

INTERNET BANKING MANUAL FOR INDIVIDUALS

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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).

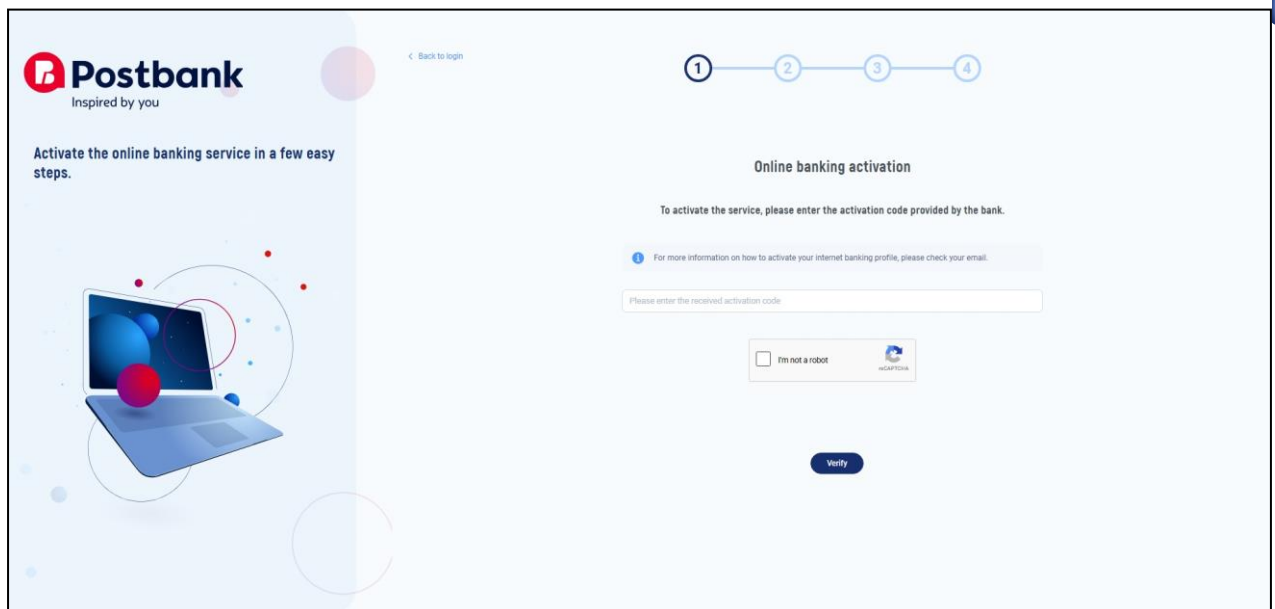
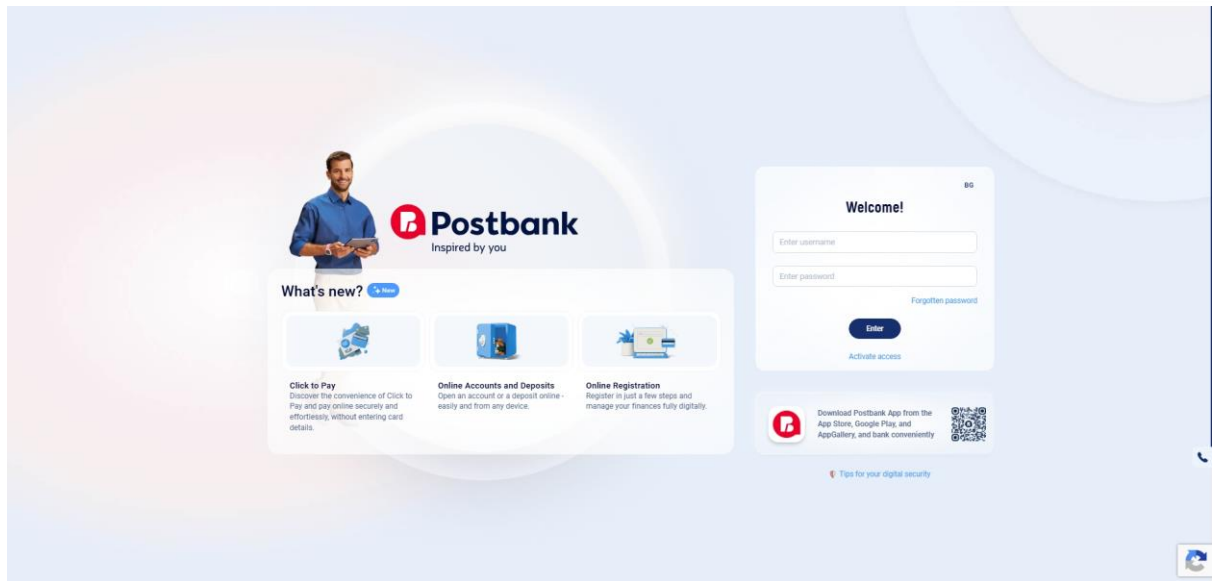
Upon registration at a Bank branch, you will receive an activation code for access to the digital channels, which is valid for 180 days and through which you can activate your access to the services.

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.



Postbank
Inspired by you

Activate the online banking service in a few easy steps.



[Back to login](#)

✓

2

3

4

Username selection for accessing the service.

Please, select a username to access the service.

Confirm



Postbank
Inspired by you

Activate the online banking service in a few easy steps.



[Back to login](#)

✓

✓

3

4

Create a password

Please select a password for accessing the service that complies with the criteria shown on the screen

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

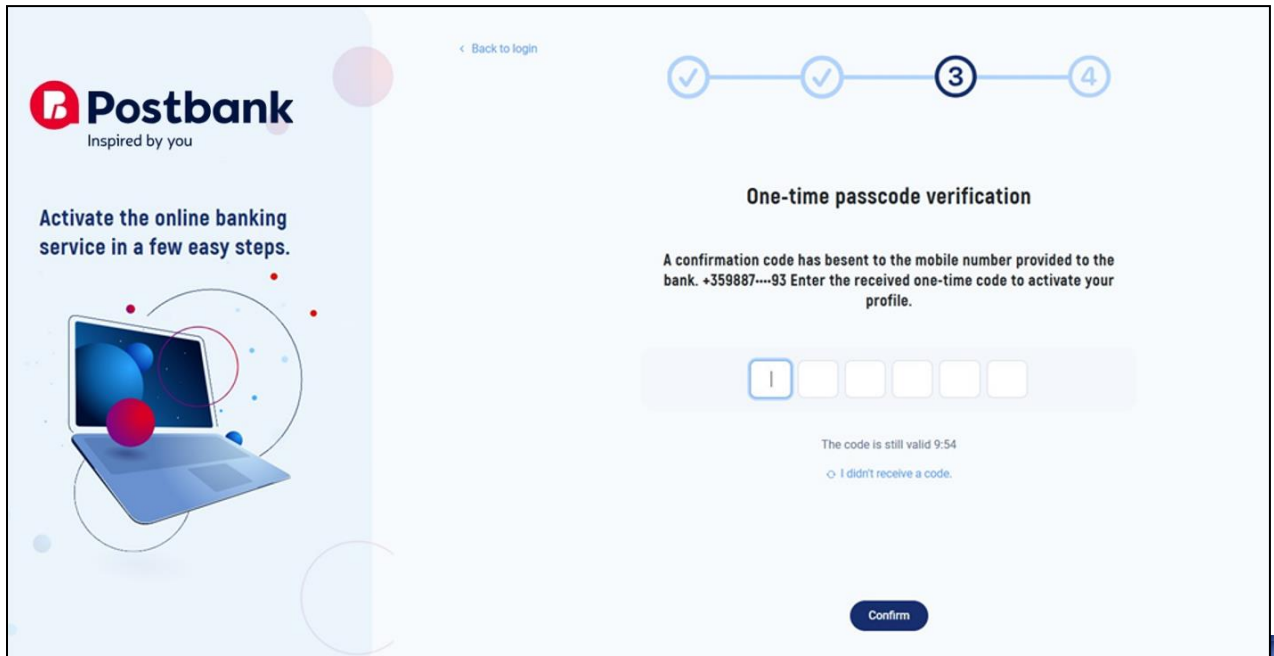
Select password

Strong

- ✓ Minimum 8 characters required
- ✓ At least one uppercase letter
- ✓ At least one lowercase letter
- ✓ At least one digit

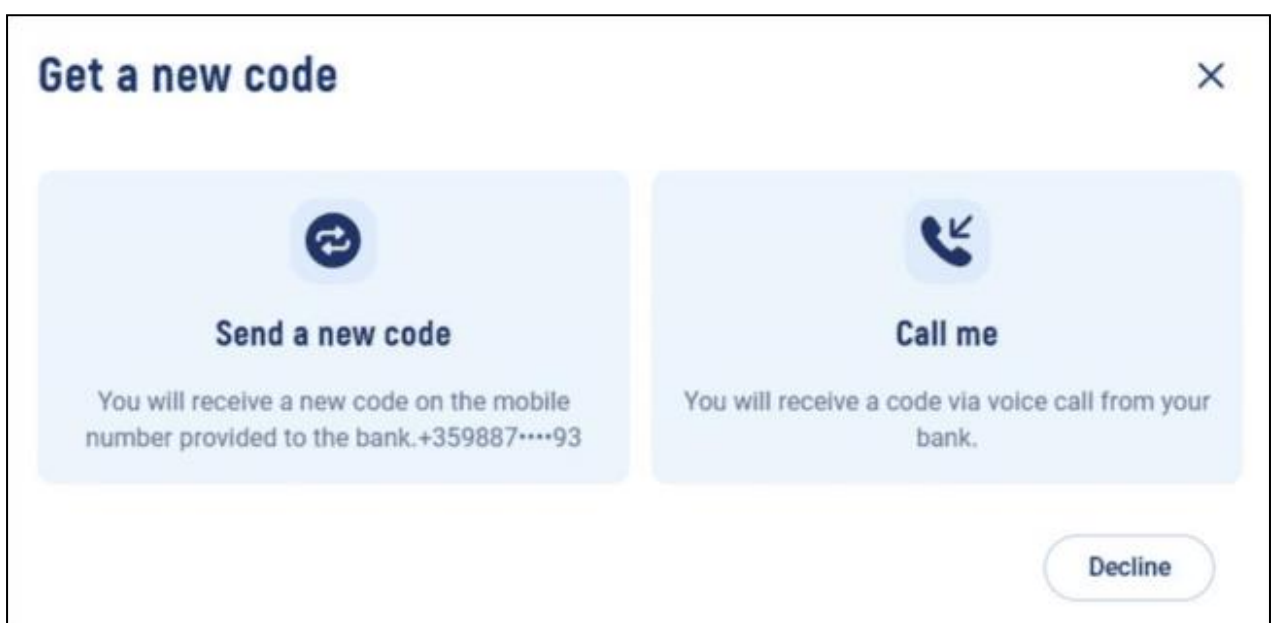
When a password is created, an indicator displays the met conditions and password strength.

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



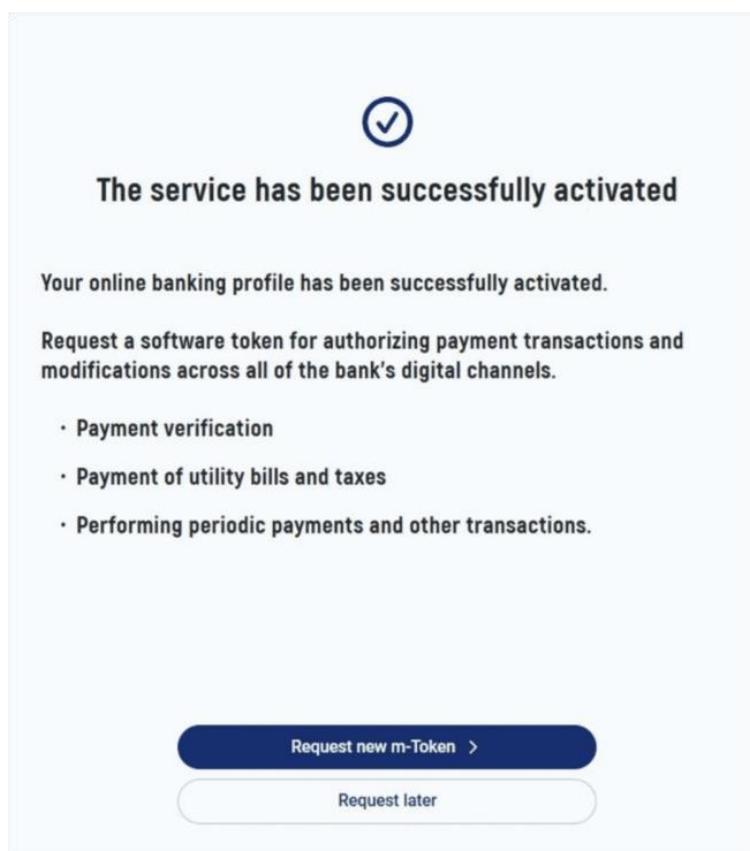
The screenshot shows the Postbank activation interface. On the left, the Postbank logo and the text "Inspired by you" are displayed above the instruction "Activate the online banking service in a few easy steps." and an illustration of a laptop. On the right, a progress bar at the top shows four steps, with the third step (3) being the active one. Below the progress bar, the heading "One-time passcode verification" is followed by the text: "A confirmation code has been sent to the mobile number provided to the bank. +359887****93 Enter the received one-time code to activate your profile." Below this text is a five-digit input field with the first digit containing a vertical line. Underneath the input field, it says "The code is still valid 9:54" and provides a link "I didn't receive a code." At the bottom right, there is a "Confirm" button.

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



The screenshot shows a "Get a new code" dialog box with a close button (X) in the top right corner. It contains two main options: "Send a new code" and "Call me". The "Send a new code" option features a circular arrow icon and the text: "You will receive a new code on the mobile number provided to the bank. +359887****93". The "Call me" option features a telephone handset icon and the text: "You will receive a code via voice call from your bank." At the bottom right, there is a "Decline" button.

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.

m-Token Postbank token

Activate new software token by following the steps given below. Activating the new token will automatically deactivate the current one (if available).

1. Request a new software token by clicking the button. You will receive the following activation codes:
 - Code 1 will be sent via Viber/SMS to the mobile phone number you provided when registering for the service.
 - Code 2 will be sent to the email address you provided when registering for the service.
2. Download the m-Token Postbank app from Google Play, App Store and App Galaxy or by scanning the QR code.
3. Launch the app and enter the received codes into the respective fields.



Use the codes exclusively to activate m-Token Postbank app. The activation codes will be valid for 24 hours. Do not write down or share the activation codes.

Forward >

Token request

The software token is a mobile application necessary to verify payment transactions. Transfers between your own accounts do not require verification.

The software token can also be used to verify card payments on merchant websites marked with Mastercard Identity Check and Visa Secure. More information can be found here.

When issuing a new software token, the currently available authentication method will be deactivated.

Each user can have only one active software token, which will be used to confirm payment transactions across all of their accounts (if multiple accounts are activated). Please note: Enter the activation codes exclusively in the m-Token Postbank app installed on your phone! Do not disclose the provided codes to anyone!

Request

Token request



Activation code 1

Code 1 has been sent via Viber/SMS to the mobile number provided to the bank: +359887****93.

< I did not receive a code via Viber/SMS



Activation code 2

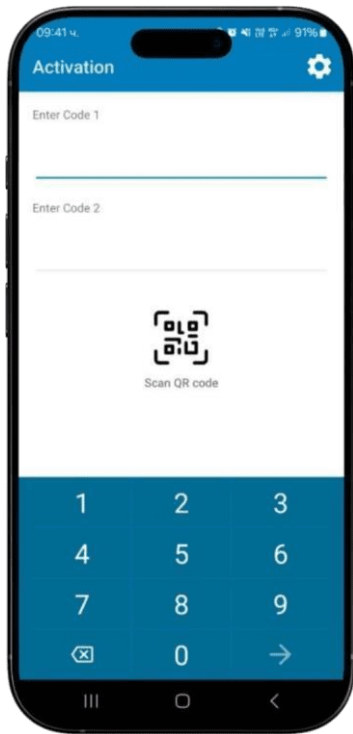
Code 2 has been sent to the email address t****a@postbank.bg, provided to the bank. – The email address should be displayed partially masked.

< I did not receive the e-mail

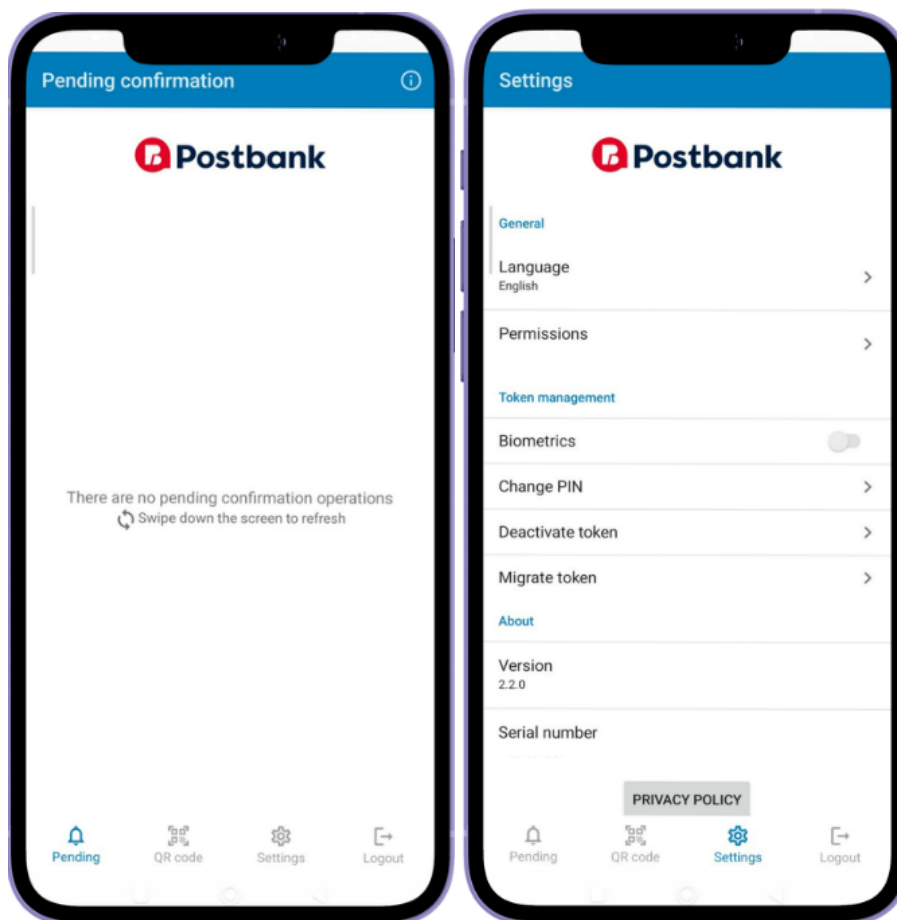
To activate m-Token Postbank, launch the application on your device and enter the received activation codes into the respective fields.

Dashboard >

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:



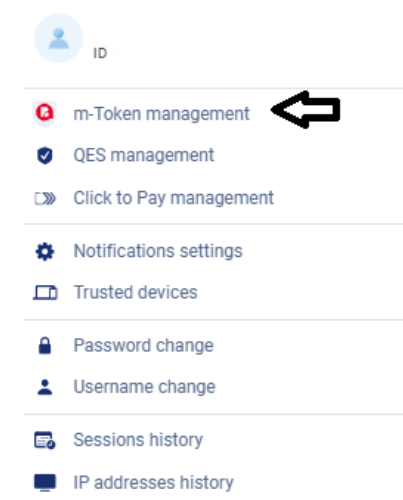
Once you enter and confirm your PIN, you will see a "Pending Confirmation" screen. This means that the software token registration was successful. In the "Settings" menu you can find additional options for managing your token.



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.



m-Token management

Request a token and pay securely with m-Token Postbank

m-Token Postbank provides a secure and convenient method for verifying all of your online payments. Activate your token quickly and easily, free of charge, with just a few simple steps.

[Request a software token](#)



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.

Select activation

Specify how you would like to activate your access to Postbank Web



I Have an Activation Code

Select this option if you have requested the internet banking service at a Postbank branch and received an activation code from a bank representative.



Online Registration

If you do not have a registration and are an individual client of the bank with an account or card, you can register for the service entirely online.

[← Back to login](#)

[← Back to login](#)

Hello

Here you can register for the digital banking of Postbank. In just three easy steps and entirely online, you gain access to a wide range of features, such as:

- Quick and secure access to your products in Postbank;
- Transfers between your own accounts in the Bank;
- Payment of utility bills and taxes;
- Payment of obligations on your own credit products in the Bank;
- Use of the mobile application Postbank App.

From your profile, you can also request the software token m-Token Postbank, which allows you to confirm your card payments online.

To activate the full functionality of digital banking, you need to visit a branch of Postbank.

Online registration is a service for individuals who are clients of Postbank, have at least one active product, and do not have a registration for Postbank Web.

[✓ Continue](#)

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.



< Back to login

1 — 2 — 3 — 4

Data entry

The information entered must match the one provided to the Bank.

First name, middle name, and last name

PIN/PINP

Identity document

Enter the first, second, and third positions from your identity document number

BULGARIA (+359) XXX XXX XXX

☐ I'm not a robot

Continue

Next, you will create your username.

✓ — 2 — 3 — 4

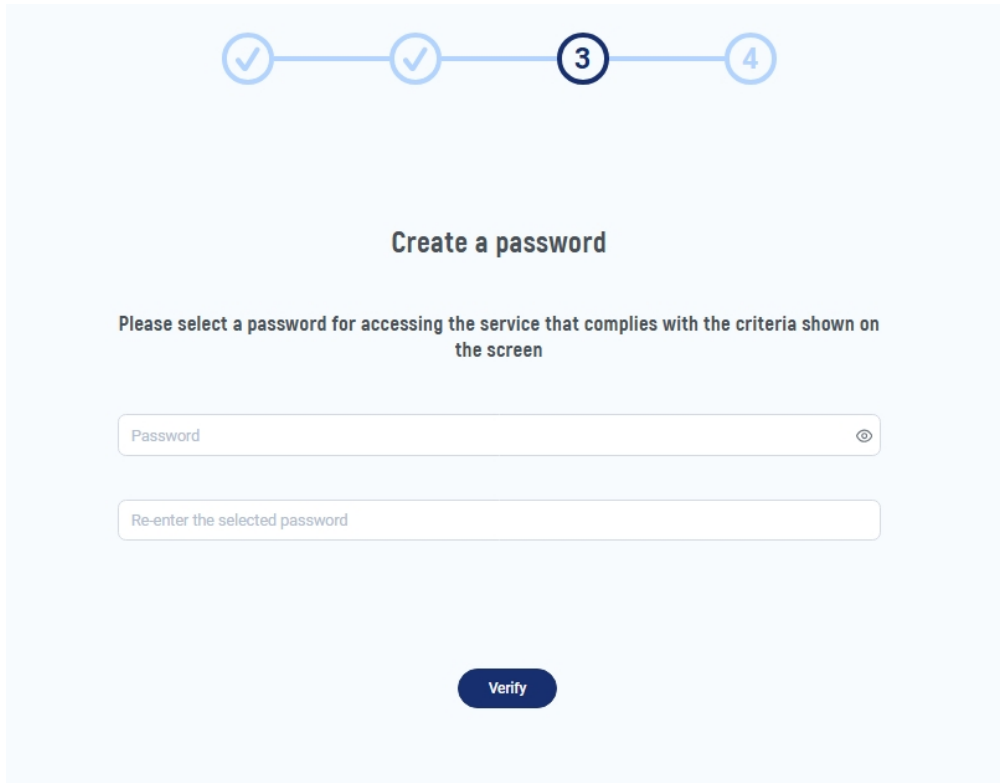
Username selection for accessing the service.

Please, select a username to access the service.

Username

Verify

After that, you will proceed to create your password.



1 2 3 4

Create a password

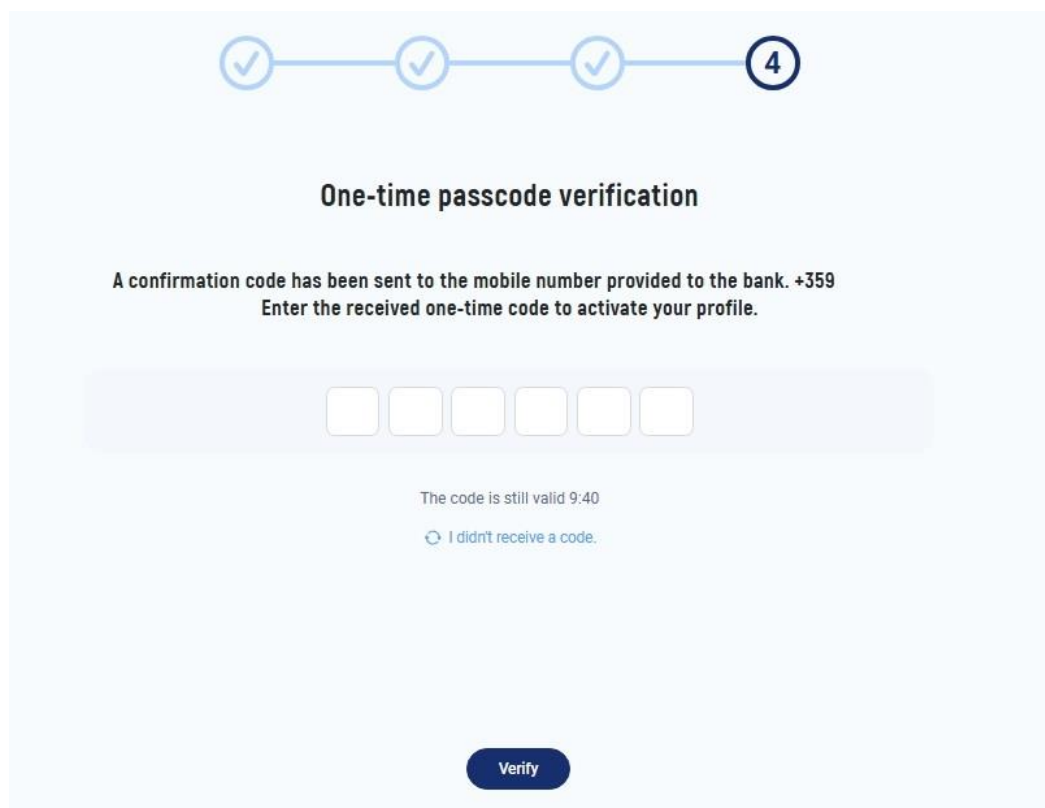
Please select a password for accessing the service that complies with the criteria shown on the screen

Password 

Re-enter the selected password

Verify

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

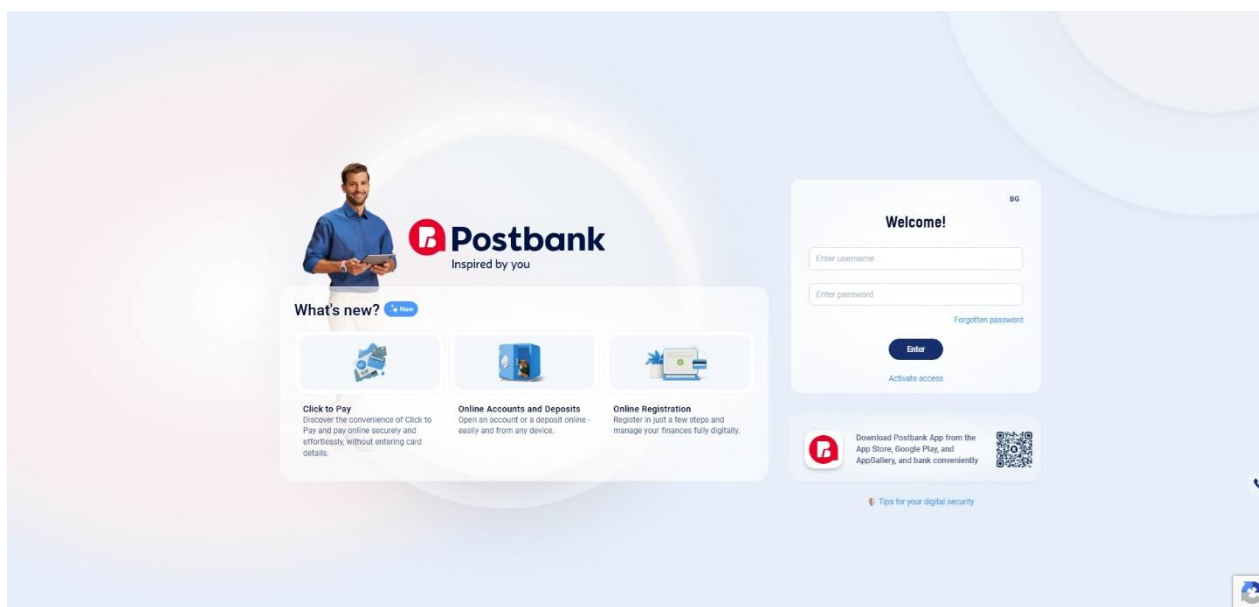


The screen shows a progress bar at the top with four steps, the fourth of which is highlighted with a '4' in a circle. Below the progress bar, the title 'One-time passcode verification' is centered. A message states: 'A confirmation code has been sent to the mobile number provided to the bank. +359. Enter the received one-time code to activate your profile.' Below this is a row of six empty input boxes for the passcode. Underneath the boxes, it says 'The code is still valid 9:40' and provides a link 'I didn't receive a code.' with a refresh icon. At the bottom center is a blue 'Verify' button.

5. Log in to Postbank Web

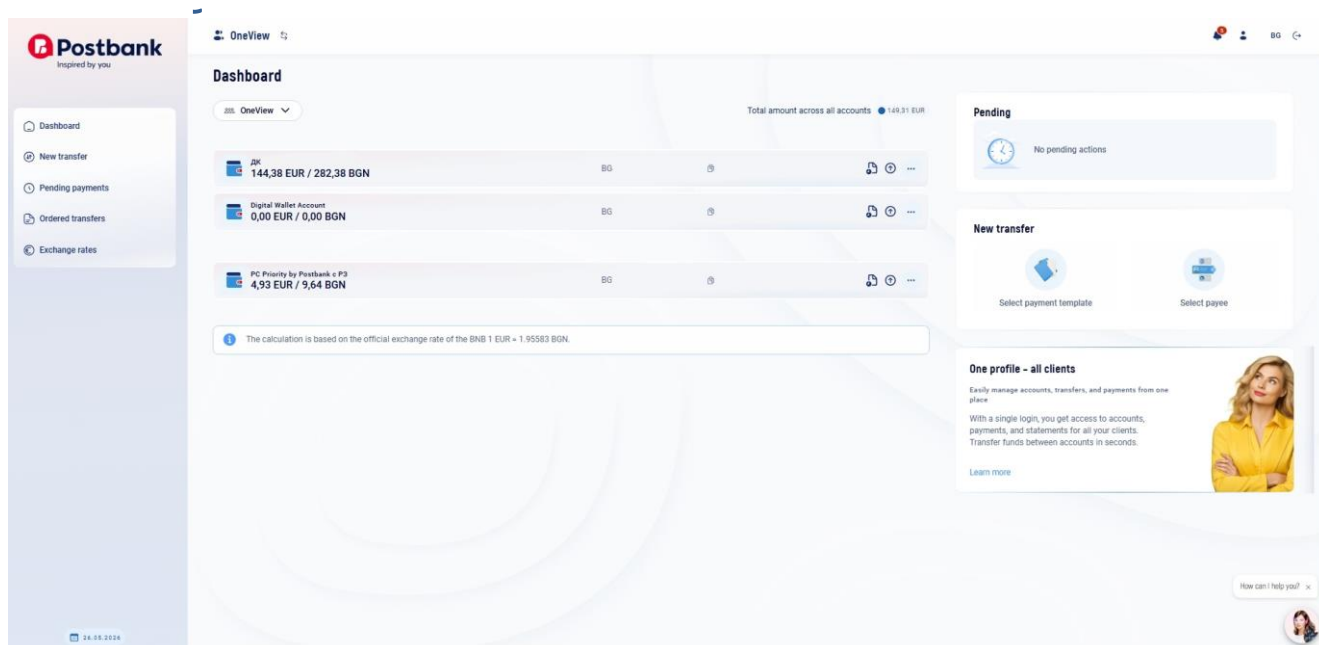
You can log in to Postbank Web: ○ Through the corporate website of the Bank

<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

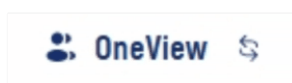


The available option "OneView" allows you to unify the management of accounts and operations for all accounts to which you have access in one common account. By selecting this option, you will be able to:

- 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.

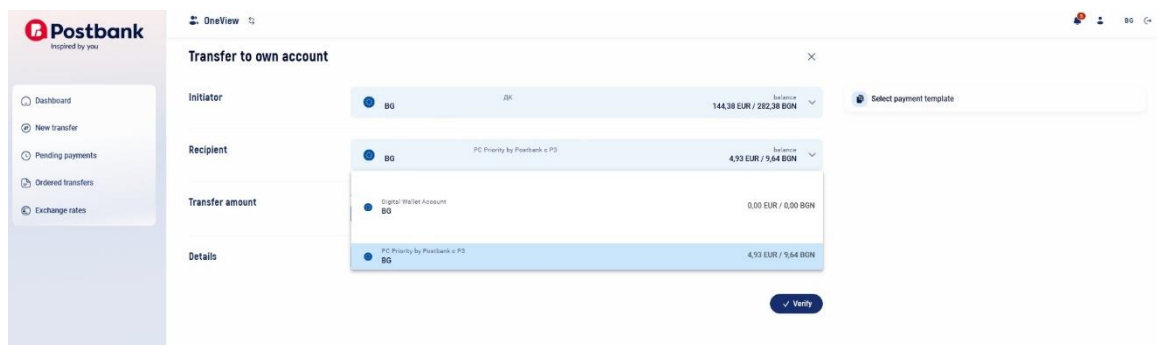
At the top of the screen you will see an indicator that you are working with more than one company, and if necessary you can easily switch back to individual client mode.



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.



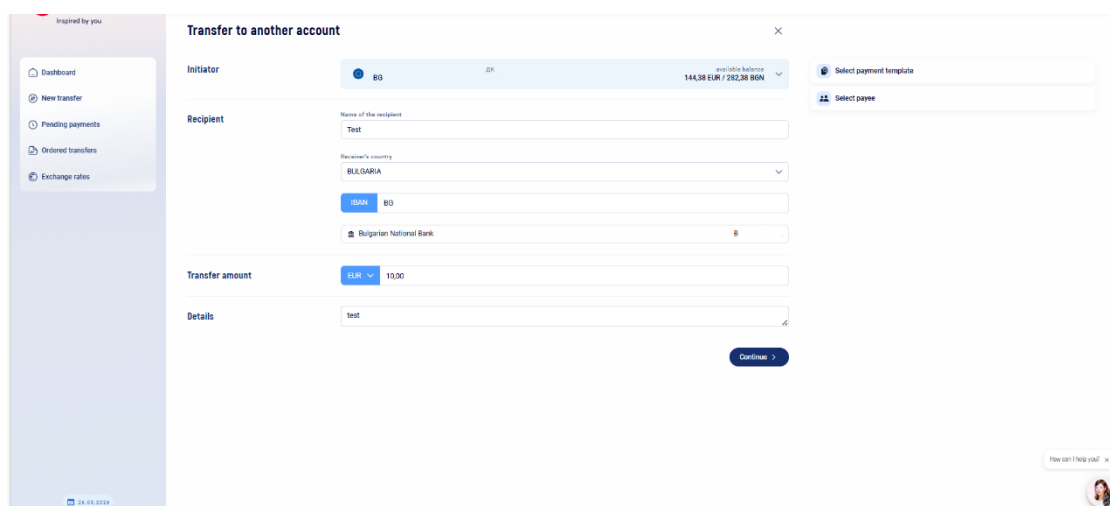
The screenshot shows the 'Transfer to own account' form. The left sidebar contains a menu with 'Dashboard', 'New transfer', 'Pending payments', 'Ordered transfers', and 'Exchange rates'. The main form has the following fields:

- Initiator:** BG (Bulgaria) with a balance of 144,38 EUR / 282,38 BGN.
- Recipient:** BG (Bulgaria) with a balance of 4,93 EUR / 9,64 BGN.
- Transfer amount:** 0,00 EUR / 0,00 BGN.
- Details:** PC Priority by Postbank e P3 BG.

Buttons for 'Select payment template' and 'Verify' are visible.

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.



The screenshot shows the 'Transfer to another account' form. The left sidebar is the same as in the previous screenshot. The main form has the following fields:

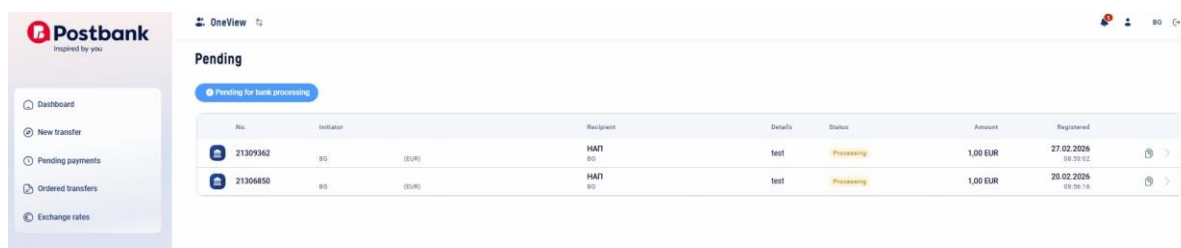
- Initiator:** BG (Bulgaria) with a balance of 144,38 EUR / 282,38 BGN.
- Recipient:** Name of the recipient (Test), Recipient's country (BULGARIA), IBAN (BG), and Bank (Bulgarian National Bank).
- Transfer amount:** EUR 10,00.
- Details:** test.

Buttons for 'Select payment template', 'Select payee', and 'Continue' are visible.

6.2 “Pending Payments” Menu

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

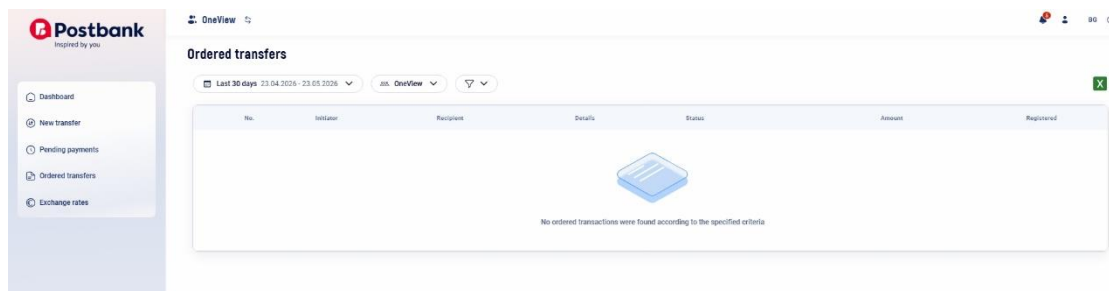
- Transfers with a future execution date (upcoming)
- Transfers requiring confirmation
- Transfers on hold due to technical or limit reasons



The screenshot shows the 'Pending' menu. The left sidebar is the same as in the previous screenshots. The main area shows a table of pending transfers:

No.	Initiator	Recipient	Details	Status	Amount	Registered
21309362	BG (EUR)	HAT1 BG	test	Processing	1,00 EUR	27.02.2026 09:53:00
21306850	BG (EUR)	HAT1 BG	test	Processing	1,00 EUR	26.02.2026 09:56:15

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

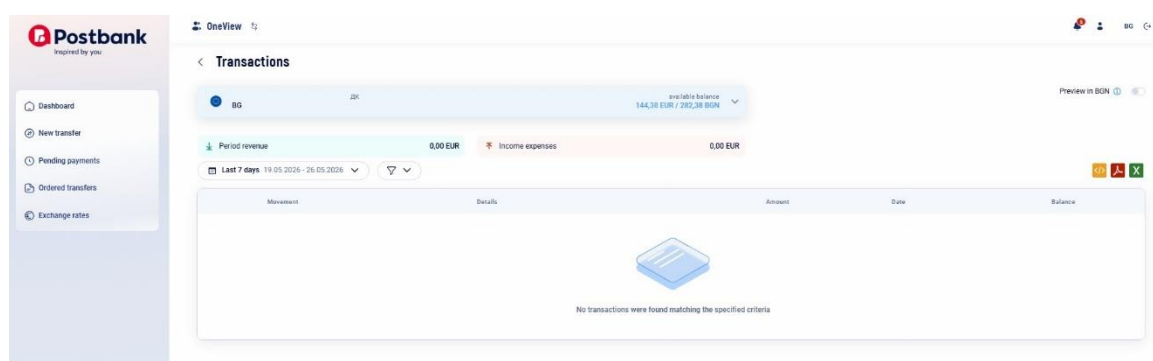


"Filter" button (funnel icon) – allows for detailed sorting by:

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

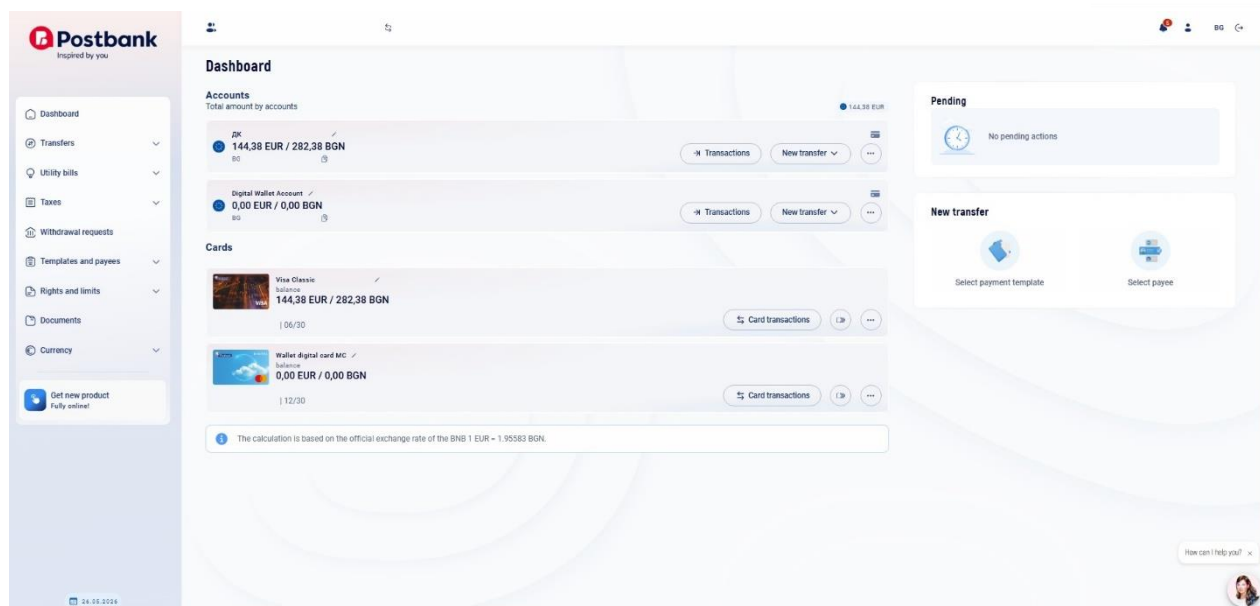
6.3 Menu: Transactions

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.

The image shows a 'Friendly name change' dialog box. It has a title bar with a close button (X). Below the title is a label 'Account name' and a text input field containing 'PC Моето семейство с P3'. At the bottom right are two buttons: 'Decline' and 'Change'.

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.

DK

144,38 EUR / 282,38 BGN

BG

→ Transactions

New transfer ▾

...

Transactions

Account

Digital Wallet Account

BG

available balance

0,00 EUR / 0,00 BGN

Period revenue

0,00 EUR

Income expenses

0,00 EUR

Last 7 days

31.12.2025 - 07.01.2026

▾

Movement	Details	Amount	Date	Balance
No transactions were found matching the specified criteria				

Operation type

Select operation type ▾

Recipient

Enter recipient

Digital channel

Postbank Web

Postbank App

ONE wallet

Digital zones

Amount from

0,00

Amount to

0,00

Transaction type

Select transaction type ▾

Clear

Apply

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:

Transactions

Account

Digital Wallet Account

BG

available balance

0,00 EUR / 0,00 BGN

Digital Wallet Account

BG

0,00 EUR / 0,00 BGN

DK

BG

49,21 EUR / 96,25 BGN

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

Last 7 days

18.03.2025 - 25.03.2025

▾

Today

25.03.2025

Last 7 days

18.03.2025 - 25.03.2025

Last 30 days

23.02.2025 - 25.03.2025

Last 10

Accounts movements

Custom

Enter the desired date manually

From

dd.mm.yyyy

To

dd.mm.yyyy

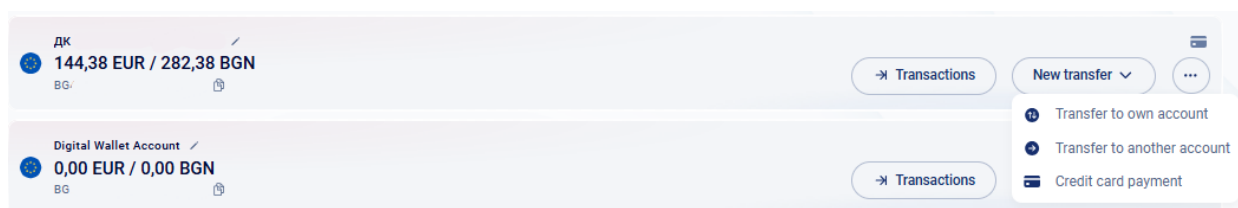
Cancel

Apply

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.

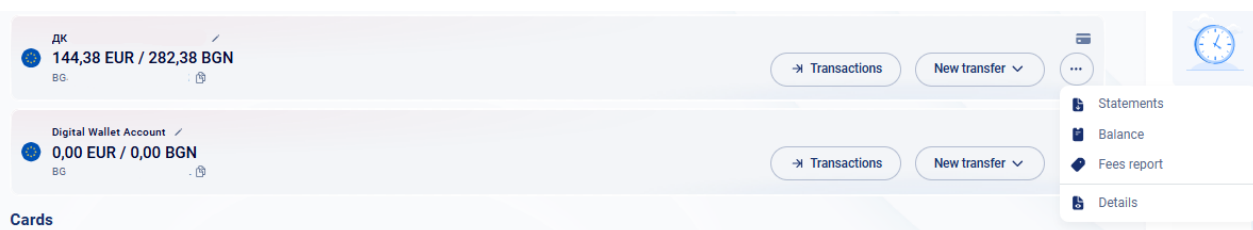
The generated report can be saved on your computer in the following formats: XML, PDF and XLS. For this purpose you need to select one of the options:   

- **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.

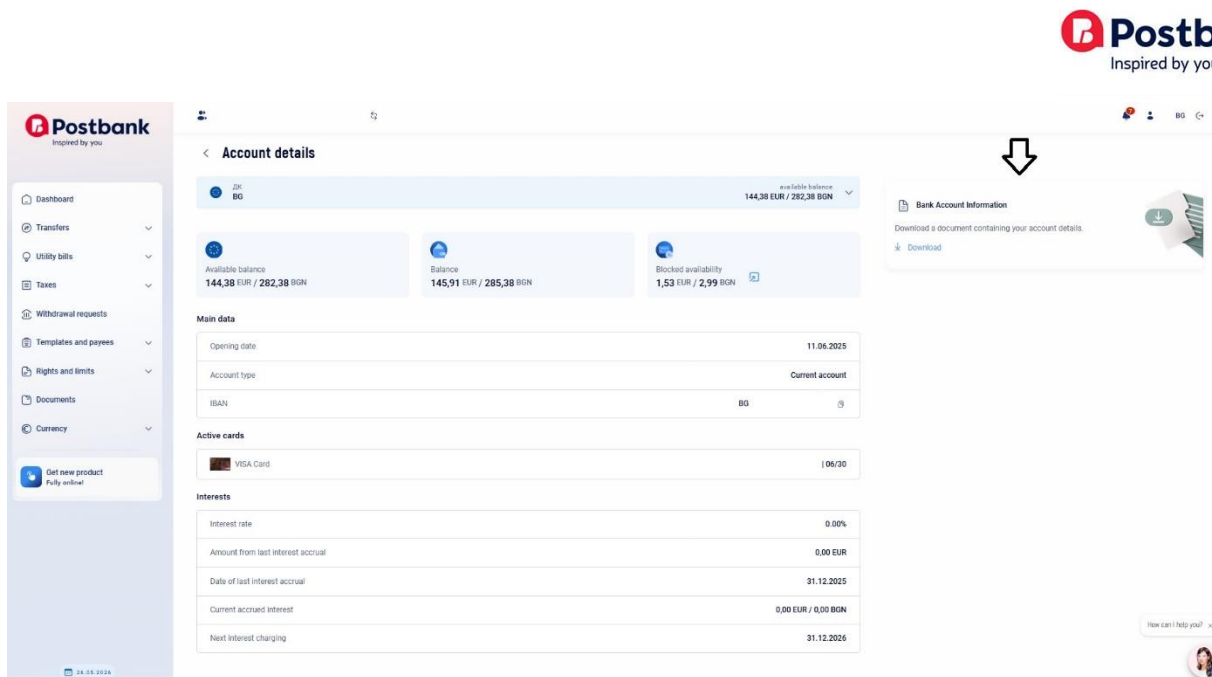


When you press

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:

Date	Daily turnover - debit	Daily turnover - credit	Total turnover - debit	Total turnover - credit	Balance
23.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
22.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
21.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
20.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
19.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
18.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
17.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR
16.05.2026	0,00 EUR	0,00 EUR	1.318,03 EUR	1.463,94 EUR	145,91 EUR

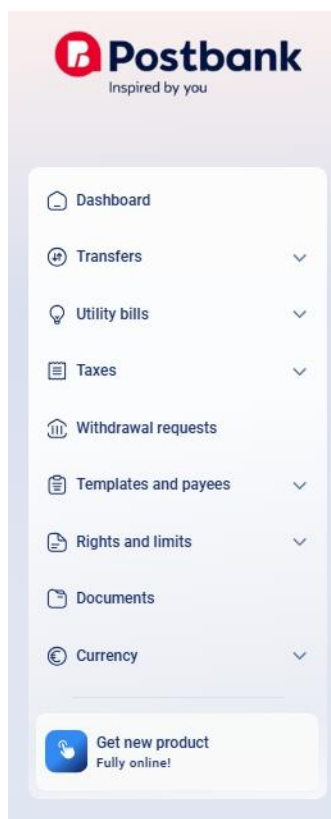
There is an option for downloading the balance report in 3 formats- XML, PDF и XLSX.



Report number	Year	Periodicity	Date	Period from	Period to
No fee reports were found for the specified criteria.					

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

Transfer to own account

Initiator

DK BG

balance

49,21 EUR / 96,25 BGN

Recipient

Digital Wallet Account BG

balance

0,00 EUR / 0,00 BGN

Transfer amount

EUR

1,00

Details

Transfers between own accounts

Save payment details

Save template

Save the details of this transfer as a template for easy reuse with frequently repeated transfers.

Template name

test template

Save as recurring payment

Execution and validity date

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:

Templates

Template name

Recipient

Type

Amount

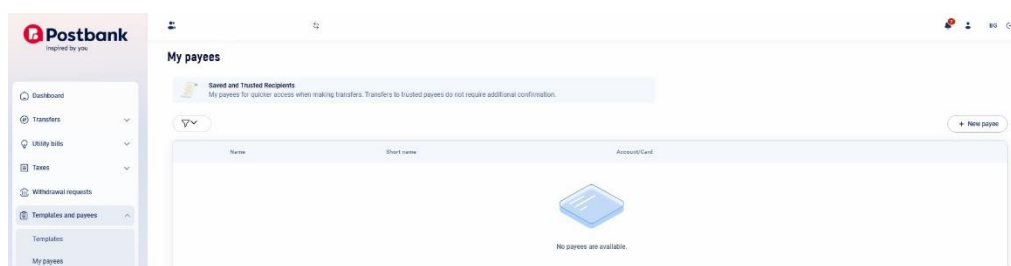
test template

Digital Wallet Account BG

Transfer to own account

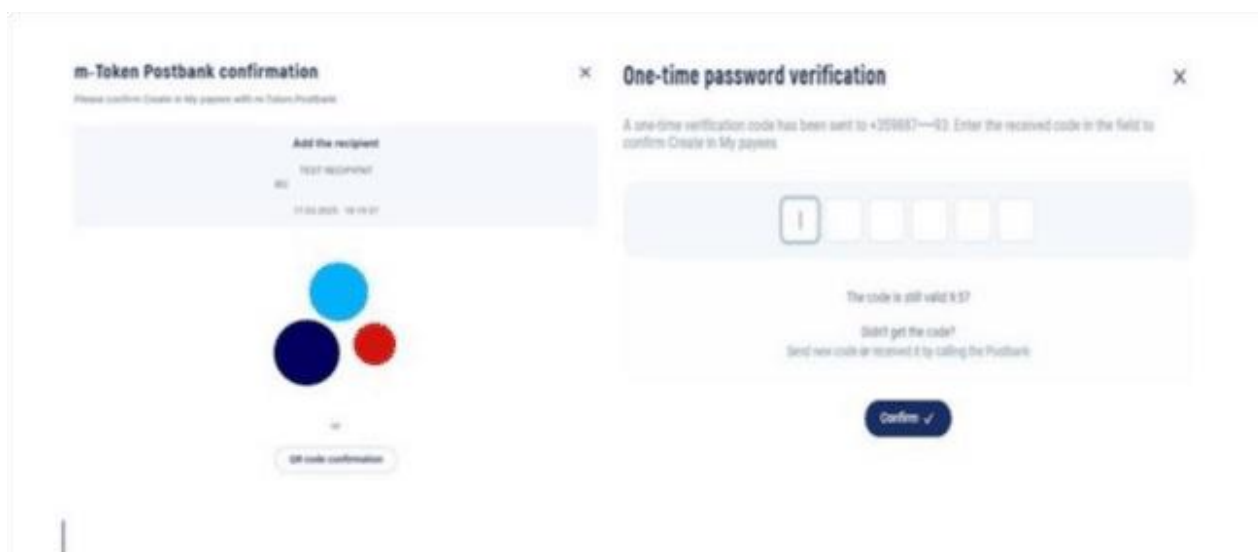
1,00 EUR

- **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.

Initiator BG (EUR) 🇧🇬 BPBI Юробанк България АД	Recipient BG 🇧🇬 BP Юробанк България АД 942
Transfer amount Transfer amount 10,00 EUR	
Details test	
Save payment details ⌵ Save template ☐ Save payee 👤 ☒ Save the payee's details of this transfer as a template for easy reuse with frequently repeated transfers. Short name ☐ Trusted beneficiary ⓘ Save as recurring payment ☐	

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“.



PB VISA CLASSIC /
balance
4 427,39 EUR

credit limit 4 601,63 EUR

| 01/30

Card transactions

...

Statements

Details

Current due amount ⓘ

174,24 EUR

Minimum due payment

62,32 EUR

Pay >



Visa Classic - Моето Банкиране с РЗ /
balance
2 503,25 EUR / 4 895,93 BGN

< Card details

PB VISA CLASSIC

available balance
4 427,39 EUR / 8 659,22 BGN

balance
4 427,39 EUR / 8 659,22 BGN

Valid until
01/30

Cardholder

Card details

Card status	Active
Card type	Credit card
Account opening date	26.01.2022
Loan limit	4 601,63 EUR / 9 000,01 BGN
Current liability	174,24 EUR / 340,78 BGN
Minimum payment	62,32 EUR / 121,89 BGN
Remaining due amount for installments	0,00 EUR / 0,00 BGN

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

< Transactions

Card

PB VISA CLASSIC

balance
4 427,39 EUR / 8 659,22 BGN

Preview in BGN ⓘ

Last 30 days 28.04.2026 - 28.05.2026

▼

Merchant

Sum

Execution date


Дължима лихва
Services

1,59 EUR

11.05.2026

- **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 ⓘ
Minimum due payment

174,24 EUR
62,32 EUR

[Pay >](#)



Visa Classic - Моето Банкиране с РЗ ✓
balance
2 503,25 EUR / 4 895,93 BGN

| 09/29

[Card transactions](#)

...

Statements

Details

< 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.



Visa Classic - Моето Банкиране с P3
 balance
2 503,25 EUR / 4 895,93 BGN

| 09/29

Card transactions

Transactions

Card

Visa Classic - Моето Банкиране с P3

balance
 2 503,25 EUR / 4 895,93 BGN

Preview in BGN

Last 30 days 28.04.2026 - 28.05.2026

X

Merchant	Sum	Execution date
 No data available Change the filters and try again		

Last 30 days 28.04.2026 - 28.05.2026

Merchant name

Enter merchant name

Amount from

Amount to

0,00

0,00

Clear

Apply

Today
 28.05.2026

Last 7 days
 21.05.2026 - 28.05.2026

☒ Last 30 days
 28.04.2026 - 28.05.2026

Custom
 Enter the desired date manually

From

To

dd.mm.yyyy

dd.mm.yyyy

Cancel

Apply

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



Visa Classic - Моето Банкиране с P3 ✓
 balance
2 503,25 EUR / 4 895,93 BGN
 | 09/29

Card transactions
 


 Details

 The calculation is based on the official exchange rate of the BNB 1 EUR = 1.95583 BGN.

< Card details


 Visa Classic - Моето Банкиране с P3

available balance
2 503,25 EUR / 4 895,93 BGN


 balance
2 503,25 EUR / 4 895,93 BGN


 Valid until
09/29


 Cardholder
CLIENT NAME 1

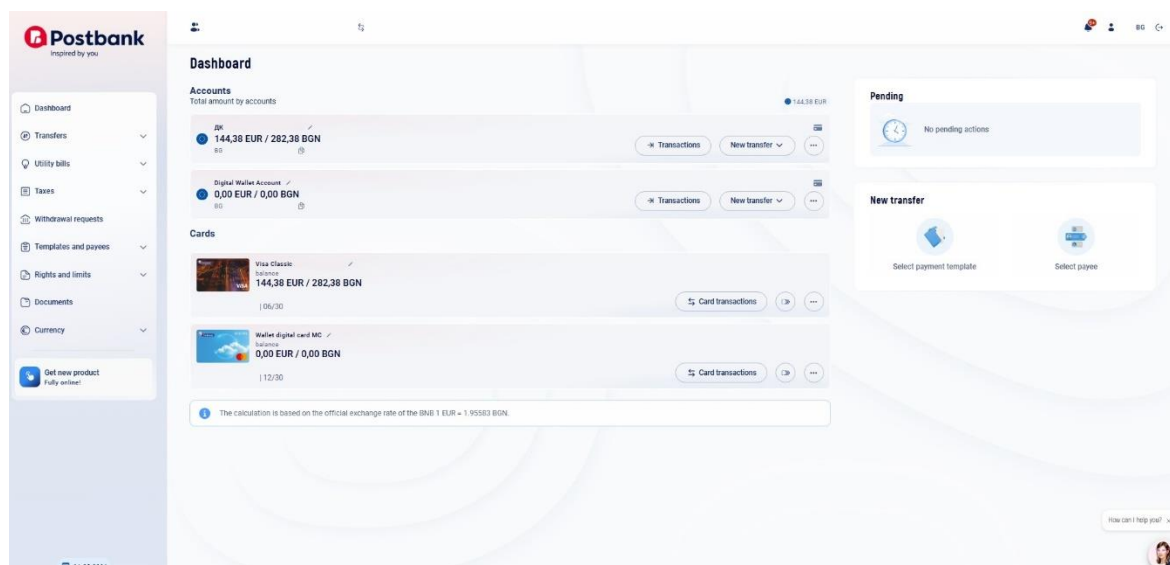
Card details

Card status	Active
Card type	Debit card
Account opening date	02.09.2024
Card account	BG 
Total daily limit	5 200,00 EUR
Daily limit - ATM	1 600,00 EUR

11. Click to pay

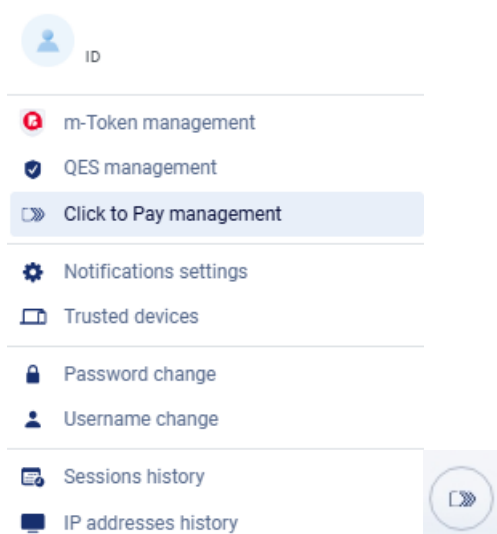
Click to Pay is a service that enables faster and more convenient online card payments, without the need to enter your card details for every purchase. When adding your card for the first time, you must register it in the service; afterwards, payments are completed with a simple confirmation.

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.

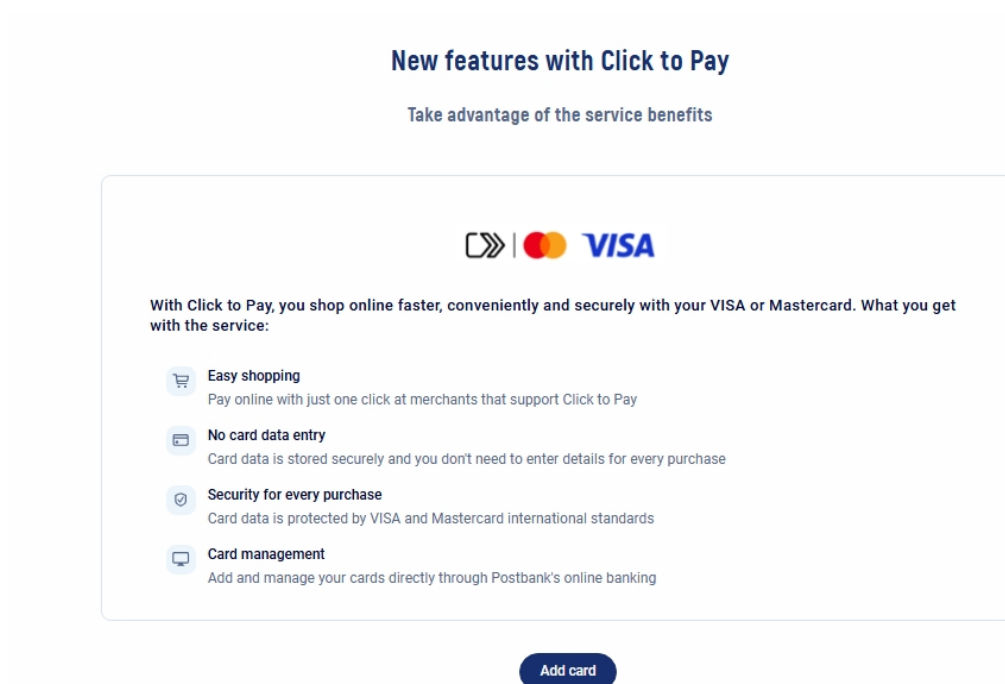


To create your Click to Pay profile, follow these steps:

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.



Create profile

Review and confirm Click to Pay terms of use

 Visa Classic 06/30		balance 144,38 EUR
Cardholder name	Email XXX	
Billing address	Phone number +359	

The registration data is the same as what you provided to the bank.

I accept:

☒ Select all

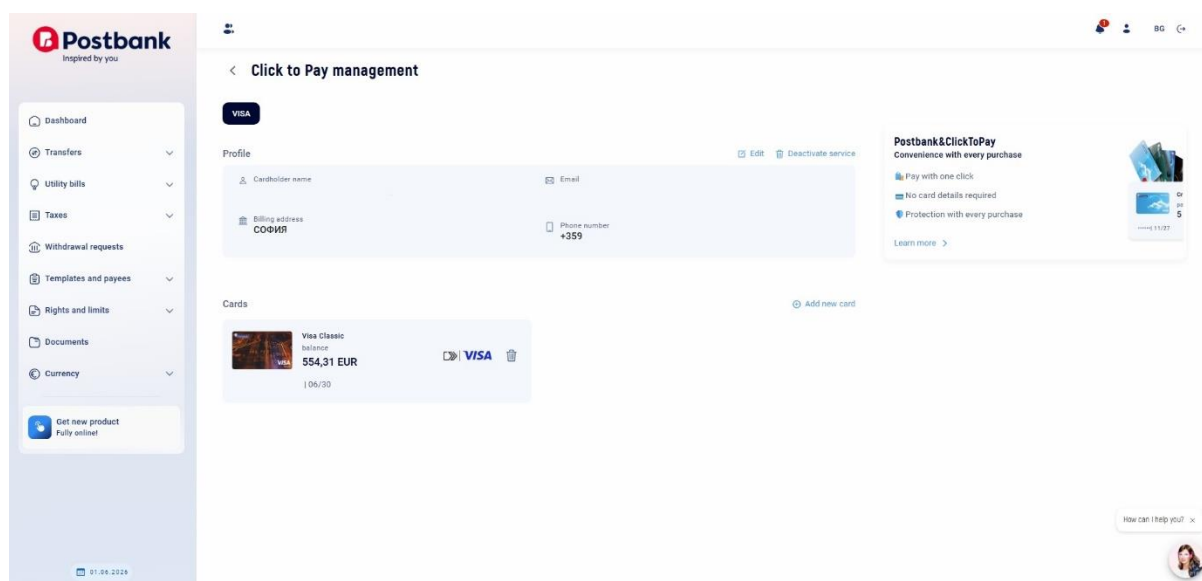
☒ Terms and Conditions of Eurobank Bulgaria AD for registration and use of the "Click to Pay" service for cardholders of cards issued by the Bank

☒ Privacy Statement

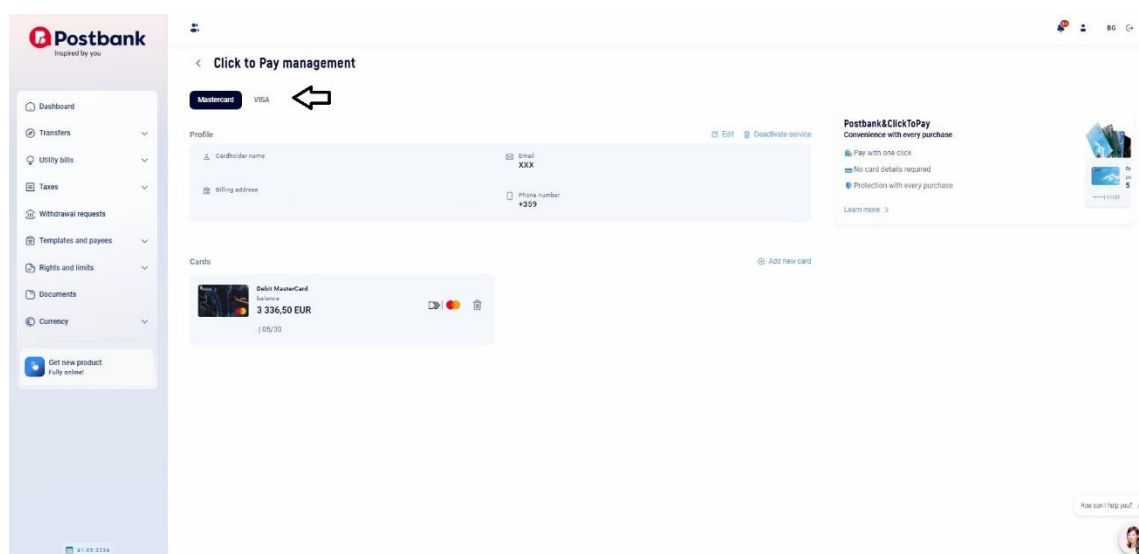
< Back

Confirm

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



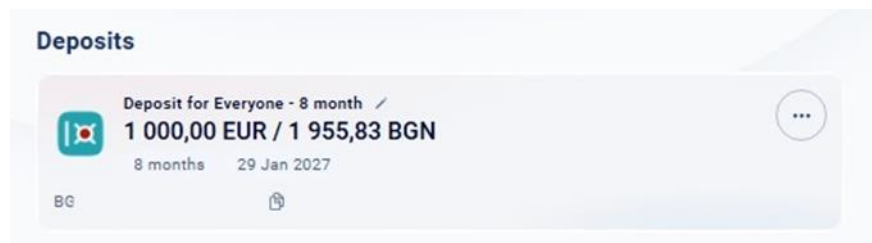
5. You can switch between your Mastercard and Visa profiles in Click to Pay.



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.

< Deposit details


 Deposit for Everyone - 8 month BG
 Deposit amount
1 000,00 EUR / 1 955,83 BGN



Deposit amount
1 000,00 EUR / 1 955,83 BGN



Deposit term
8 months



Maturity date
29.01.2027

Main data

Account opening date	29.05.2026
Interest rate	0.00%
Deposit IBAN	BG 
Opening amount	1 000,00 EUR / 1 955,83 BGN
Minimum balance	1 000,00 EUR
Last renewal date	29.05.2026
Next renewal date	29.01.2027
Option for additional contributions	Yes
Approved amount for additional contributions	0,00 EUR
Withdrawal option	No
Number of automatic renewals	0

Interests

Interest rate for early termination	0.00%
Last interest accrual	0,00 EUR
Last payment date	29.05.2026
Next interest accrual	29.01.2027
Current accrued interest	0,00 EUR / 0,00 BGN

13. Credits

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

Loans



ПК АВ Сегмент Приорити 1 /
 remaining amount
3 023,50 EUR / 5 913,45 BGN

loan amount 4 800,42 EUR
 No

maturity date
15 June 2026



Next installment
15 June 2026


Overdue amount
 Accrued until 28 May 2026

145,99 EUR >

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

Loans



ПК АВ Сегмент Приорити 1 /
 remaining amount
3 023,50 EUR / 5 913,45 BGN

maturity date
15 June 2026

Next installment
 15 June 2026

145,19 EUR
283,97 BGN

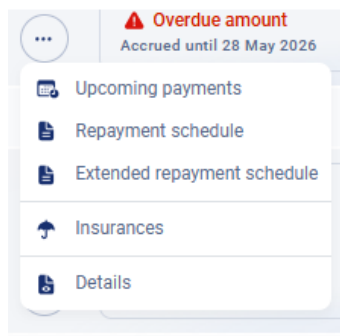
loan amount 4 800,42 EUR
 No

Active insurances:
 • Кардиф - ПК - пакет К - еднократен

due amount
 til 28 May 2026

145,99 EUR >

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.

< Insurance details


 ПК АВ Сегмент Приорити 1
 FL1577793

3 023,50 EUR / 5 913,45 BGN

Insurance details

Start date	26.03.2025
End date	15.03.2028
Number of overdue unpaid premiums	0
Amount of overdue unpaid premiums	0,00 EUR / 0,00 BGN
Amount of the next payment	0,00 EUR / 0,00 BGN
Insured persons	

14. Menu “Transfers”

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

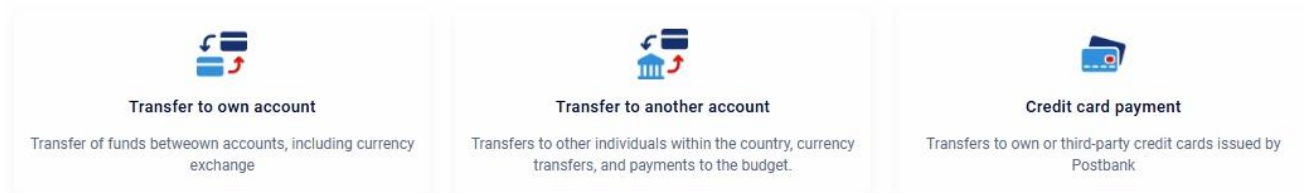
Through Postbank Web you can make transfers between your accounts and to other recipients' accounts.

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.

New transfer



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

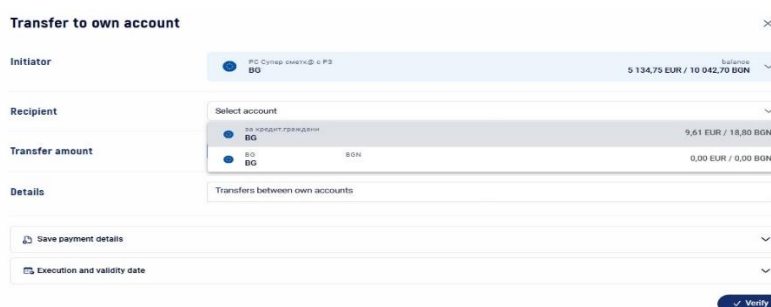
In order to ensure the security of transfers to third parties, the use of one of the following security tools is necessary, depending on the type of transaction:

- 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:



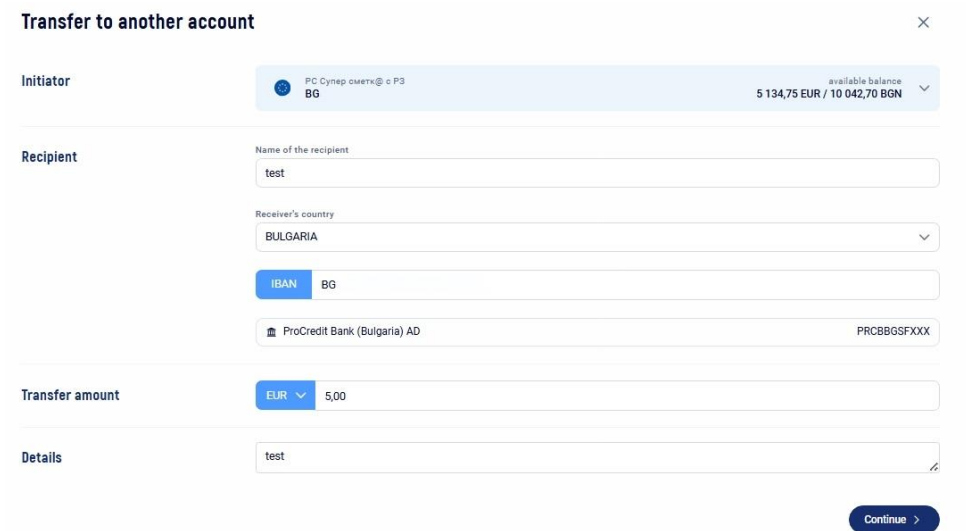
The screenshot shows the 'Transfer to own account' form. It includes fields for 'Initiator' (selected as 'PFC Contingent Capital - PFC BG' with a balance of 5,134.75 EUR / 10,042.70 BGN), 'Recipient' (a dropdown menu for 'Select account'), 'Transfer amount' (a dropdown menu for 'Select amount'), and 'Details' (a dropdown menu for 'Transfers between own accounts'). There are also buttons for 'Save payment details', 'Execution and validity date', and a 'Verify' button at the bottom right.

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 screenshot shows the 'Transfer to another account' form. It is divided into four main sections: Initiator, Recipient, Transfer amount, and Details. The Initiator section shows the user's account (PC Cynep owners@ c P3 BG) and the available balance (5 134,75 EUR / 10 042,70 BGN). The Recipient section includes fields for the name of the recipient (test), the receiver's country (BULGARIA), the IBAN (BG), and the bank name (ProCredit Bank (Bulgaria) AD) with the account number (PRCBBG5FXXX). The Transfer amount section shows the currency (EUR) and the amount (5,00). The Details section has a field for additional information (test). A 'Continue' button is located at the bottom right of the form.

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 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.

Transfer to recipient in Bulgaria ☆

Initiator

BG (EUR)

Юробанк България АД

Recipient

 test
 BG

ProCredit Bank (Bulgaria) AD

Transfer amount

Transfer amount

5,00

EUR

Expenses and value date

Expenses

☒ Shared
 SHA

Value date

☒ Instant
 SEPA Instant

 Fee
 0,00 EUR
 0,00 BGN

☐ Standard
 BISERA

 Fee
 0,00 EUR
 0,00 BGN

☐ Express
 TARGET2

 Fee
 7,16 EUR
 14,00 BGN

[Show more](#)

Details

test

☐ Save payment details

☐ Execution and validity date

[< Back](#)
[✓ Verify](#)

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  [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.

< Transfer to recipient in Bulgaria ☆

Pending signature

Initiator

BG (EUR) ⓘ

Юробанк България АД

Recipient

test
BG ⓘ
BULGARIA
ProCredit Bank (Bulgaria) AD

Transfer amount

Amount 5,00 EUR / 9,78 BGN ⓘ

Fee 0,00 EUR / 0,00 BGN ⓘ

Expenses and value date

Expenses SHA - Shared

Value date 28.05.2026

Details

test

Cancel

Sign later

Sign

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.

Dashboard

Accounts

Total amount by accounts

5 144,36 EUR

BG	0,00 EUR / 0,00 BGN	Transactions	New transfer	
PC Супер сметка@ c P3	5 134,75 EUR / 10 042,70 BGN	Transactions	New transfer	
за кредит,гражданин	9,61 EUR / 18,80 BGN	Transactions	New transfer	

Pending

Payments awaiting verification

test
BG
5,00 EUR

Pending obligations

Вик дружества - Софийска вода
Софийска вода
20,04 EUR

Pending

Pending signature

No.	Initiator	Recipient	Details	Status	Amount	Registered
21354127	PC Супер сметка@ c P3 BG	test BG	test	Pending signature	5,00 EUR	28.05.2026 11:19:14

- 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"**.

Transfer to another account

Initiator


PC Cyneп cMeTK@ c P3
BG

available balance
5 134,75 EUR / 10 042,70 BGN

Recipient

Name of the recipient

Receiver's country

IBAN

Transfer amount

EUR

Details

Continue >

Transfer from/to budget ☆



Initiator

BG (EUR)

Юробанк България АД

Recipient

 HAP
 BG

Bulgarian National Bank

Transfer amount

Transfer amount

10,00

EUR

Expenses and value date

Expenses

☒ Shared
 SHA

Value date

☒ Standard
 BISERA

 Fee
 0,00 EUR
 0,00 BGN

Show more >

Details

test

Payment type

Not available for the selected receiver.

Obligor

The obligor is the same as the originator



Name

PIN

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

Obligor

The obligor is the same as the originator



Enter the obligor's name.

PIN

BULSTAT

PIN

PNF

Please enter the identifier of the obligor.

Save payment details

Execution and validity date

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).

Payment type

Payment type

Select payment type

441400 - Окончателен годишен (патентен) данък

442100 - Данък върху недвижимите имоти

442200 - Данък върху наследствата

442300 - Данък върху превозните средства

442400 - Такси за битови отпадъци

442500 - Д-к при придобиване на имущ по дарения и възм. начин

442800 - Туристически данък

443400 - Други данъци

Obligor

- *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:

Transfer to another account

×

Initiator


 PC Сунер сметка@ с P3
 BG

available balance
 5 134,75 EUR / 10 042,70 BGN

Recipient

Name of the recipient

test

Receiver's country

GERMANY

IBAN

DE

BIC of the recipient's Bank

Recipient's Bank name

Citibank Europe Germany Branch

Receiver's bank address

FRANKFURT

Transfer amount

EUR

20,00

Details

test

Continue >

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.

Transfer to other country ☆



Initiator

BG (EUR) 
Eurobank Bulgaria AD

Recipient

test DE 
Citibank Europe Germany Branch
FRANKFURT

Transfer amount

Transfer amount

20,00

EUR

Address of the recipient

Enter recipient's address

Expenses and value date

Expenses

☒ Shared
SHA

Value date ⓘ

☒ Instant
SEPA Instant Fee
0,00 EUR
0,00 BGN

☐ Standard
BISERA Fee
0,00 EUR
0,00 BGN

☐ Express
TARGET2 Fee
7,16 EUR
14,00 BGN

Show more >

Details

test

 Save payment details

 Execution and validity date

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":

New transfer



Transfer to own account

Transfer of funds between accounts, including currency exchange



Transfer to another account

Transfers to other individuals within the country, currency transfers, and payments to the budget.

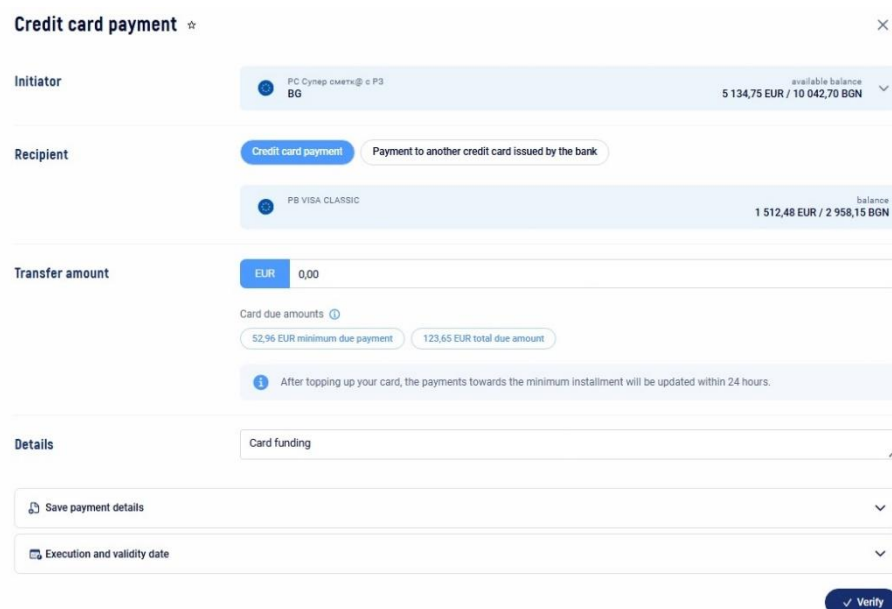


Credit card payment

Transfers to own or third-party credit cards issued by Postbank

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.

Pending

Pending signature									
☐	No.	Initiator	Recipient	Details	Status	Amount	Registered		
☐	21354127	PC Cymep cmetk@ c P3 BG	test BG	test	Pending signature	5,00 EUR	28.05.2026 11:19:14	⏮	⏭

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.

<
Transfer to recipient in Bulgaria
☆
🖨️

Pending signature

Initiator

BG (EUR) 🇵🇸
Юробанк България АД

Recipient

test BG 🇵🇸
BULGARIA
ProCredit Bank (Bulgaria) AD
SOFIA

Transfer amount

Amount 5,00 EUR / 9,78 BGN ⓘ

Fee 0,00 EUR / 0,00 BGN ⓘ

Expenses and value date

Expenses

SHA - Shared

Value date

28.05.2026

Details

test

⌂ Cancel

⌂ Sign

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.**

Save payment details

Save template

Save payee

Save as recurring payment

Select a recurring (weekly or monthly) automatic payment for this transfer.

Periodicity

Select

Manual verification

Verify the pending payment manually.

Automated execution

The transaction will be automatically executed on the specified date.

Period of validity

Select period

Execution

Unlimited

Execution and validity date

Forthcoming execution date

dd.mm.yyyy

Validity date

28.06.2026

< Back

✓ Verify

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.

Recipient	Details	Amount	Execution	Status
ИАНТ 80	Тест	0,00 EUR	monthly on date 31 Automated execution	active

14.3 „Pending payments“

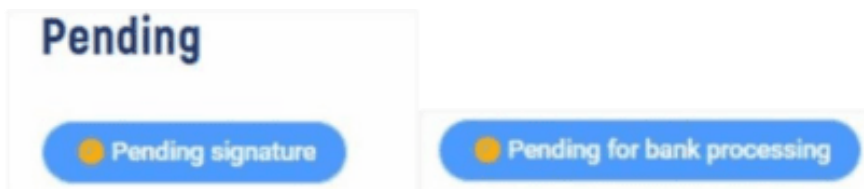
The report can be accessed from the **“Transfers”** menu **“Pending Payments”**

Pending

	No.	Initiator	Recipient	Details	Status	Amount	Registered
☐	21354127	PC Cынеп cмeткa @ c P3 80	test 80	test	Pending signature	5,00 EUR	28.05.2026 11:19:14

- 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.

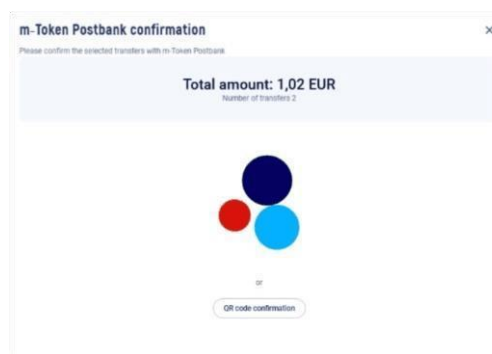


In this section for transfers with the status **"Pending Signature"**, two buttons are available from the transfer row

"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.

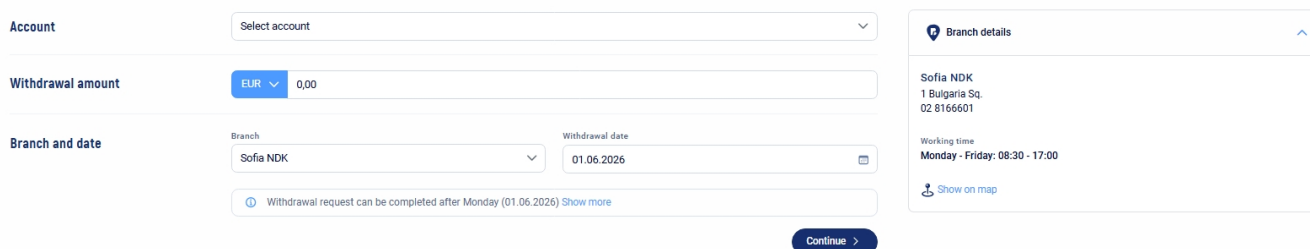
14.4 Withdrawal request

A new withdrawal request is made by clicking the button

Withdrawal requests



New withdrawal request



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:

🔑 Processing of withdrawal requests at a branch



Requests in EUR registered by {time}

Requests can be withdrawn at a branch no earlier than the the next business day following registration.



Requests in EUR registered after {time}

Requests can be withdrawn at a branch no earlier than the the second business day following registration.



Requests in another currency registered by 12:00

Requests can be withdrawn at a branch no earlier than the the second business day following registration.



Requests in another currency registered after 12:00

Requests can be withdrawn at a branch no earlier than the the third business day following registration.



The maximum period within which you can request a withdrawal at a bank branch is 30 days from today.

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”.

Utility bills

Preview in BGN ⓘ

 Pay new utility bill You can check for new utility bill or pay deposit by selecting a merchant and entering a subscriber number					New payment
☐	Subscription name	Subscriber number	Date	Amount	
☐	 Вик дружества - Софийска вода Софийска вода		17.04.2026	20,04 EUR	

You should select a service and merchant:

Utility payment

Merchant category

Select merchant category

Merchants

Please, select a category.

Subscriber number

Enter subscriber number

Check

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

Utility payment

Merchant category

Water supply and sewerage companies

Merchants

Please, select a category.

соф

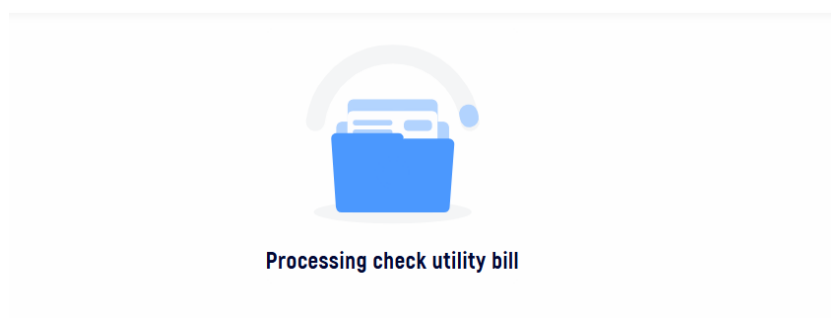
Вик София (област)

Софийска вода

Subscriber number

Check

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:

Utility payment

Merchant category

Water supply and sewerage companies

Merchants

Софийска вода

Subscriber number

123456

Check

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.

Utility bill payment

Account/Card selection

Select account/card for payment

Obligation sum

91,01

EUR

Fee

0,00 EUR

Obligation

Merchants
Топлофикация София АД-тестова система

Obligation
91,01 EUR

Subscriber number

123456

Save the details

Save as subscription

Save the merchant details to receive and pay all subsequent payments

Subscription name

Топлофикация София АД-тестова система

☐ Manual verification

Any obligation must be confirmed by you before it is paid

☒ Automated execution

The obligations are automatically paid up to the limit you specify

Select limit

100,00 EUR

200,00 EUR

500,00 EUR

Other

i

Obligations above the specified limit will be added for manual confirmation

Verify

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.

Add a subscription

Category	Select category
Merchant	Please, select a category.
Subscriber number	Enter subscriber number 
Check	
Subscription name	Enter a short subscription name
Account/Card for payment	Select account/card for payment
Payment method	☒ Manual verification Any obligation must be confirmed by you before it is paid
	☐ Automated execution The obligations are automatically paid up to the limit you specify
Cancel Sign	

➤ Payment by code

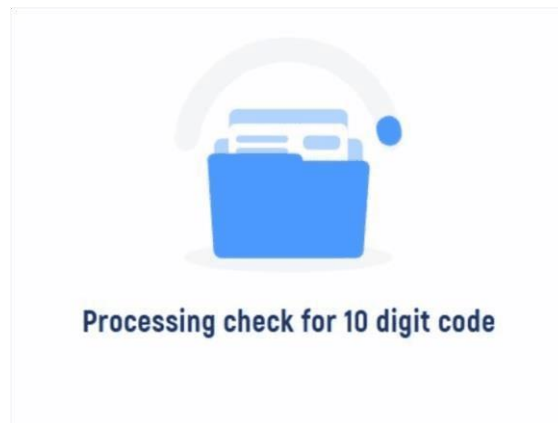
From the **"Utility bills"** menu, under the **"Payment by Code"** tab, you can pay for goods or services for which a 10-digit code has been provided.

Payment by 10-digit code.


 Paying by 10-digit code provides you with an easy way to pay for goods, services or obligations to a merchant. Just enter the received code and select a payment account.

Merchant payment code	1234567890
Check	

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



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

Payment by 10-digit code.

Account/Card selection Select account/card for payment

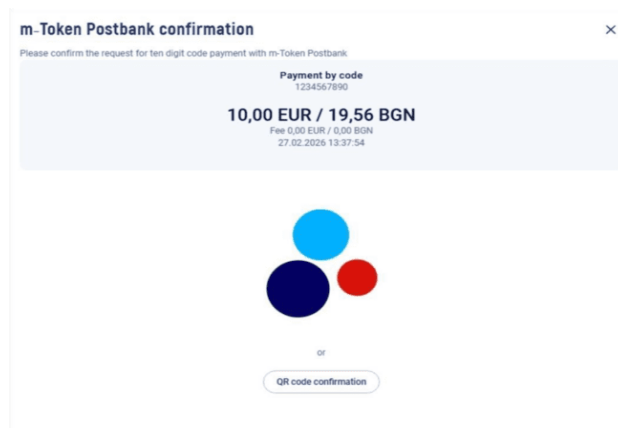
Obligation sum 10,00 EUR **Fee** 0,00 EUR

Obligation 10-digit code: 0123456961 Obligation 10,00 EUR

< Back ✓ Verify

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

Paid utility bills

Last 30 days

28.04.2026 - 28.05.2026

▼

▼

Preview in BGN




Utility bill	From account/card	Payment date	Amount
 Utility payments' records not found			

16. Menu "Taxes"

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

Paying taxes


Check for active tax liabilities by specifying municipality and liable person

Choice of municipality

Select a municipality

Obligated person

Payment for another obligee

Name

PIN

Check

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.

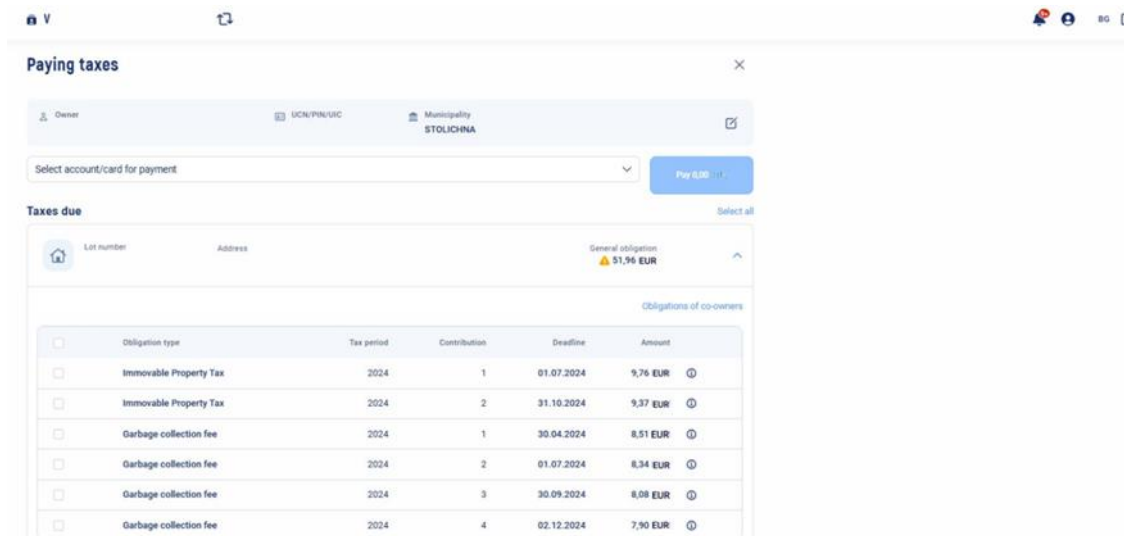
If no obligations are found, the following message will appear:



Paying taxes

No taxes due were found according to the specified criteria

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



Obligation type	Tax period	Contribution	Deadline	Amount
Immovable Property Tax	2024	1	01.07.2024	9,76 EUR
Immovable Property Tax	2024	2	31.10.2024	9,37 EUR
Garbage collection fee	2024	1	30.04.2024	8,51 EUR
Garbage collection fee	2024	2	01.07.2024	8,34 EUR
Garbage collection fee	2024	3	30.09.2024	8,08 EUR
Garbage collection fee	2024	4	02.12.2024	7,90 EUR

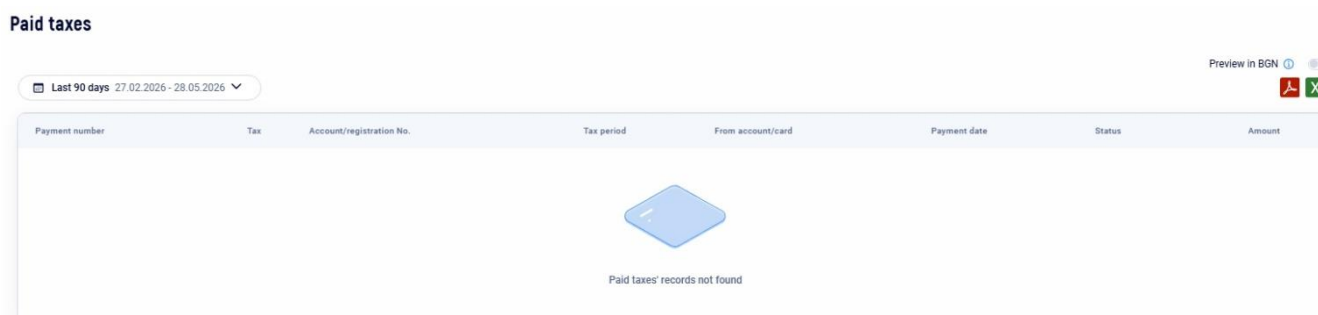
Payments are made from a bank account or a credit card in EUR.

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.



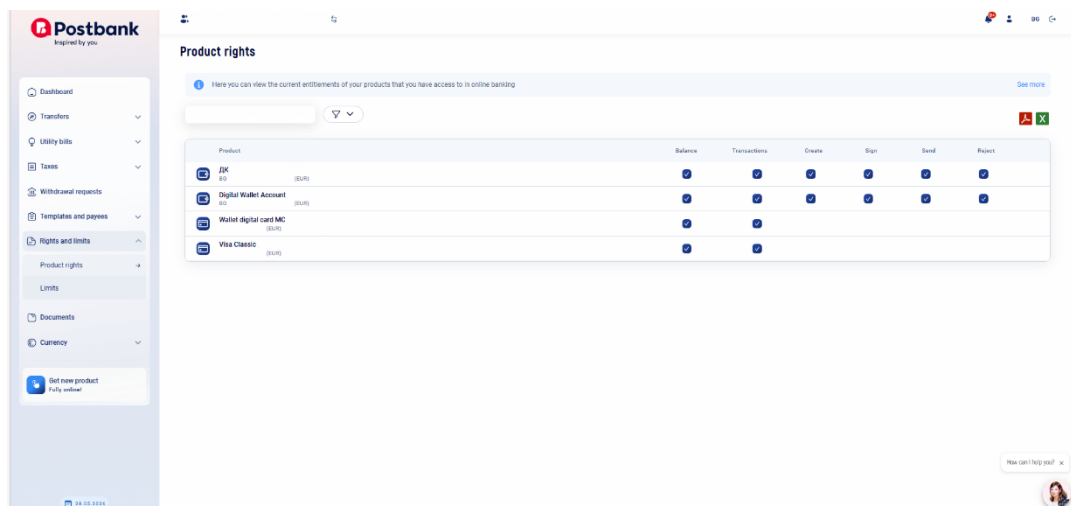
17. Menu "Rights and limits"

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.

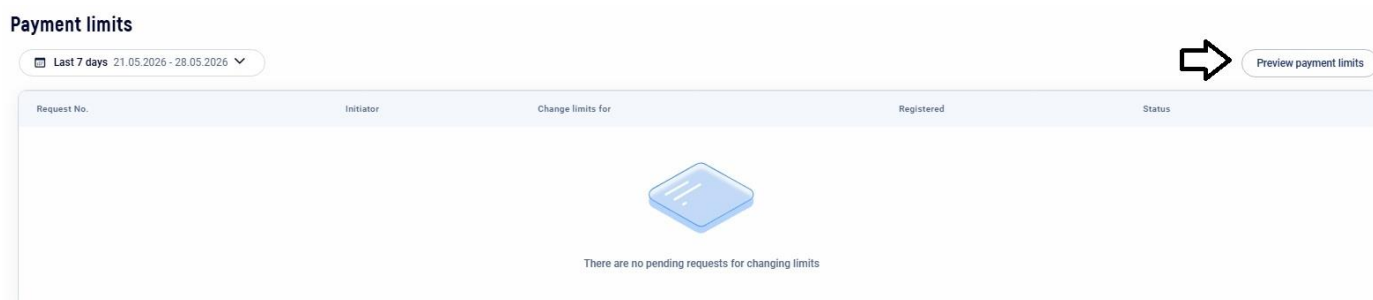
All granted rights are displayed by user and it is possible to sort by product type.



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.

Limits for user

Account	Limit per document	Daily limit
Current account BG (EUR)	10 225,84 EUR	10 225,84 EUR
Current account BG (EUR)	10 225,84 EUR	10 225,84 EUR

Additional information

You can edit your own limits or the limits of other users connected to your account.

If you change limits for another user, he will need to confirm the change.

Active m-Token Postbank is required to confirm request for limit change.

After confirmation, the request will be sent to the bank for approval.

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.

Limits for user

Account	Limit per document	Daily limit
Current account BG	10 225,84 EUR	10 225,84 EUR
Current account BG		

Modify limits

BG (EUR)

Limit per document (EUR)

EUR 10 225,84

Daily limit (EUR)

EUR 10 225,84

Enter a value between 1.00 and 300000.00

Enter a value between 1.00 and 300000.00

If you want a different limit than the specified limits, you need to visit a bank branch

Decline Change

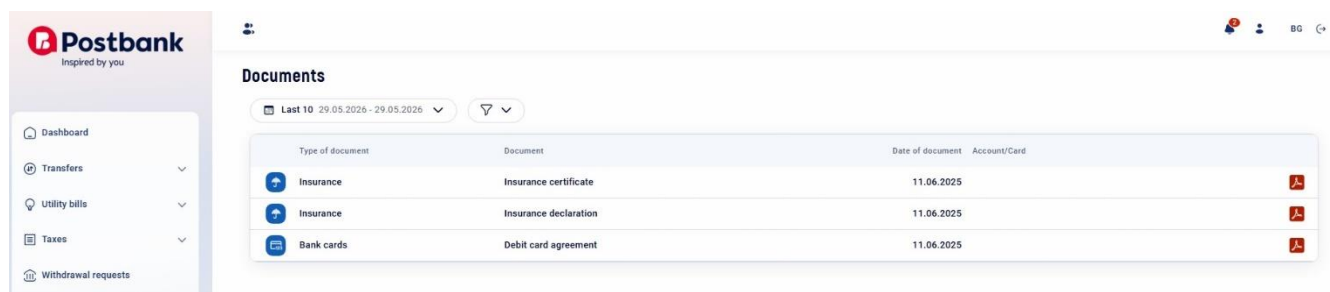
Important! The value in the “**Daily Limit**” field must be greater than or equal to the value in the “**Limit per document**” field.

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

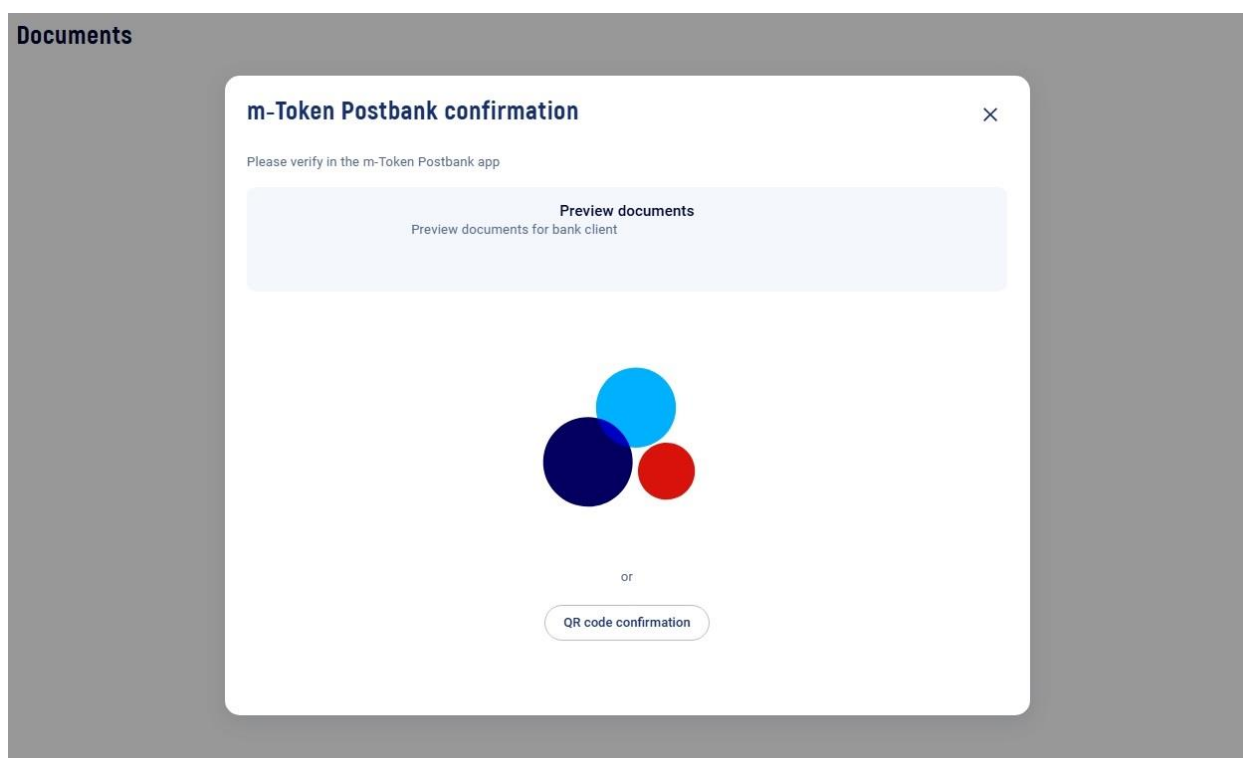
Submitting the request to the bank requires confirmation with a valid security device. More information is available in the “**Personal Security Devices**” section.

18. Menu “Documents”

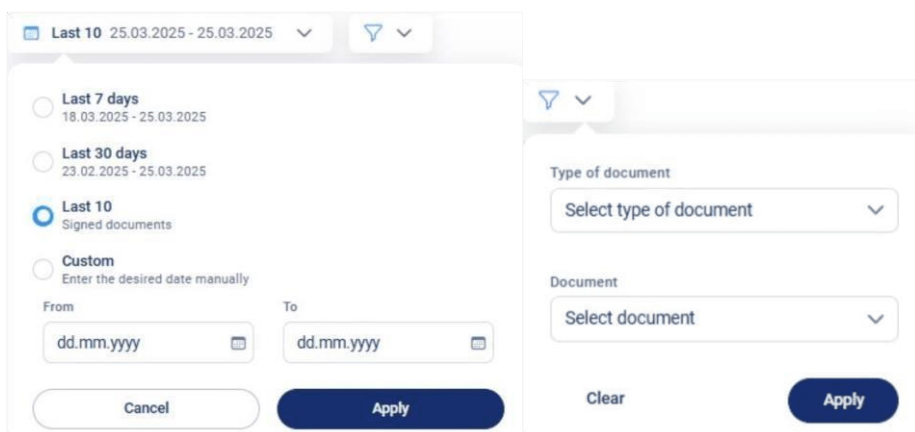
For all users of the Postbank Web Internet Banking service, for whom the user's personal identification number matches the bank clients's personal identification number, access to electronically signed documents on a tablet at a bank branch is provided.



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“

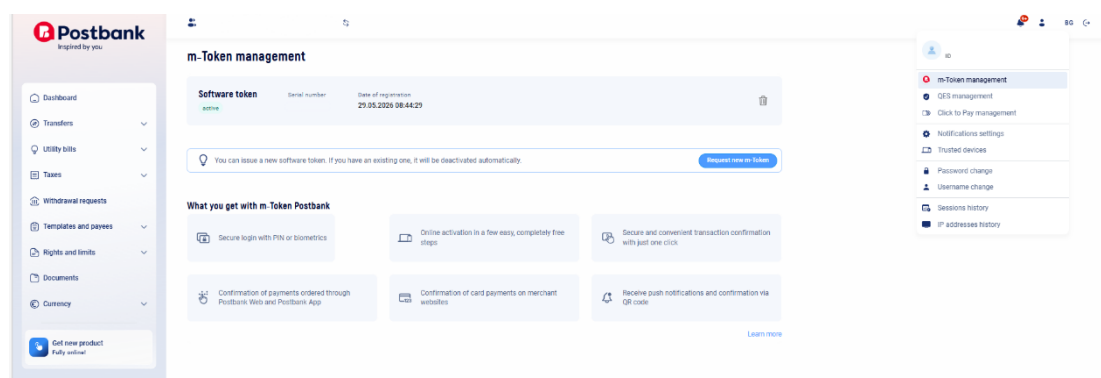
The **“Profile”** menu contains several submenus from which you can make the appropriate settings:

- 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.

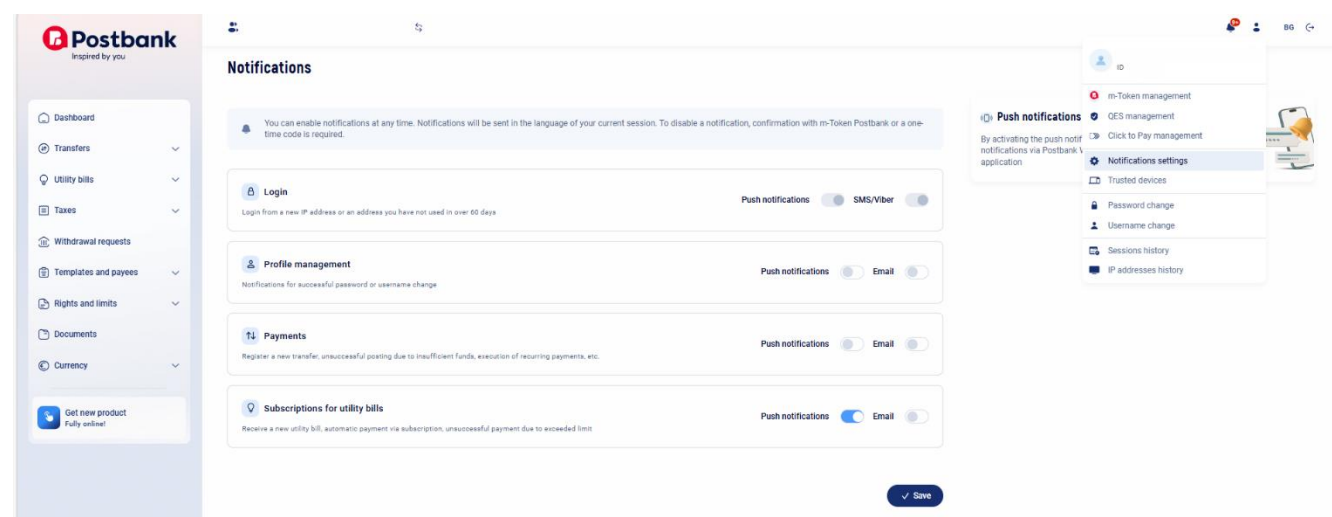
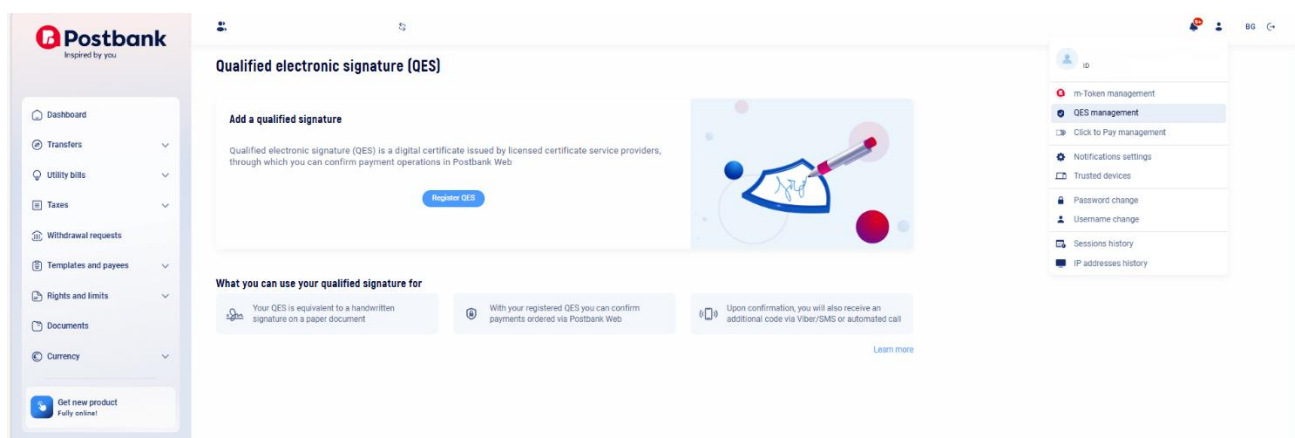
In case the client uses the m-Token Postbank software token and at the same time has a valid QES registered in ePostbank.bg, the software token has priority when confirming payment transactions.

➤ 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.

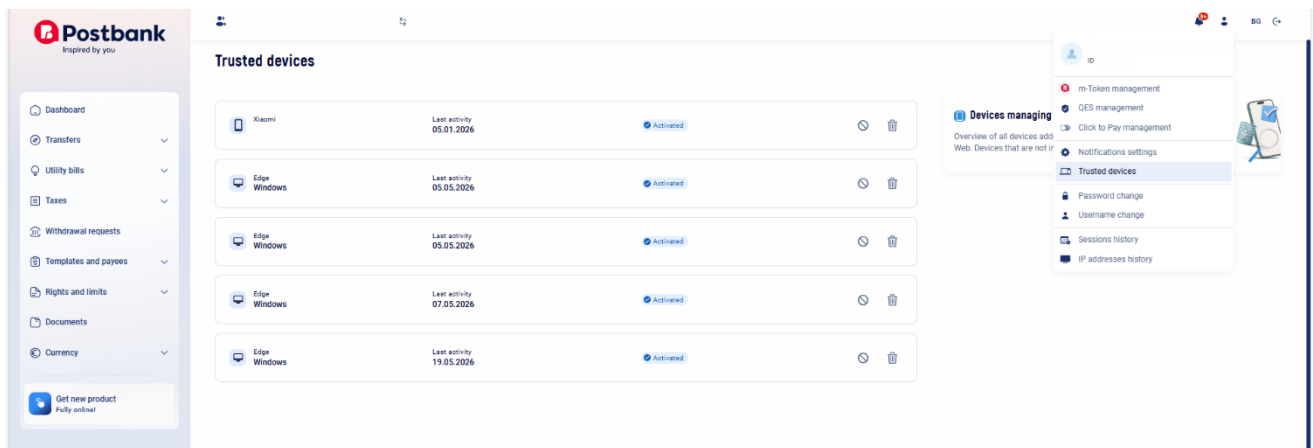
Important! Notifications for logging into the system from an IP address that you haven't accessed within the last 60 days are enabled by default for all users and cannot be turned off.

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:

Change password

Change the password for accessing your online banking. Periodically change your password for accessing Postbank Web to achieve a higher level of security.

Current password

New password

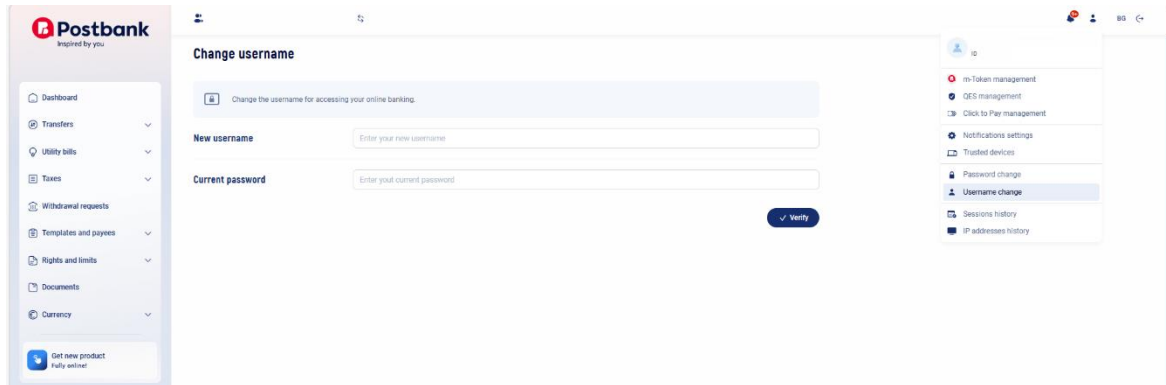
New password

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

- **Username change**

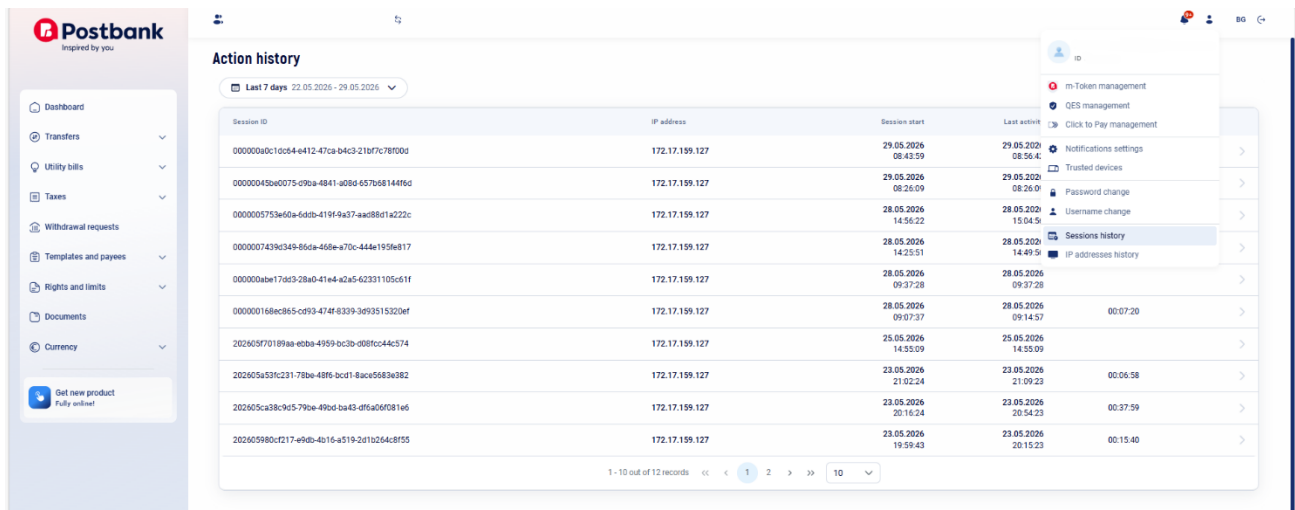
In the **Username change tab**, you can change your current username. You can make up to 3 changes per day.

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



Session ID	IP address	Session start	Last activity
000000a0c10c44-e412-47ca-b4c3-21b7c78f00d	172.17.159.127	29.05.2026 08:43:59	29.05.2026 08:56:41
00000043ba0075-d9ba-4841-a08d-6576b8144f6d	172.17.159.127	29.05.2026 08:26:09	29.05.2026 08:26:09
000000573e60a-6d0b-419f-9a37-aad8801a222c	172.17.159.127	28.05.2026 14:56:22	28.05.2026 15:04:51
0000007439c349-66da-468e-a70c-444e195e817	172.17.159.127	28.05.2026 14:25:51	28.05.2026 14:49:51
000000abe17dc5-28a0-41e4-a2a5-62331105c61f	172.17.159.127	28.05.2026 09:37:28	28.05.2026 09:37:28
000000168ec855-cd93-474f-8339-3d93515320ef	172.17.159.127	28.05.2026 09:07:37	28.05.2026 09:14:57
202605f70189aa-ebba-4959-0c3b-080f0c44c574	172.17.159.127	25.05.2026 14:55:09	25.05.2026 14:55:09
202605a53fc231-78be-48f6-bcd1-8aca5683e382	172.17.159.127	23.05.2026 21:02:24	23.05.2026 21:09:23
202605ca38c9d5-79be-490d-ba43-df5a06f081e6	172.17.159.127	23.05.2026 20:16:24	23.05.2026 20:54:23
202605980c1217-e9db-4b16-a519-3d1b264c8f55	172.17.159.127	23.05.2026 19:59:43	23.05.2026 20:15:23

- **IP addresses history**

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

IP addresses history



IP address	Number of sessions for the period	Last usage
172.17.159.127	37	29.05.2026 08:43:59

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).

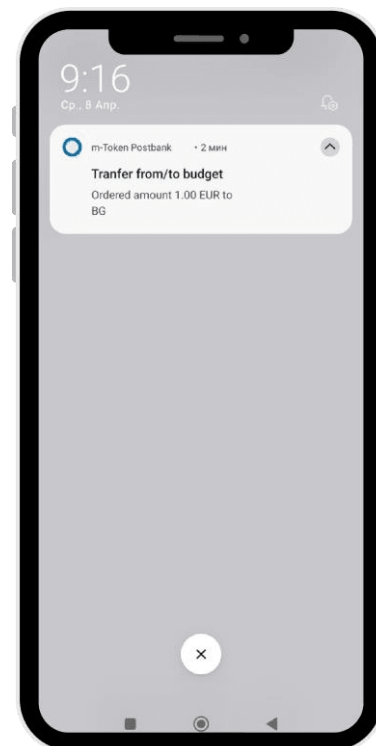
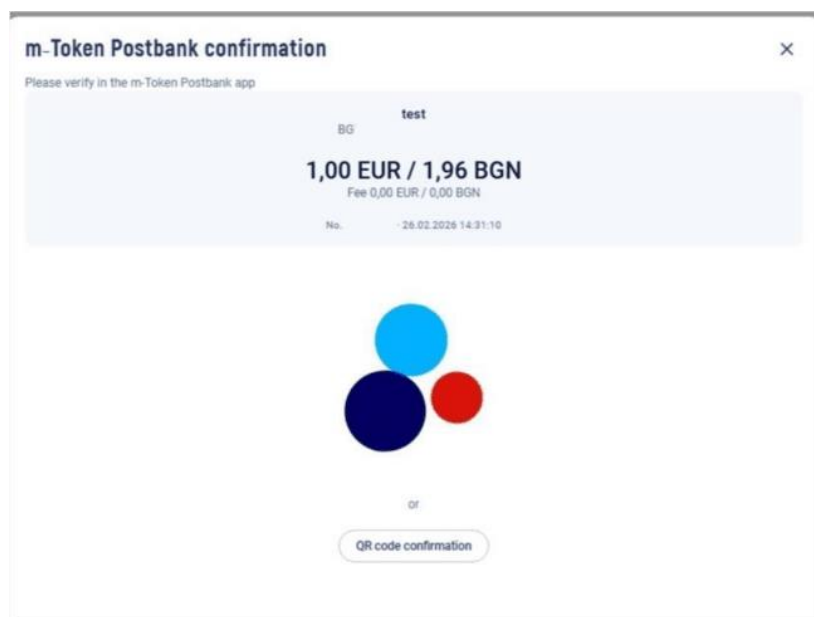
To make transfers via Postbank Web and Postbank App and confirm operations that require additional verification, you only need a smartphone with Android (5.1+) or iOS (11.0+).

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

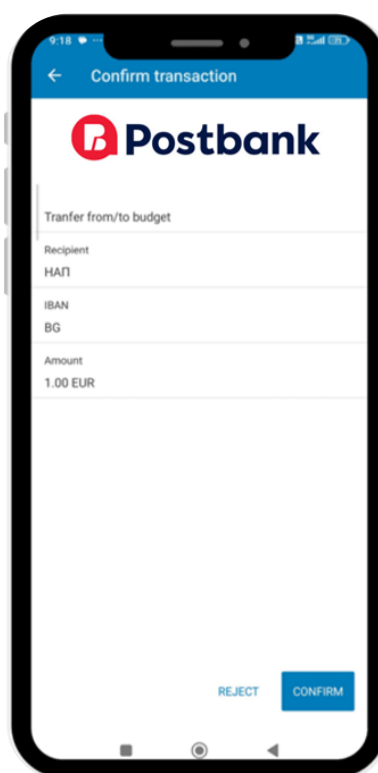
- **Confirming operations with m-Token Postbank:**

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.

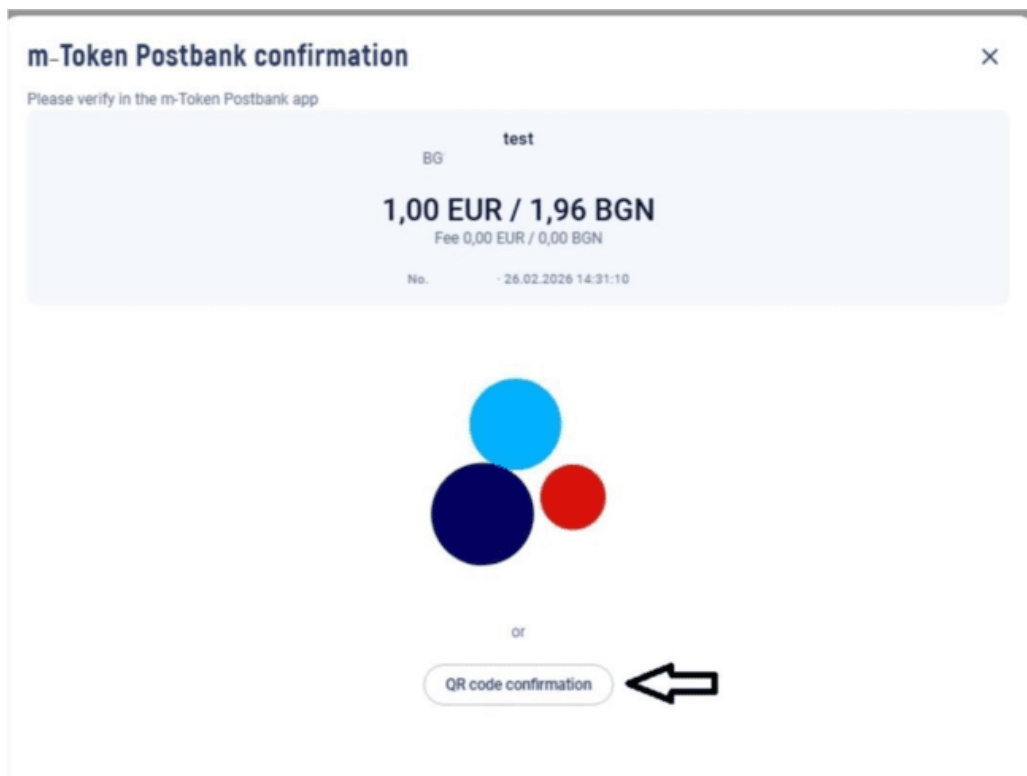


After reviewing the confirmation notification, you will have the options to "**Confirm**" or "**Reject**".

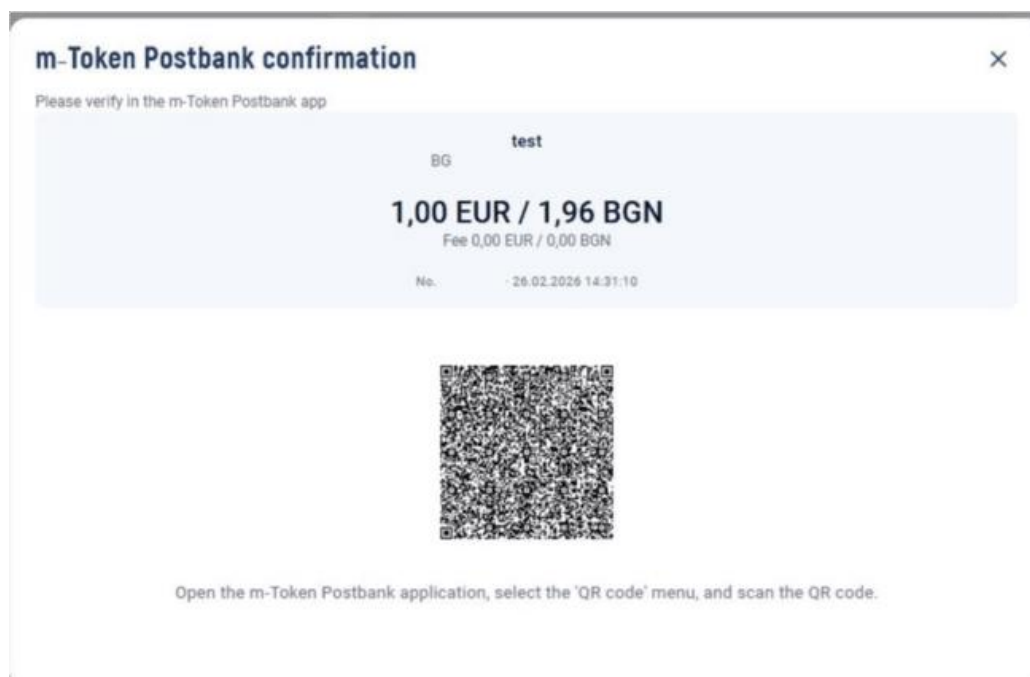
Important! If you have not received a push notification to confirm your action, you should log in to the mToken Postbank app and refresh the "**Pending**" menu by swiping down on the screen.

- **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.

Notifications

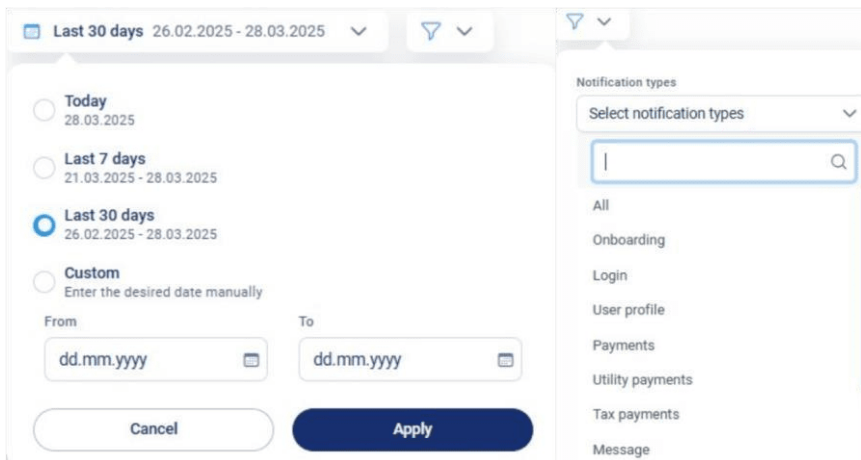

 Last 30 days 29.04.2026 - 29.05.2026



Mark all as read

Additional information	Date
 Login from new IP address New login on 25.05.2026, 14:56 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	25.05.2026 14:56:38
 Login from new IP address New login on 24.05.2026, 14:42 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	24.05.2026 14:42:13
 Login from new IP address New login on 19.05.2026, 11:19 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	19.05.2026 11:19:27
 Login from new IP address New login on 18.05.2026, 10:52 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	18.05.2026 10:52:12
 Login from new IP address New login on 07.05.2026, 09:09 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	07.05.2026 09:09:29
 Login from new IP address New login on 05.05.2026, 11:10 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	05.05.2026 11:10:59
 Login from new IP address New login on 05.05.2026, 10:27 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	05.05.2026 10:27:55
 Login from new IP address New login on 30.04.2026, 08:56 from IP: ... If you have not initiated this action, please contact us immediately at *7224.	30.04.2026 08:56:19

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



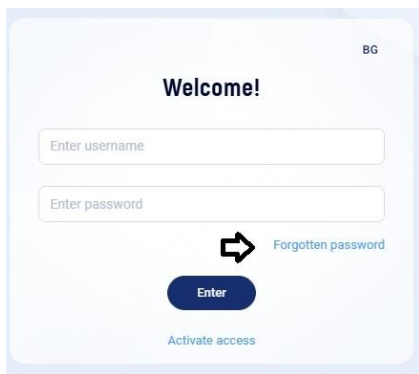
23. Online recovery of Forgotten Password

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:


 Inspired by you
 Change your password in just a few clicks.

 < Back to login
 1 — 2 — 3
Data entry
 The information entered must match the one provided to the Bank.
 Username
 Email
 Phone number
 Verify

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.

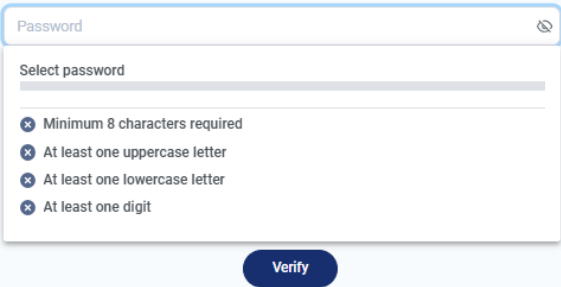
Creating a password

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


 Inspired by you
 Change your password in just a few clicks.

 < Back to login
 ✓ — 2 — 3
Change password
 Create a new password to access your online banking profile.
 Password
 Re-enter the selected password
 Verify

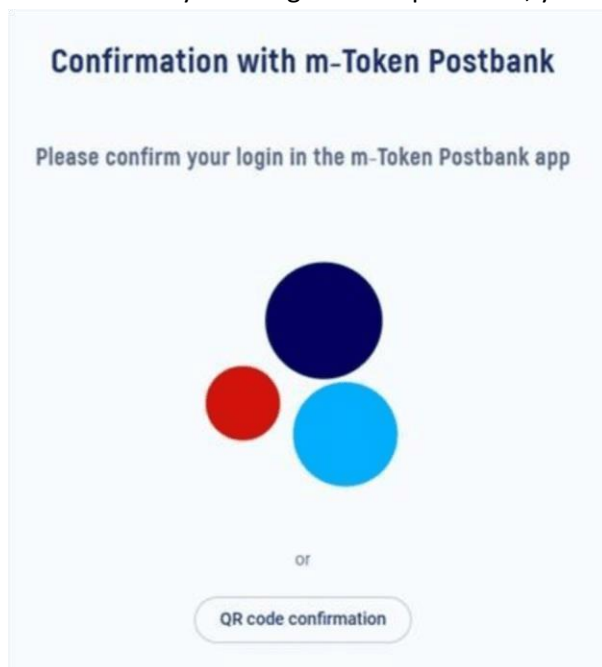
When creating the new password, the following security conditions must be met.



A password selection interface. At the top is a text input field labeled "Password" with a small eye icon on the right. Below the input field is a section titled "Select password" with a horizontal line. Underneath, there are four requirements, each preceded by a small 'x' icon in a circle: "Minimum 8 characters required", "At least one uppercase letter", "At least one lowercase letter", and "At least one digit". At the bottom of the interface is a dark blue button labeled "Verify".

3. Confirmation with a software token

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

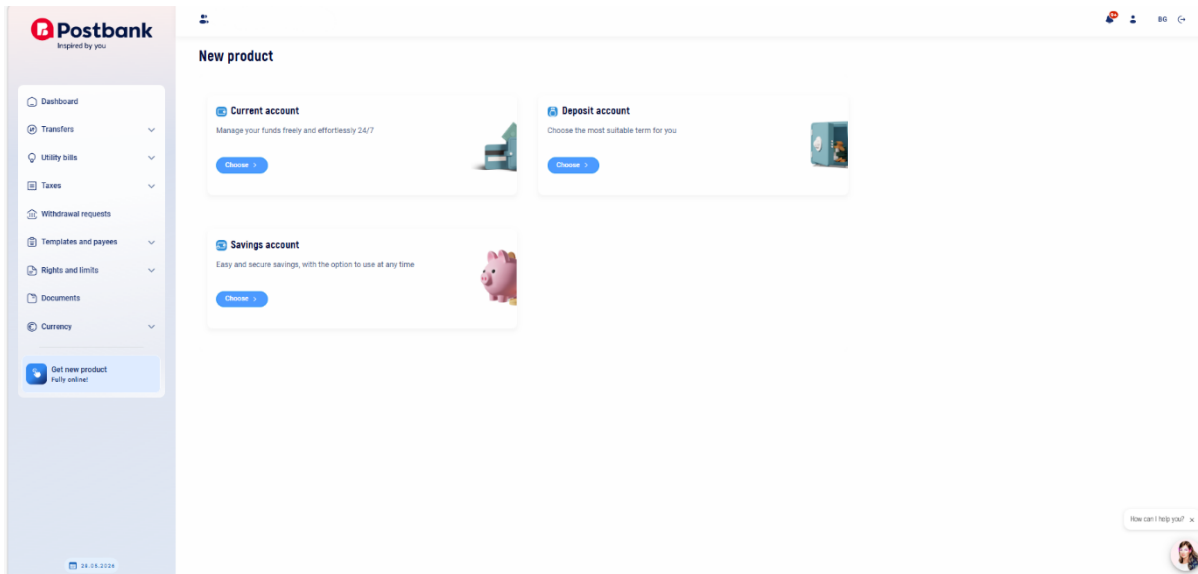


4. Confirmation of the change

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.



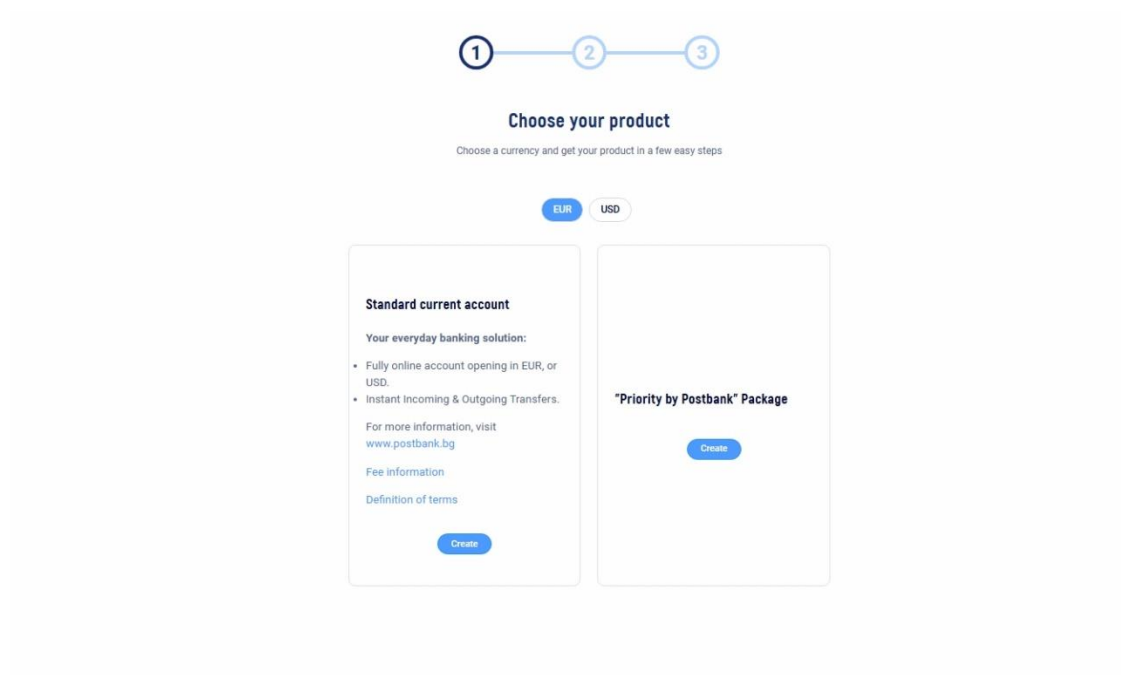
With just a few clicks, you can open a new current or savings account tailored to your needs, or choose a suitable deposit product and open a deposit online - anytime, from anywhere.

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**.



1 — 2 — 3

Choose your product

Choose a currency and get your product in a few easy steps

EUR USD

Standard current account

Your everyday banking solution:

- Fully online account opening in EUR, or USD.
- Instant Incoming & Outgoing Transfers.

For more information, visit www.postbank.bg

[Fee information](#)

[Definition of terms](#)

Create

"Priority by Postbank" Package

Create

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



Review the terms and conditions

Review and confirm product terms

☐ Product Standard current account	☐ Bank client
☒ Account rights Active permission ⓘ	☒ Currency EUR

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

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



Sign contract

29.05.2026, 10:05:16, 29.05.2026

ДОГОВОР ЗА РАЗПЛАЩАТЕЛНА СМЕТКА
открита чрез системата за електронно банково обслужване "Интернет банкиране"

Днес, 29.05.2026, между "ОРОБАНК БЪЛГАРИЯ" АД, вписана в ТРЮЛНЦ 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, ЕНН/ЛНЧ , с постоянен адрес в гр. СОФИЯ, наричан по-долу за краткост "ТИТУЛЯР" или/или "Властител", 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 ТИТУЛЯР (наричана по-долу в договора "СМЕТКАТА"), с IBAN номер BG , BIC , чрез която предоставя на Титулера платежни услуги по разплащателни сметки, посочени в Общите условия за откриване, водене и закриване на банкови сметки на физически лица в "Оробанк 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 ежеседмично на база 360 лихвов дни за година и 30 лихвов дни за месец, считано от датата на откриването на СМЕТКАТА и се капитализира в края на календарната година или при закриване на СМЕТКАТА.

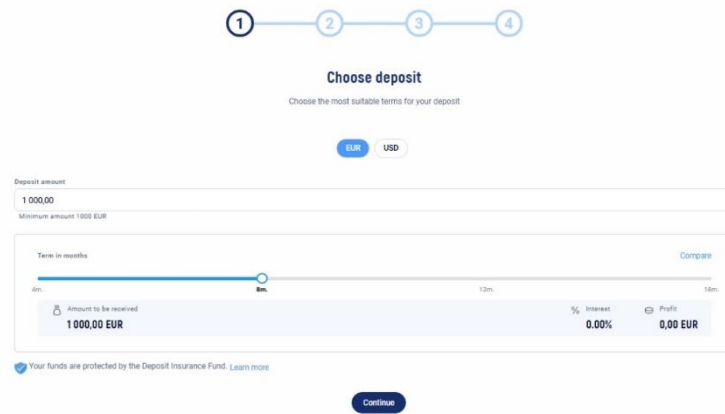
Чл.3. Средствата по СМЕТКАТА, греденет на настоящия договор, са гарантирани при условията на Закона за гарантиране на влоговете в Банките от Фонда за гарантиране на влоговете в Банките (ФГВБ), като общият гарантиран размер за всички влогове на ТИТУЛЯР в БАНКАТА е 100 000 евро. БАНКАТА е предоставила 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 "Оробанк България" АД", Общите условия на "Оробанк България" АД за електронно банково обслужване "Интернет банкиране" за индивидуални и корпоративни клиенти, действащите - Тарифа за таксите и комисионите, които "Оробанк България" АД прилага по извършвани услуги на клиенти - физически лица и Лихвения бюлетин на "Оробанк 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 дъгостранен носител 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 Титулера и на хартиен носител в офисите на БАНКАТА при заявено писмено искане за това.

Sign

- 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.



Choose deposit
 Choose the most suitable terms for your deposit

EUR USD

Deposit amount
 1 000,00
 Minimum amount 1 000 EUR

Term in months
 6m 12m 18m Compare

Amount to be received	% Interest	Profit
1 000,00 EUR	0.00%	0,00 EUR

Your funds are protected by the Deposit Insurance Fund. [Learn more](#)

Continue

⚠ 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.

✓

2

3

4

Add funds

Select a funding account and renewal method

Funding account

 PC Супер сметка@ e P3
BG

available balance
5 134,75 EUR / 10 042,70 BGN

Deposit amount

1 000,00

EUR

 Additional funds can be deposited into the account

[Dictionary of terms](#)
[Fee information documents](#)

< Back

Continue

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.



Review the terms and conditions

Review and confirm product terms

 Product	 Bank client
Deposit for Everyone - 8 month	
 Amount and term	 Interest rate
1 000,00 EUR, 8 months	0.00 %
 Funding account	 Renewal
BG , EUR	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

[illegible]

- Savings account

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



Choose your product

Choose a currency and get your product in a few easy steps

EUR USD

Savings account - Mega Plus

"Mega Plus" savings account provides you extra freedom and flexibility.

Advantages:

- Fully online account opening in EUR, or USD.
- Instant Incoming & Outgoing Transfers.
- One free of charge cash withdrawal from the account at branch for amounts up to 1 050 EUR/ 1000 US per month

For more information visit www.postbank.bg

[Fee information](#)

[Definition of terms](#)

Create



Review the terms and conditions

Review and confirm product terms

Product
Savings account - Mega Plus

Bank client

Account rights
✓ Active permission ⓘ

Currency
EUR

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



Sign contract

28.05.2026, 10:51:29, 28.05.2026

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

Днес, 28.05.2026, между „ЮРОБАНК БЪЛГАРИЯ“ АД, вписана в ТРГОВИЦ при Агенция по вписванията с ЕИК със
седище и адрес на управление: гр. София, район Витоша, ул. Околовръстен път № 250, наричана по-долу за краткост „БАНКАТА“,
от една страна
и
л.с. № , изд. на от МР СОФИЯ, ЕН живущ в гр. СОФИЯ,

наричан по-долу за краткост „ТИТУЛЯР“ или „ВЛОЖИТЕЛ“, от друга страна, се сключи настоящият договор за следното:

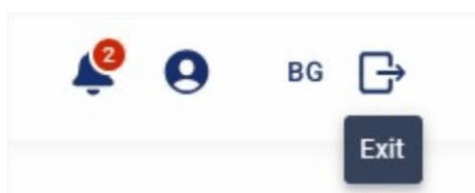
Чл.1. ТИТУЛЯРЯТ възлага, а БАНКАТА приема да открие и води беззачна спестовна сметка в EUR на името на ТИТУЛЯРЯ
(наричана по-долу в договора „СМЕТКАТА“), с IBAN номер BIC , BIC чрез която предоставя на
ТИТУЛЯРЯ платежните услуги по спестовни сметки при условията, посочени в Общите условия за откриване, 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
билетин на „Юробанк България“ АД за физически лица („Лихвен билетин“).

Чл.2.(1) БАНКАТА начислява върху сумата по СМЕТКАТА годишна лихва, съгласно годишния лихвен процент за спестовна сметка
„Мега Плюс“, предвиден в Лихвения й билетин, но при условията на ал.2, 3 и 4 от настоящия член.
(2) БАНКАТА не начислява лихва при закриване на СМЕТКАТА преди 6 (шест) дни, считано от деня, следващ датата на откриването
й.
(3) Лихвата се изчислява ежедневно на база 360 лиходни за година и 30 лиходни 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/пресоди (хасови или безхасови) 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 билетин на БАНКАТА, действащ за месеца,
за който се начислява.

Sign

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!

