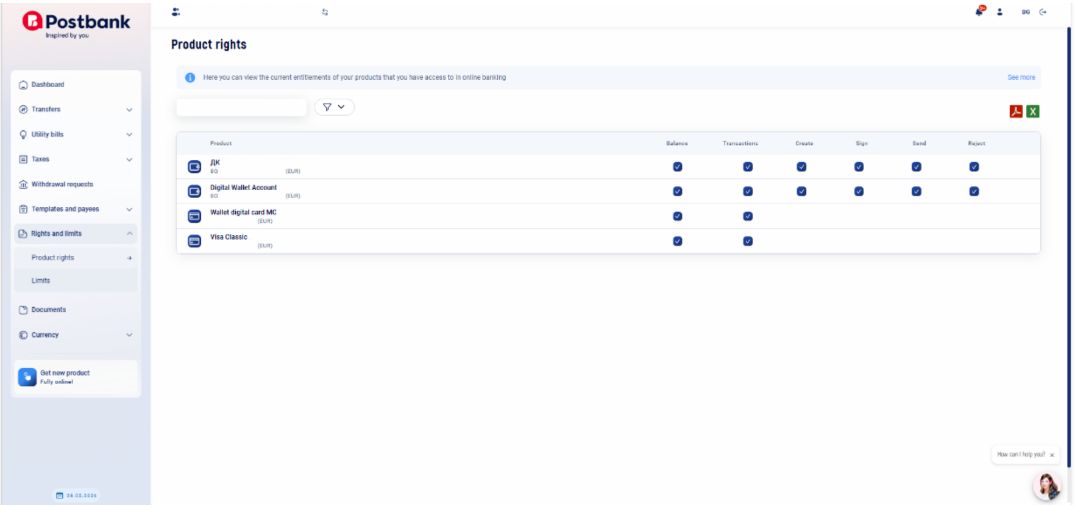
17. Menu “Rights and limits”

17.1 Product rights

You can view the product rights of a user via "Rights and limits" menu>>"Product rights" submenu.

IMPORTANT! The right to view the product rights granted to a user is provided after signing an Internet Banking Agreement, respectively an annex to it.

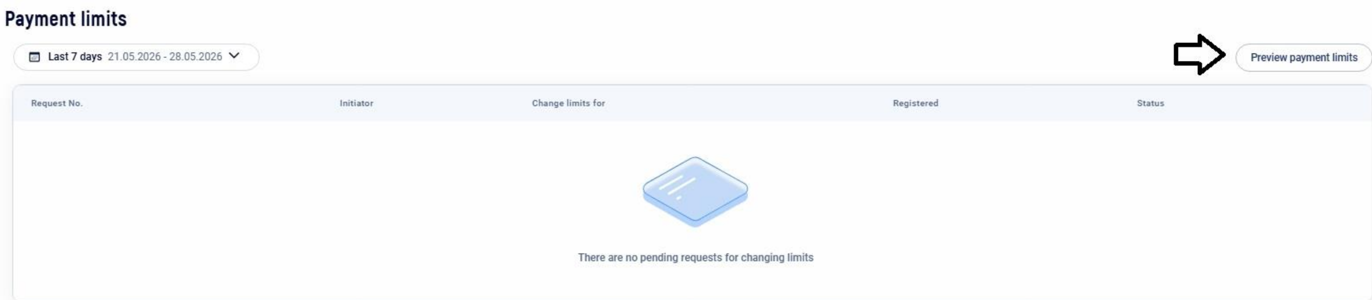
All granted rights are displayed by user and it is possible to sort by product type.



17.2 Change of limits

Upon registration for the service, a 24-hour limit is set for each account registered for use through Postbank Web.

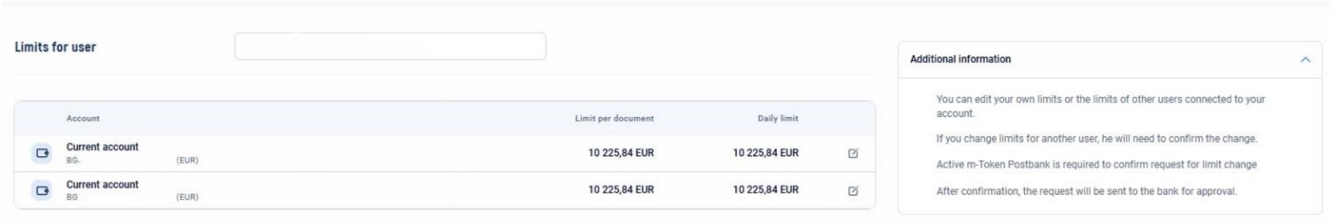
You can request a change of the limits for an account through the **"Rights and limits menu"** >> **Limits**>> **Preview payments limits .**



Important! Online limit change request can only be submitted by users who match the bank client. Account limits of authorized account holders other than the bank client can be changed by an account holder at a bank branch.

For higher security, when clicking on the "View Payment Limits" button, confirmation is required via a software token or a one-time code sent via SMS/Viber (OTP). The code is sent to the mobile phone provided to the bank.

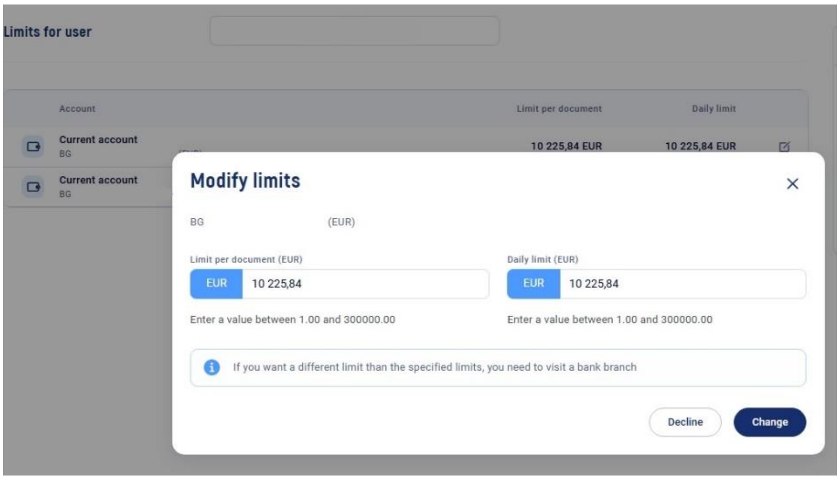
After successful confirmation, you are taken to a screen with the accounts subscribed to the service and the current limits that are set.



You need to click on "Change" button next to the account for which you wish to modify the current limit.

The next step is to enter the new limit values in the "**Limit per document"** and "**Daily Limit**" fields, ensuring that they fall within the specified allowable range.

It is mandatory to add a comment in the "**Details**" field explaining the reason for the change. The next step is to click the "**Change**" button.



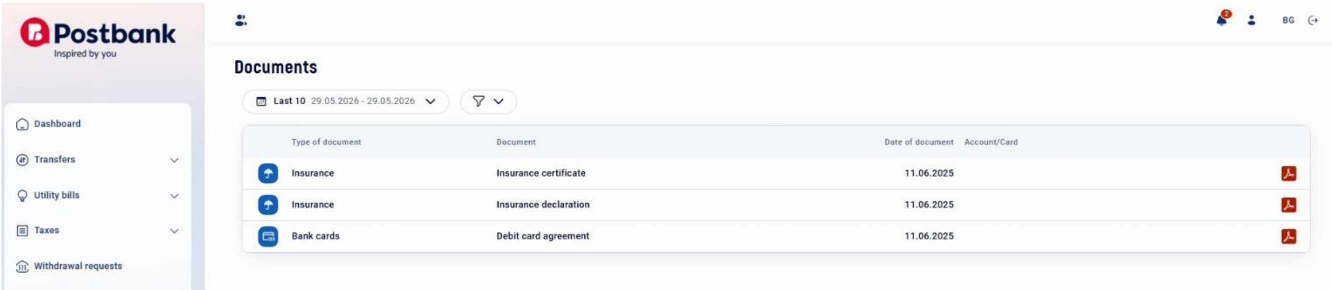
Important! The value in the **"Daily Limit"** field must be greater than or equal to the value in the **"Limit per document"** field.

Account limits apply to transactions to third-party accounts. There are no restrictions on transactions between your own accounts.

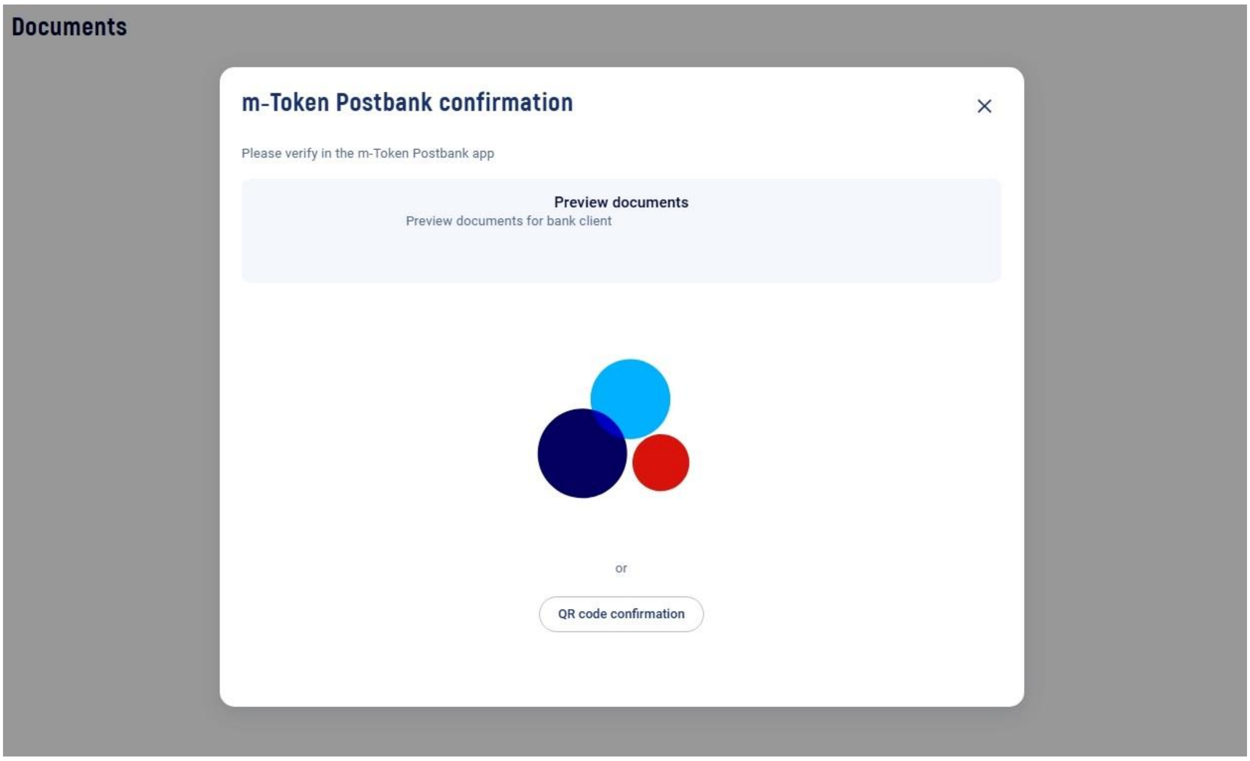
Submitting the request to the bank requires confirmation with a valid security device. More information is available in the **"Personal Security Devices"** section.

18. Menu “Documents”

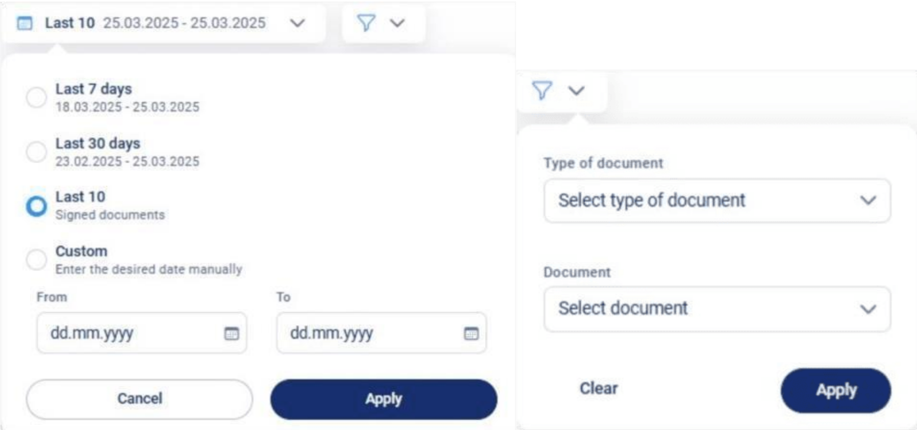
For all users of the Postbank Web Internet Banking service, for whom the user's personal identification number matches the bank clients's personal identification number, access to electronically signed documents on a tablet at a bank branch is provided.



Access to the "Documents" menu requires additional confirmation via m-Token Postbank (if activated) or through a onetime code received via Viber/SMS. The confirmation is valid for the entire session, i.e. until you log out.



For your convenience, different search filters are available - for the last 7 or 30 days, or an overview of the last 10 documents. You also have the option of manually entering the desired period, as well as selecting the type of document you wish to review.

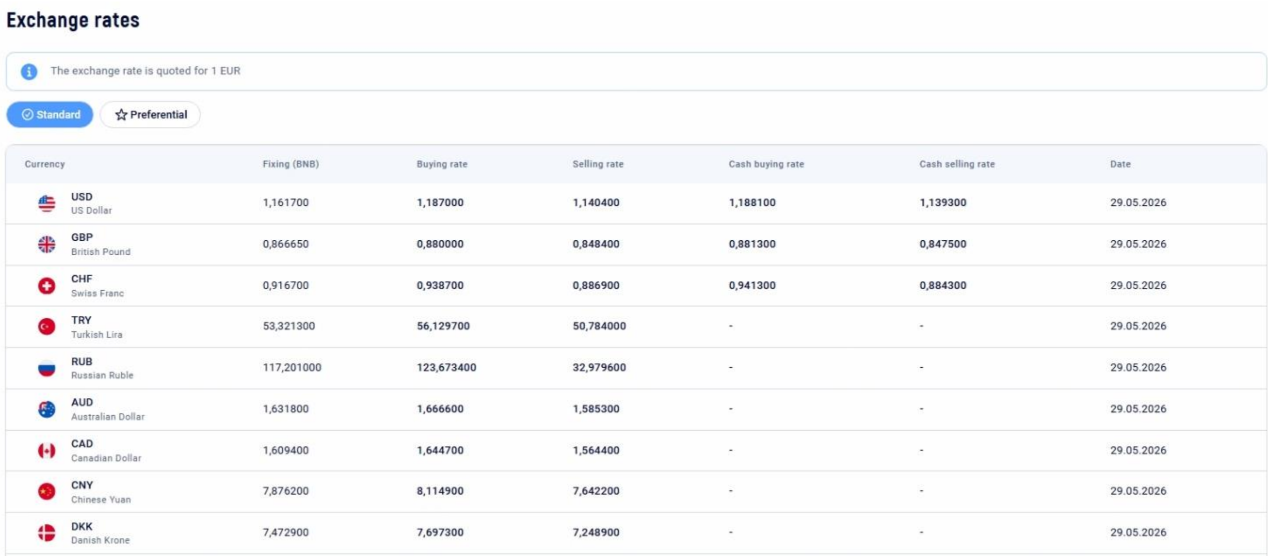


All types of electronically signed documents intended for clients are displayed – contracts, payment documents for executed transfers, bank cards, insurance, recurring payments, subscriptions, and others.

19. Menu "Currency"

The **Currency** menu provides information on the exchange rates of the currencies the Bank operates with.

The exchange rates marked with sign ✓ are preferential for "EUR". The rate is automatically applied to transfers exceeding **5,000 EUR**.



Exchange rates

The exchange rate is quoted for 1 EUR

Standard | Preferential

Currency	Fixing (BNB)	Buying rate	Selling rate	Cash buying rate	Cash selling rate	Date
USD US Dollar	1,161700	1,187000	1,140400	1,188100	1,139300	29.05.2026
GBP British Pound	0,866650	0,880000	0,848400	0,881300	0,847500	29.05.2026
CHF Swiss Franc	0,916700	0,938700	0,886900	0,941300	0,884300	29.05.2026
TRY Turkish Lira	53,321300	56,129700	50,784000	-	-	29.05.2026
RUB Russian Ruble	117,201000	123,673400	32,979600	-	-	29.05.2026
AUD Australian Dollar	1,631800	1,666600	1,585300	-	-	29.05.2026
CAD Canadian Dollar	1,609400	1,644700	1,564400	-	-	29.05.2026
CNY Chinese Yuan	7,876200	8,114900	7,642200	-	-	29.05.2026
DKK Danish Krone	7,472900	7,697300	7,248900	-	-	29.05.2026

With the **Currency Calculator** functionality (upcoming), you can calculate the equivalent value of one currency to another. The bank's commercial exchange rate for cashless transactions are used for the calculations.

20. Menu „Profile"

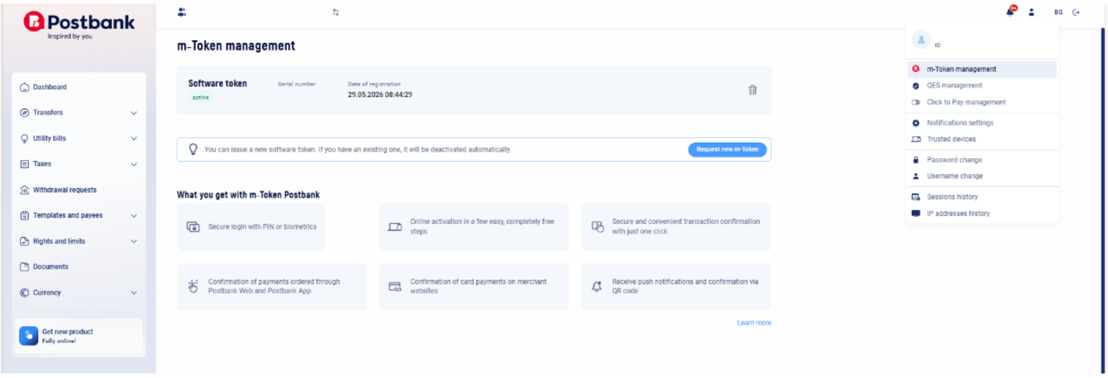
The **"Profile"** menu contains several submenus from which you can make the appropriate settings:

- M-token management
- Notifications settings

- QES management
- Password change
- Username change
- Sessions history
- IP address history
- Mobile devices

➢ M-token management

You can request a new token (if you haven't done so during the activation of your banking). If you already have an active software token, you have the option to either delete it or request a new one.



➢ QES management

From the "**QES management**" tab, you can install a valid qualified electronic signature (QES) issued by a Bulgarian certification service provider. Information about licensed certification service providers can be found on the website of the Communications Regulation Commission.

To install your qualified electronic signature (QES), you need to:

1. Install the accompanying software on your computer according to the instructions from the electronic signature issuer
2. Then, you need to select the "**Register QES**" button in the "Profile" >> "**QES management**" menu.

Registering the QES in Postbank Web.bg is a one-time process, for the duration of its validity. You can use it on more than one computer after installing it according to the issuer's instructions.

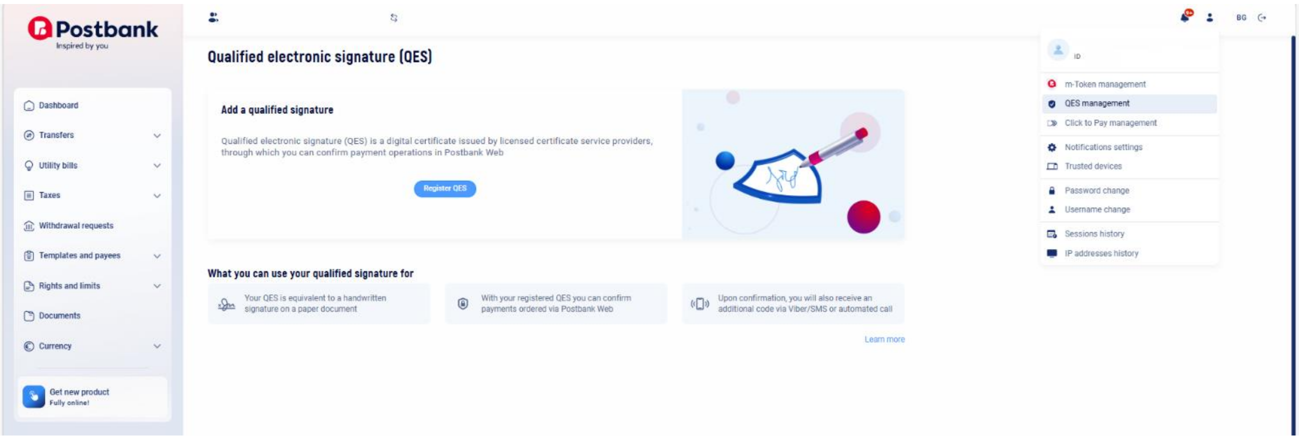
In case the client uses the m-Token Postbank software token and at the same time has a valid QES registered in ePostbank.bg, the software token has priority when confirming payment transactions.

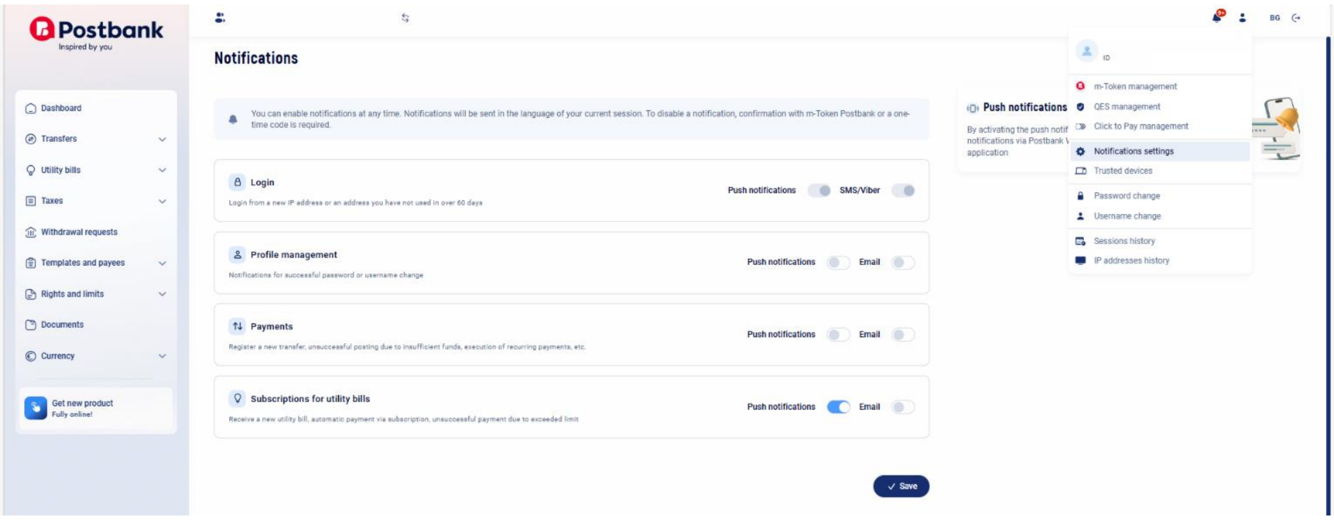
➢ Notification settings

You can activate/deactivate notifications for logging into the system, managing your profile, executing transfers, and subscribing to utility payments. Activating notifications does not require additional confirmation, but if you wish to deactivate a notification, you need to confirm the action using a software token or a one-time password (OTP) sent via SMS/Viber.

Imporant! Notifications for logging into the system from an IP address that you haven't accessed within the last 60 days are enabled by default for all users and cannot be turned off.

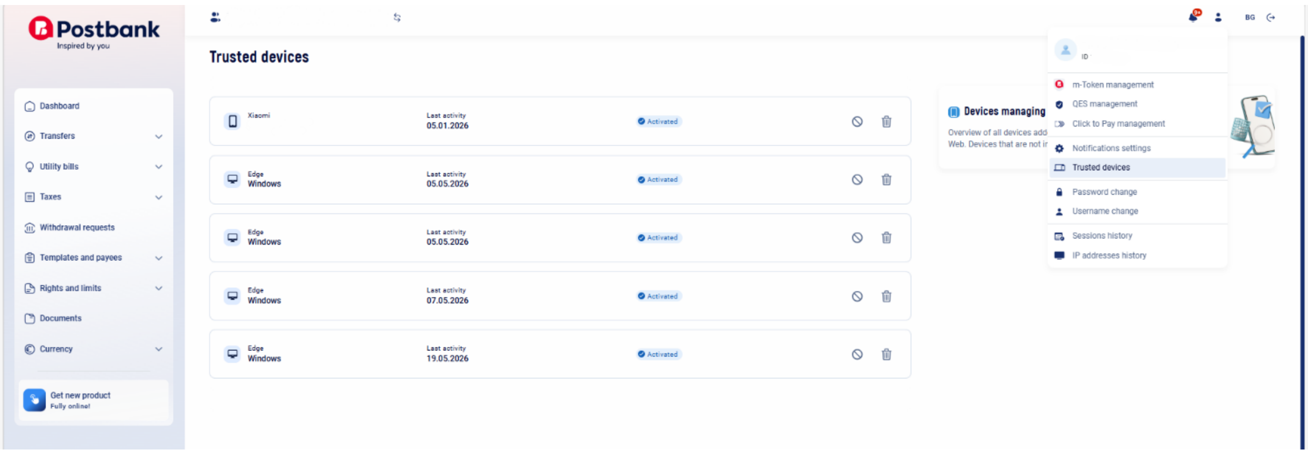
Deactivating notifications requires confirmation with a valid personal security method.





- **Trusted devices**

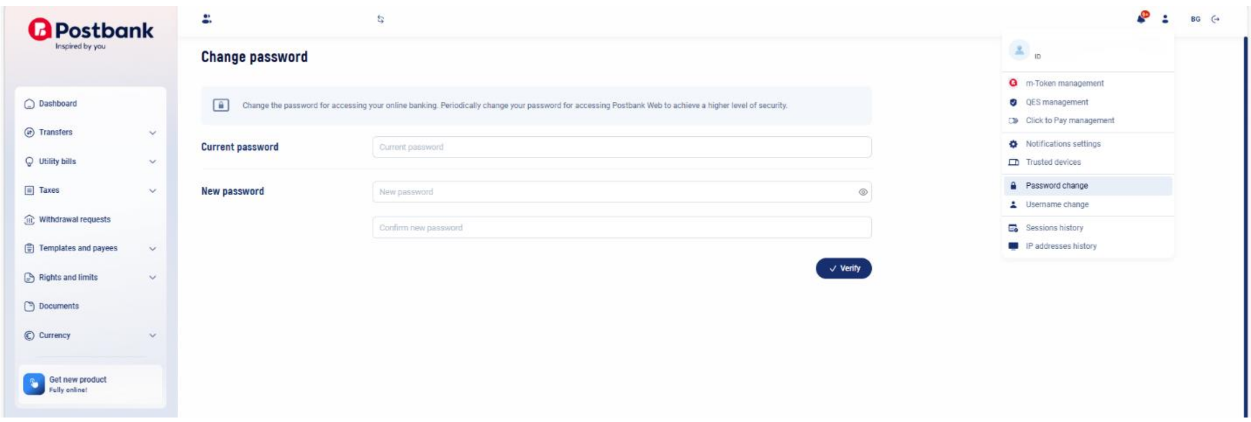
In the "**Trusted Devices**" tab, the registered mobile devices that you have used to log into the service are displayed. To register mobile devices on the screen, you need to log into your online banking through mPostbank by downloading the app on your mobile device from AppStore, Google Play, or AppGallery, or by scanning the QR code on the screen.

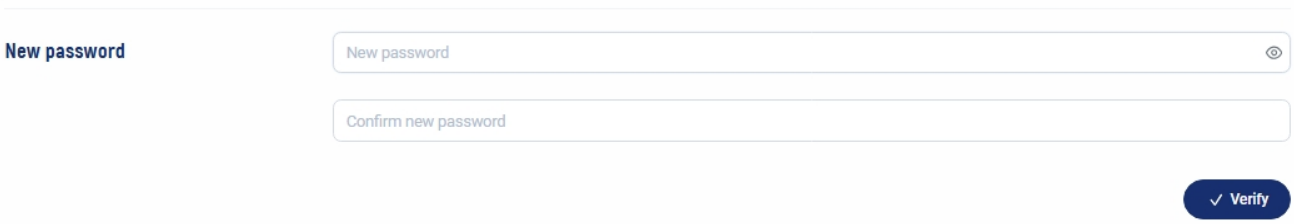


After a successful login to the mobile application, the information about the device will be correctly displayed on the screen in the "**Trusted Devices"** tab of the Postbank Web online banking.

➢ **Password change**

To change your login password, you have to enter your current password and your newly chosen password that meets the requirements displayed on the screen:



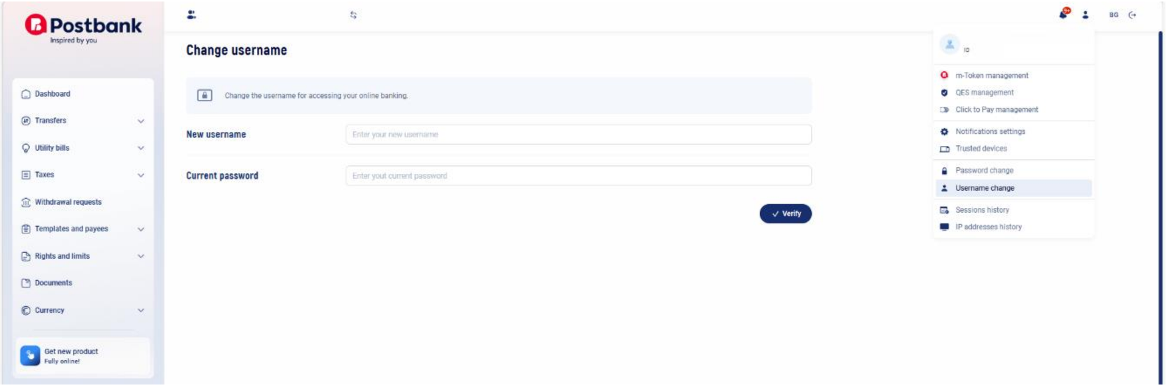


After a successful password change, a confirmation of the successful change is displayed.

- **Username change**

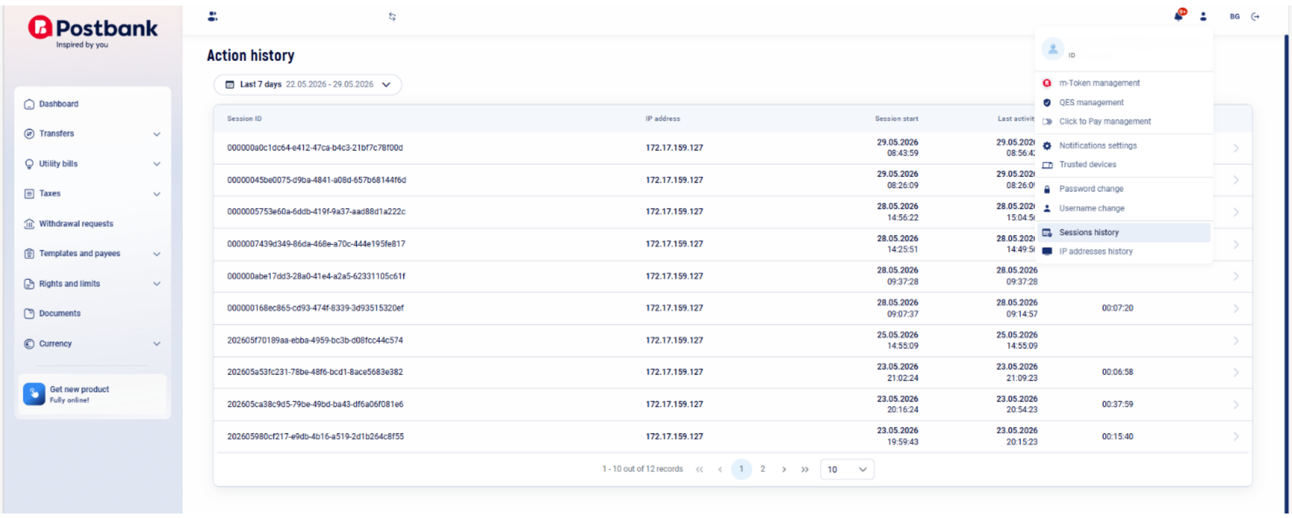
In the **Username change tab**, you can change your current username. You can make up to 3 changes per day.

Enter your desired username in the “New username” field , your current password in “Current password” field and then select the “Verify” button.



- **Sessions history**

In the **Sessions History** tab, you can view detailed actions performed through your account by date and time



- **IP addresses history**

In the **IP Address History** tab, you can check login information for the digital channels.

21. Personal security tools

Transfers between own accounts, as well as the repayment of obligations on own credit cards, do not require confirmation.

To ensure security when making transfers to third parties, it is necessary to use one of the following methods, depending on the type of operation:

- Software token m-Token Postbank
  - Qualified Electronic Signature (QES)+ one-time code received via Viber/SMS (OTP)

The following operations require confirmation with a personal security tool:

- Transfers to third parties
- Payment to another credit card
- Submission of a request for limit change
- Submission of a cash withdrawal request
- Regular payments with automatic execution
- Creation and editing of subscription for utility bill payments • Payment of tax liabilities
- Payment of utility bills without a subscription

1. Software token m-Token Postbank

In order to ensure maximum security for online payments through the internet and mobile banking system, we use an application for confirming them – the m-Token Postbank software token.

With m-Token Postbank, payment operations are confirmed securely and conveniently. It enables two-factor authentication of the user's identity, ensuring compliance with the regulatory requirements set by the updated Payment Services Directive (PSD2).

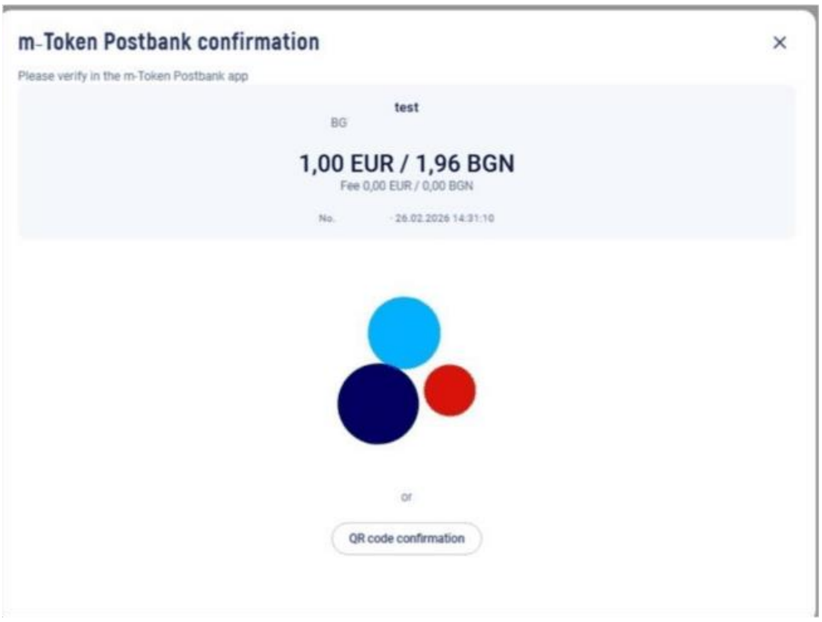
To make transfers via Postbank Web and Postbank App and confirm operations that require additional verification, you only need a smartphone with Android (5.1+) or iOS (11.0+).

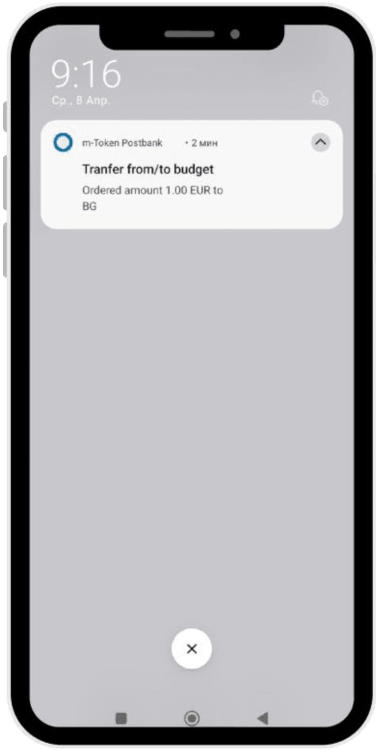
Important! After activating the software token, all payments requiring confirmation must be approved in the mToken Postbank app.

- **Confirming operations with m-Token Postbank**:

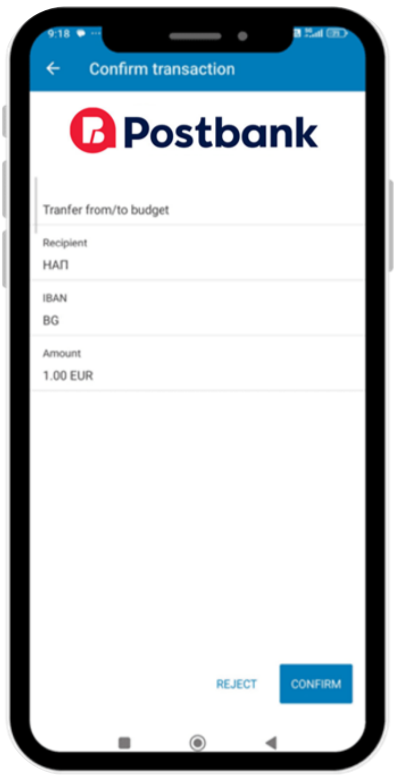
The confirmation of operations with m-token Postbank is performed through one of the following 3 methods:

- **Push notification** –for each operation, you will receive a push notification, which you need to click on.





The next step is to enter the PIN to access the application and review the details of the transaction awaiting confirmation.



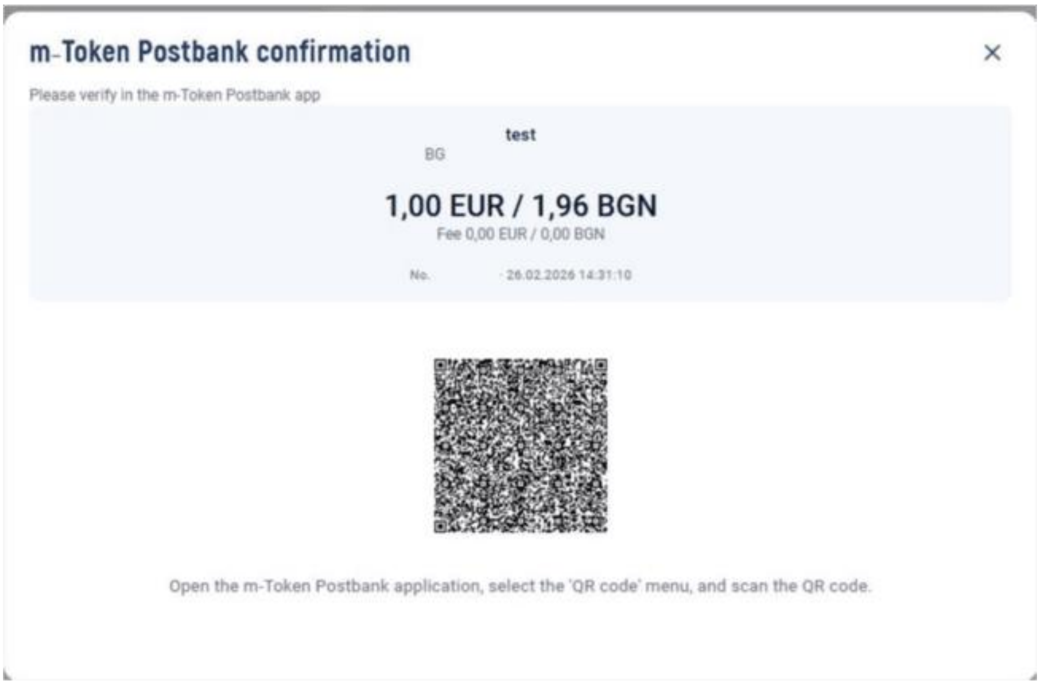
After reviewing the confirmation notification, you will have the options to "**Confirm**" or "**Reject**".

Important! If you have not received a push notification to confirm your action, you should log in to the mToken Postbank app and refresh the **“Pending”** menu by swiping down on the screen.

- **Confirmation with QR Code:**

After creating the transfer in Postbank Web, you can choose to confirm the transaction with a QR code:

The screen will display a code:



You can scan the code by logging into the m-Token Postbank app and selecting the QR code option:

- **Confirmation after login in the app**

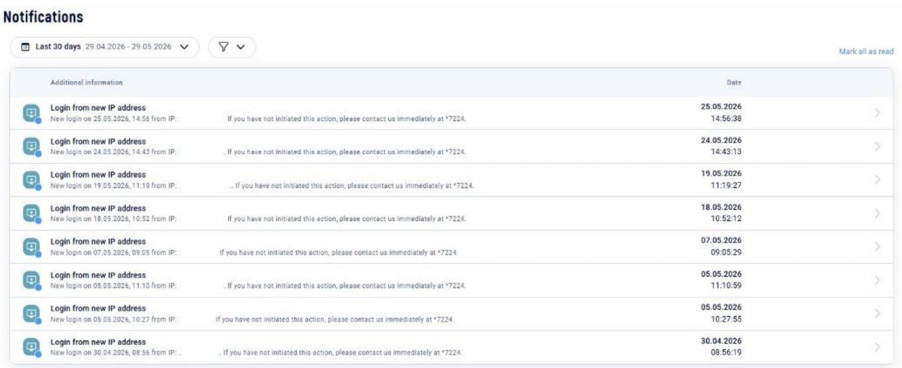
The operations waiting for confirmation can also be confirmed from the main screen of the app after login.

A list of the operations will be available for you to review and confirm.

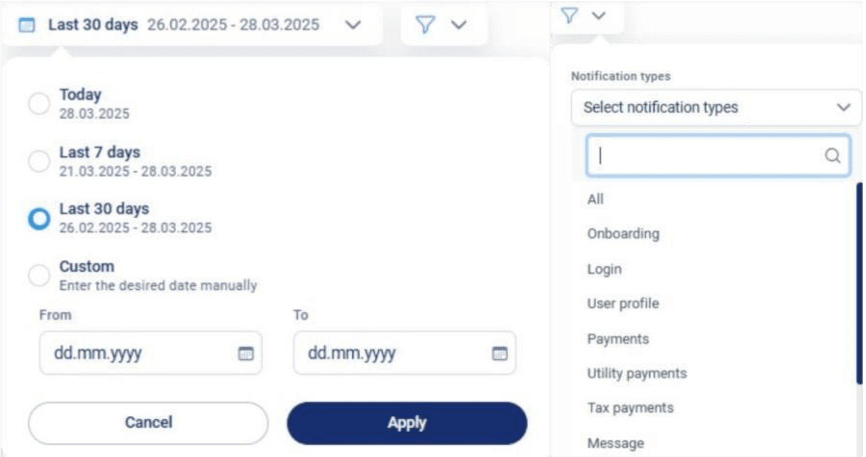
Important! The operations wait for confirmation for a few minutes. Once the time expires, you will need to select the "Sign" button from your Postbank Web profile in order to sign them again.

22. “Notifications” menu

The “Notifications” menu provides information about the activity in your profile.



You have the option to filter by selected period or by chosen action.



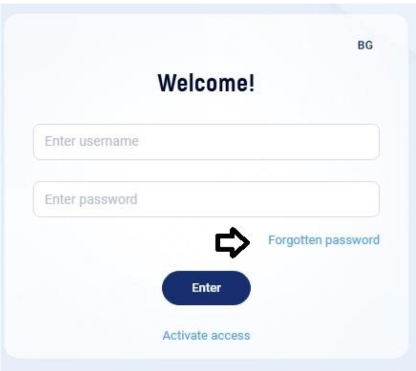
23. Online recovery of Forgotten Password

You have the opportunity to completely recover your password for internet banking access, free of charge and without having to visit a bank branch.

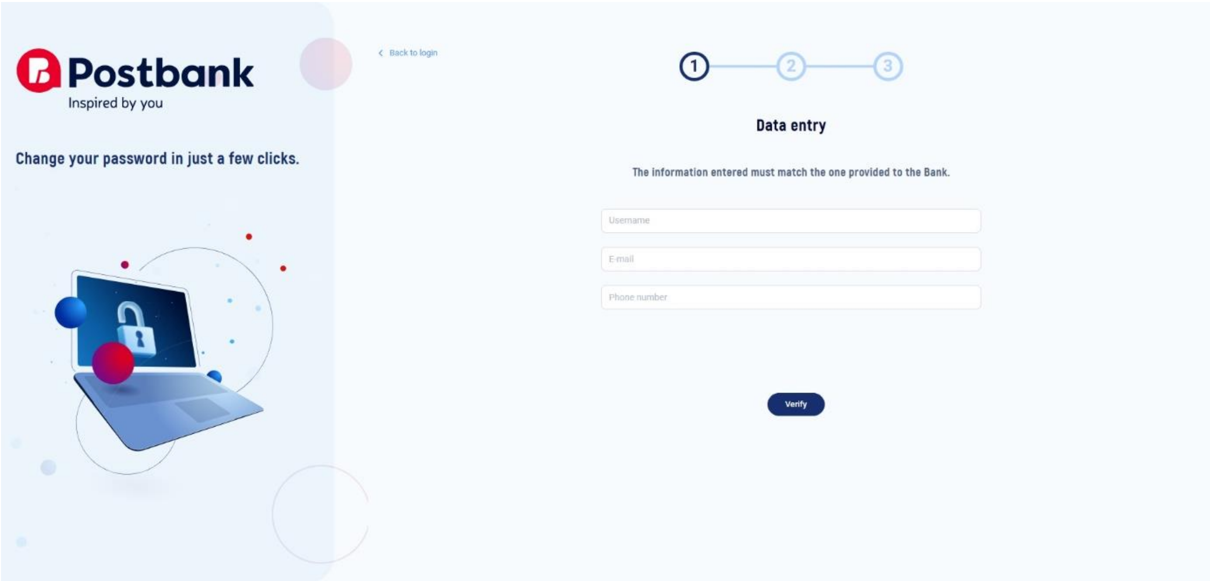
➢ **Steps in the process of recovering a forgotten password:**

1. Data entry

You need to select the "**Forgotten Password**" link from the Postbank Web homepage



On the next screen, you need to enter the required information to create a new password:



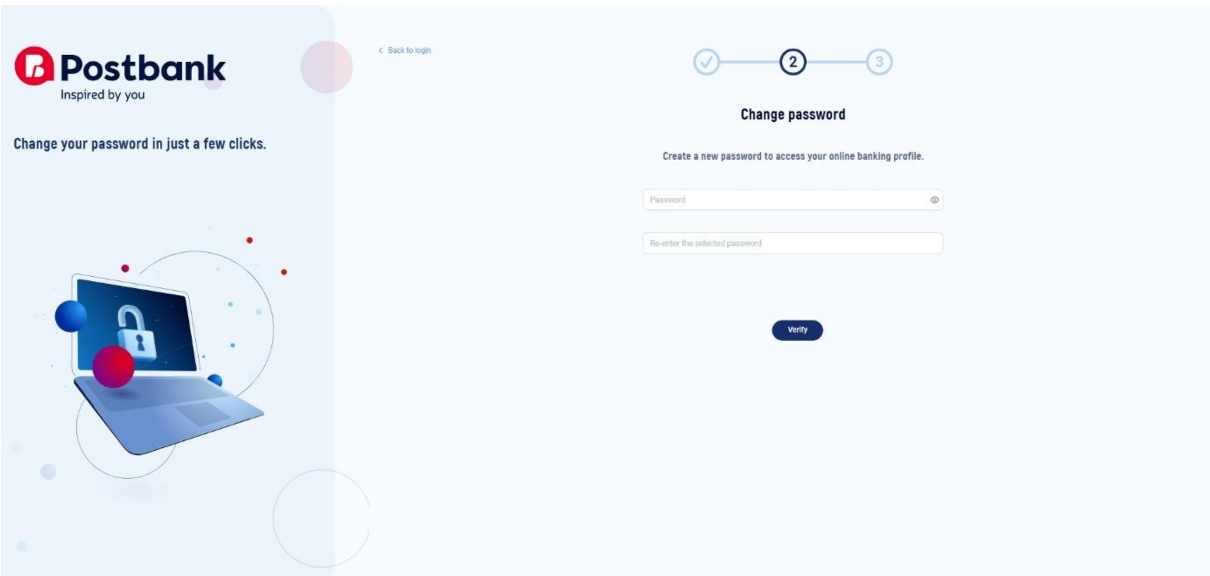
Important! You can only change your password if you have **an active m-Token**. Otherwise, you need to visit a branch of the Bank to request a new activation code.

The following mandatory fields must be filled in:

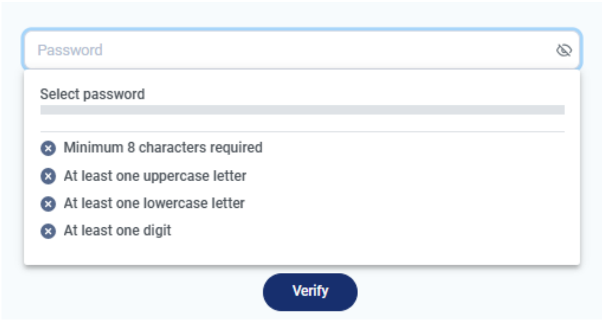
- Username
- E-mail
- Phone number
- Select the condition “I am not a robot”

The provided data must match the data you have submitted for the internet banking service at the Bank. 2. *Creating a password*

In this step you need to create a new password for access.

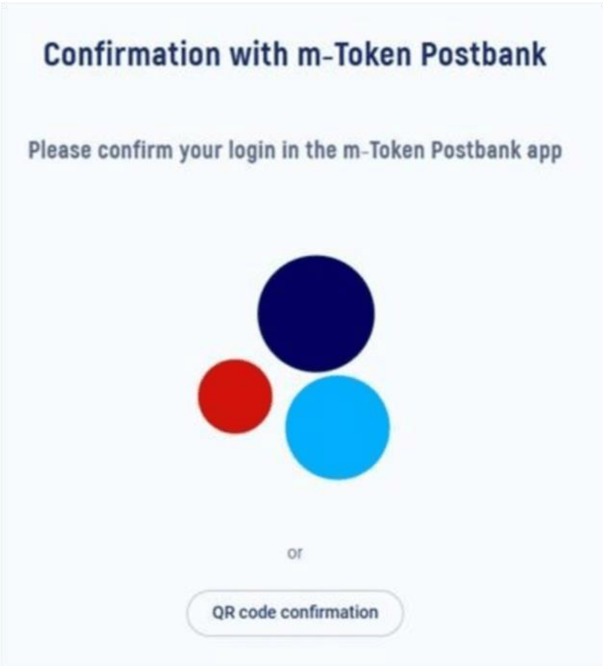


When creating the new password, the following security conditions must be met.



3. *Confirmation with a software token*

After successfully entering the new password, you will proceed to the confirmation step with the software token

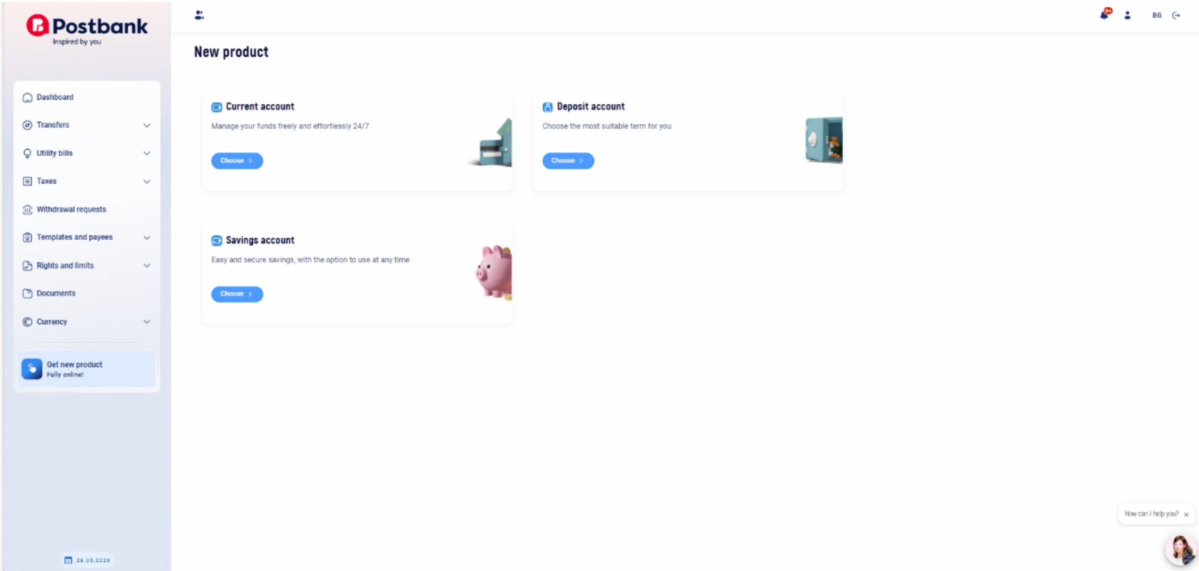


4. *Confirmation of the change*

After successfully confirming with the software token, you can log into the online banking system using your username and newly created password.

24. “Get new product” menu

The ,,Get new product” menu allows you to quickly, easily, and conveniently open new banking products directly through your online banking, without the need to visit a branch.



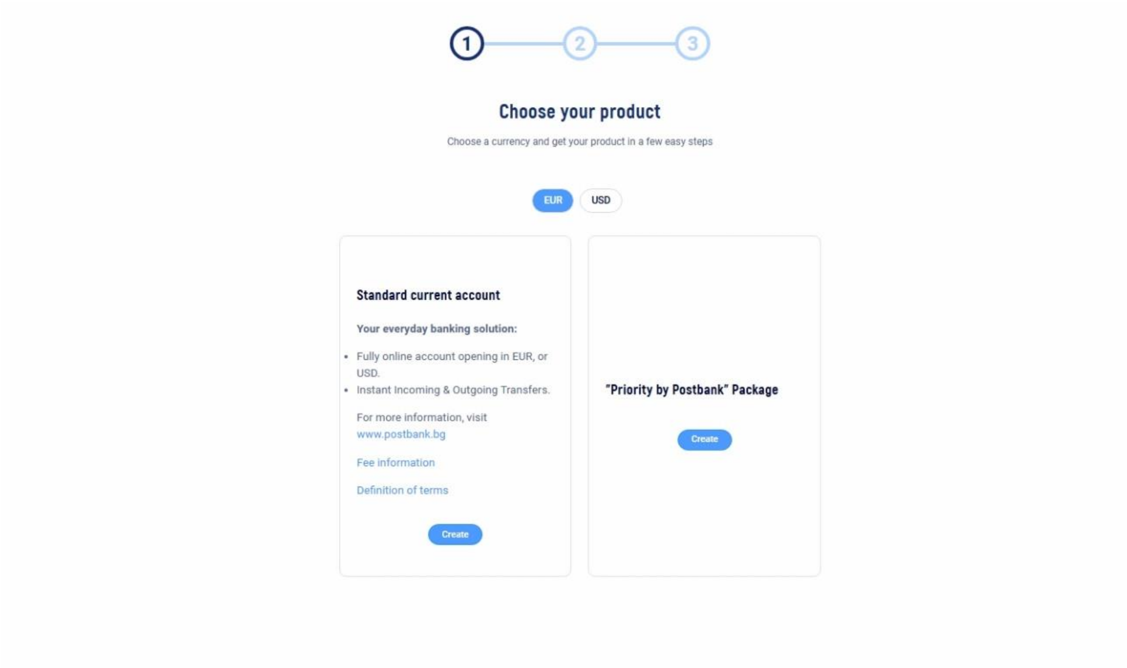
With just a few clicks, you can open a new current or savings account tailored to your needs, or choose a suitable deposit product and open a deposit online - anytime, from anywhere.

Important:

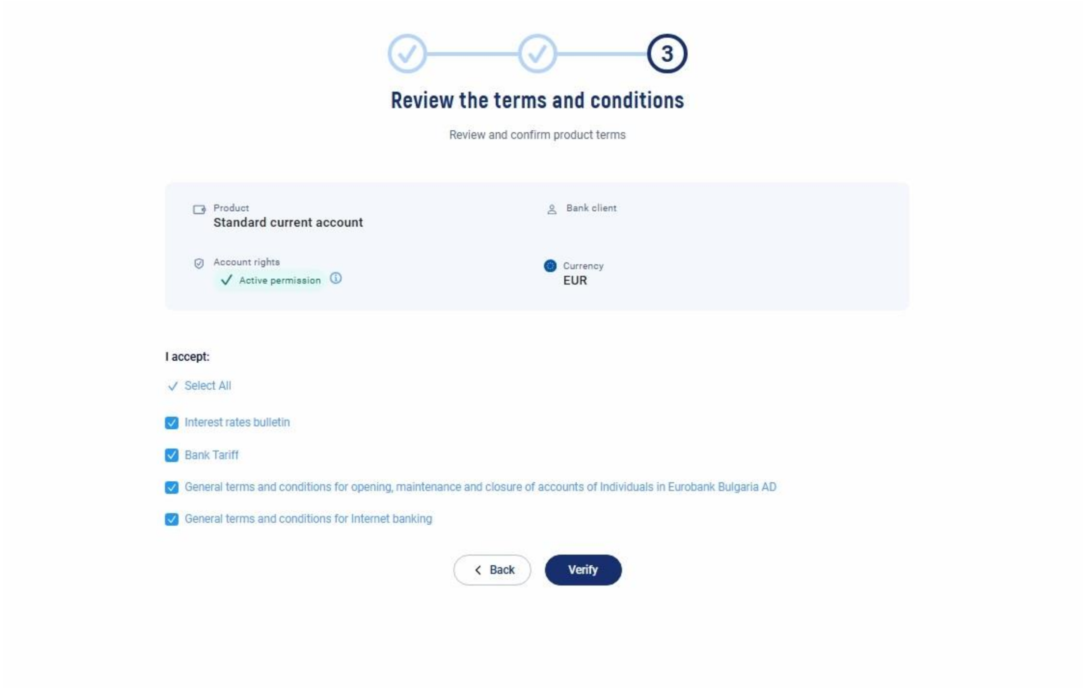
All products available through the New Products menu can be opened and managed entirely online, with no branch visit required. The process is secure, fast, and fully designed for your convenience.

- **Current account**

From the **Current Account** menu, choose to open a new payment account and select between **Your everyday banking solution** or **"Priority by Postbank" Package.**



Review the pre-filled personal details and confirm that all information is correct.



Proceed to the final step, where you review the agreement and complete the process by signing the contract.

29.05.2026,10:09:16,29.05.2026

ДОГОВОР ЗА РАЗПЛАЩАТЕЛНА СМЕТКА,

открита чрез системата за електронно банково обслужване "Интернет банкиране"

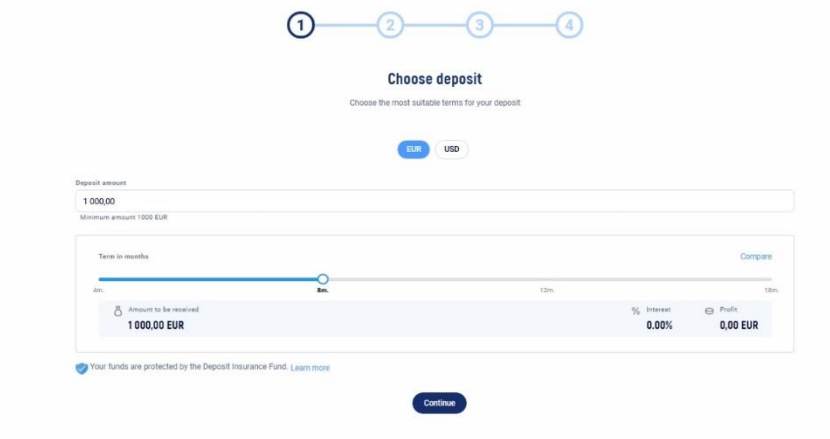
Днес, 29.05.2026, между "ЮРОБАНК БЪЛГАРИЯ" АД, вписана в ТРРЮЛНЦ при Агенция по вписванията с ЕИК , със седалище и адрес на управление: гр. София, район Витоша, ул. "Околовръстен път" № 260, наричана по-долу за краткост "БАНКАТА", от една страна и

лична карта/документ за самоличност № , изд. на ., от СДВР, ЕГН/ЛНЧ , с постоянен адрес в гр. СОФИЯ,
наричан по-долу за краткост "ТИТУЛЯР" и/или "Вложител", от друга страна, се сключи настоящият договор за следното:

Чл.1. БАНКАТА приема да открие и води безсрочна разплащателна сметка в EUR (Вид валута) на името на ТИТУЛЯРЯ (наричана по-долу в договора "СМЕТКАТА"), с IBAN номер BG. , BIC , чрез която предоставя на Титуляря платежните услуги по разплащателни сметки, посочени в Общите условия за откриване, водене и закриване на банкови сметки на физически лица в "Юробанк България" АД, неразделна част от настоящия договор.
Чл.2. БАНКАТА начислява върху сумата по СМЕТКАТА годишна лихва в размер съгласно Лихвения бюлетин на БАНКАТА. Лихвата се изчислява ежедневно на база 360 лихводни за година и 30 лихводни за месец, считано от датата на откриването на СМЕТКАТА и се капитализира в края на календарната година или при закриване на СМЕТКАТА.
Чл.3. Средствата по СМЕТКАТА, предмет на настоящия договор, са гарантирани при условията на Закона за гарантиране на влоговете в банките от Фонда за гарантиране на влоговете в банките (ФГВБ), като общият гарантиран размер за всички влогове на ТИТУЛЯРЯ в БАНКАТА е 100 000 евро. БАНКАТА е предоставила на ТИТУЛЯРЯ основна информация относно защитата на влоговете при сключване на този договор, което се удостоверява с подписания от него информационен бюлетин за вложителите.
Чл.4. За неуредените в настоящия договор въпроси се прилагат "Общи условия за откриване, водене и закриване на банкови сметки на физически лица в "Юробанк България АД", Общите условия на "Юробанк България" АД за електронно банково обслужване "Интернет банкиране" за индивидуални и корпоративни клиенти, действащите - Тарифа за таксите и комисионите, които "Юробанк България" АД прилага по извършвани услуги на клиенти - физически лица и Лихвения бюлетин на "Юробанк България" АД за физически лица (наричани по-долу "Общи условия Тарифа и Лихвен бюлетин"). Същите са неразделна част от настоящия договор и са налични на дълготраен носител по смисъла по смисъла на §1, т.8 от Допълнителните разпоредби на Закона за платежните услуги и платежните системи - на Интернет страницата на БАНКАТА (www.postbank.bg), като могат да бъдат получени от Титуляра и на хартиен носител в офисите на БАНКАТА при заявено писмено искане за това.

- Deposit

After clicking the “Continue” button, you will proceed to the deposit opening process, where you need to enter the desired amount and the preferred deposit term.

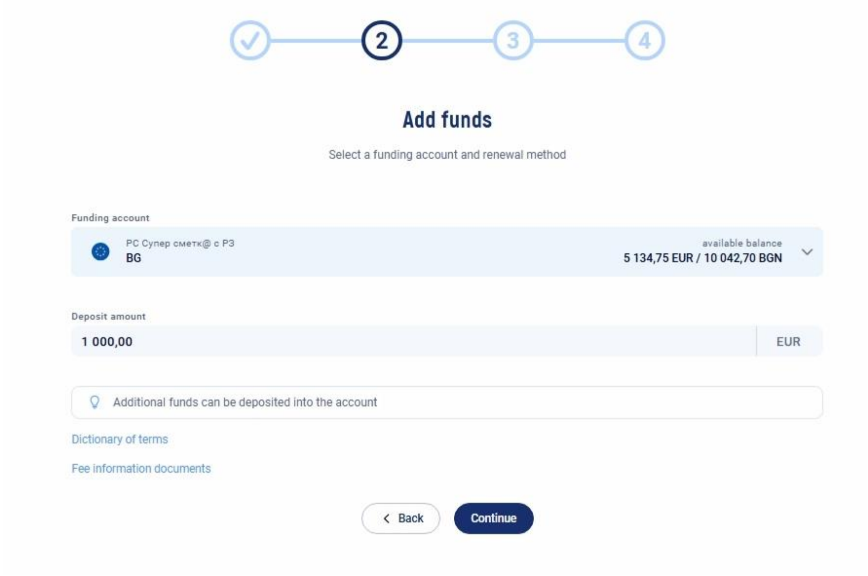


⚠ The minimum amount required to open a deposit is 1,000 EUR.

Please make sure that the amount you enter is not lower than this value.

After that, you need to choose which of your accounts will be used to transfer the amount for the deposit.

You will see a list of your available accounts. Select the appropriate one and make sure that it has sufficient balance to cover the amount you entered.



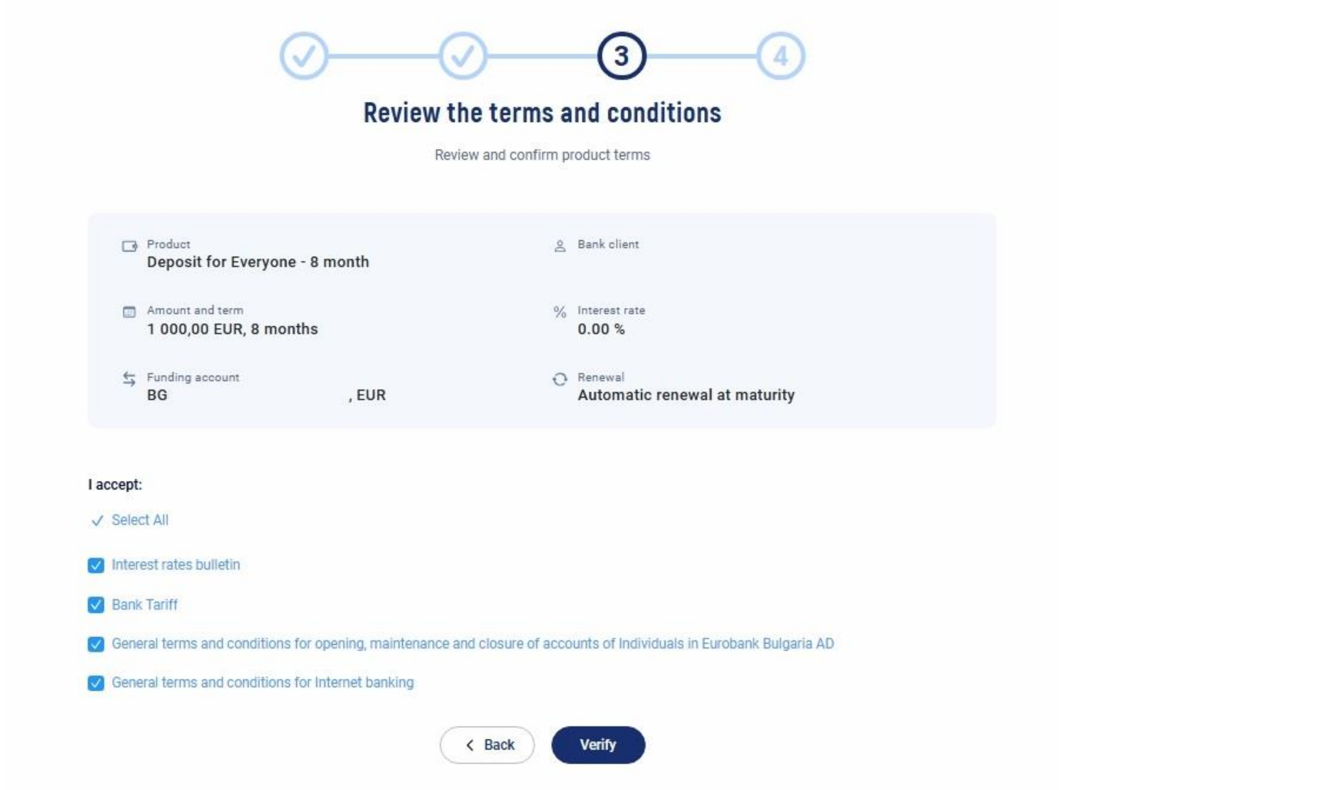
After that, you will see a summary of the selected deposit, including:

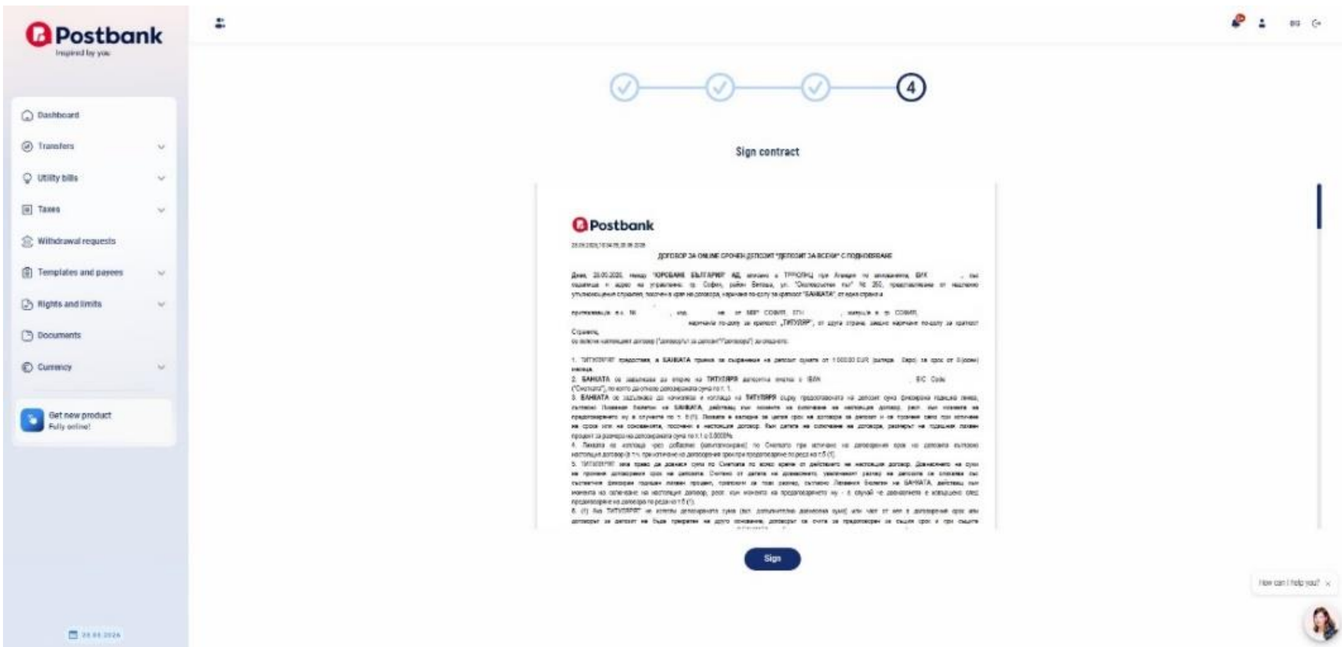
- entered amount
- term
- interest rate
- start and end date
- selected funding account

Review all details carefully to make sure everything has been entered correctly.

Before proceeding to signing, you need to:

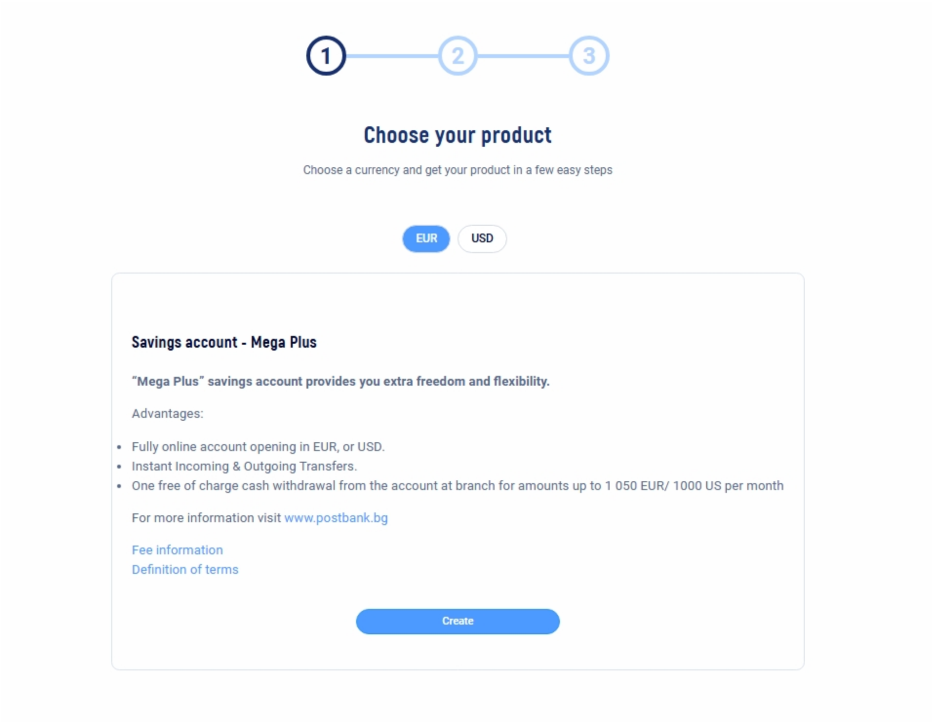
- Confirm that you have read and agree with the General Terms and Conditions of the product.
- Once you tick this consent, you will be able to move on to the final step - the signing of the agreement.

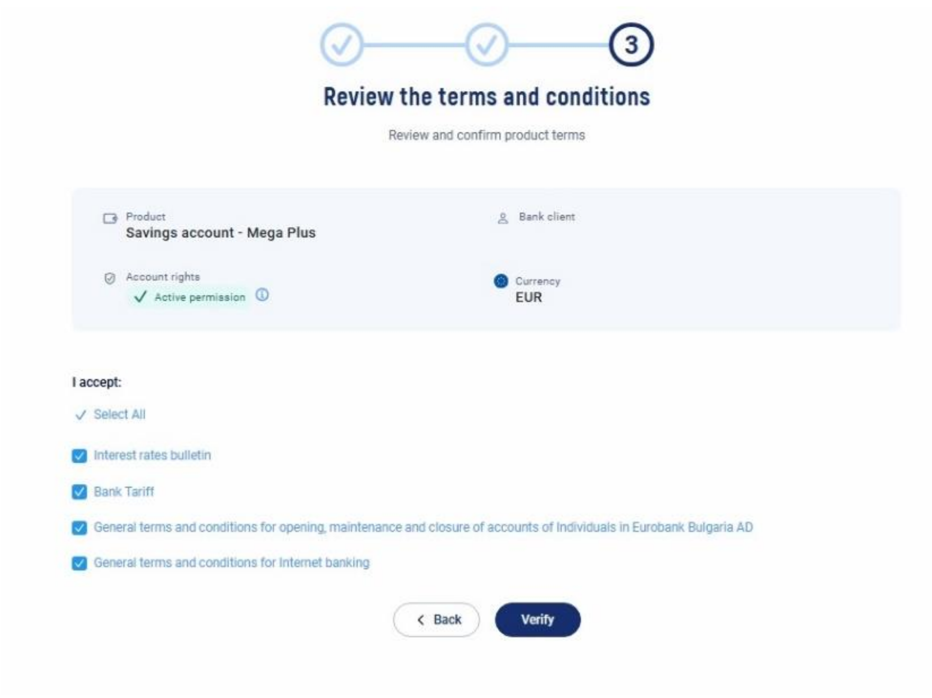

3
4
Review the terms and conditions
Review and confirm product terms
Product
Deposit for Everyone - 8 month
Bank client
Amount and term
1 000,00 EUR, 8 months
Interest rate
0.00 %
Funding account
BG , EUR
Renewal
Automatic renewal at maturity
I accept:
Select All
Interest rates bulletin
Bank Tariff
General terms and conditions for opening, maintenance and closure of accounts of Individuals in Eurobank Bulgaria AD
General terms and conditions for Internet banking
Back
Verify


Postbank
Dashboard
Transfers
Utility bills
Taxes
Withdrawal requests
Templates and payees
Rights and limits
Documents
Currency
Get new product
Fully online!
4
Sign contract
Postbank
Sign

- Savings account

You have the option to open a Savings account entirely online, without the need to visit a branch.





Postbank

28.05.2026,10:51:29,28.05.2026

ДОГОВОР ЗА СПЕСТОВНА СМЕТКА „МЕГА ПЛЮС",
открита чрез системата за електронно банково обслужване „Интернет банкиране"

Днес, 28.05.2026, между „ЮРОБАНК БЪЛГАРИЯ" АД, вписана в ТРРЮЛНЦ при Агенция по вписванията с ЕИК със седалище и адрес на управление: гр. София, район Витоша, ул. Околовръстен път № 260, наричана по-долу за краткост „БАНКАТА", от една страна
и

л.к. № , изд. на от МВР СОФИЯ, ЕГН живущ в гр СОФИЯ,

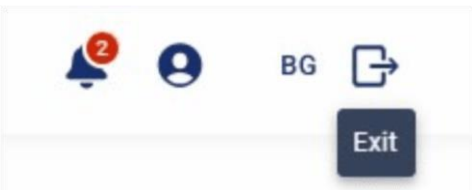
наричан по-долу за краткост "ТИТУЛЯР" и/или "ВЛОЖИТЕЛ", от друга страна, се сключи настоящият договор за следното:

Чл.1. ТИТУЛЯРЯТ възлага, а БАНКАТА приема да открие и води безсрочна спестовна сметка в EUR на името на ТИТУЛЯРЯ (наричана по-долу в договора "СМЕТКАТА"), с IBAN номер BG(, BIC чрез която предоставя на ТИТУЛЯРЯ платежните услуги по спестовни сметки при условията, посочени в Общите условия за откриване, водене и закриване на банкови сметки на физически лица в "Юробанк България" АД ("Общите условия"), действащата Тарифа за таксите и комисионите, които "Юробанк България" АД прилага по извършвани услуги на клиенти - физически лица ("Тарифата") и действащия Лихвен бюлетин на "Юробанк България" АД за физически лица ("Лихвен бюлетин").

Чл.2.(1) БАНКАТА начислява върху сумата по СМЕТКАТА годишна лихва, съгласно годишния лихвен процент за спестовна сметка "Мега Плюс", предвиден в Лихвения й бюлетин, но при условията на ал. 2, 3 и 4 от настоящия член.
(2) БАНКАТА не начислява лихва при закриване на СМЕТКАТА преди 8 (осмия) ден, считано от деня, следващ датата на откриването й.
(3) Лихвата се изчислява ежедневно на база 360 лихводни за година и 30 лихводни за месец, считано от датата на откриването на СМЕТКАТА и се капитализира в края на всеки календарен месец или при закриване на СМЕТКАТА.
(4) При извършени повече от две тегления/преводи (касови или безкасови) от СМЕТКАТА в рамките на един календарен месец, годишният лихвен процент, приложим за следващия календарен месец, се намалява до размера на лихвения процент по стандартна разплащателна сметка за физически лица за съответната валута, определен в Лихвения бюлетин на БАНКАТА, действащ за месеца, за който се начислява.

25. Logging out

After you finish using the system, you can end your session by selecting the **"Exit"** button, located in the upper right corner of the screen.



Enjoy your banking experience!