

Section Two: Debit Interest Rates Applied on Loans and Overdrafts

I. Interest rates on loans and overdrafts on bank card accounts

B. INTERNATIONAL BUSINESS CREDIT CARD						
B1. International business credit cards with grace period	Payment via POS with merchants			Cash withdrawal and other operations		
	BIRcc	Surplus	Total	BIRcc	Surplus	Total
EUR						
VISA Classic & Mastercard Silver	11.12%	10.92%	22.04%	11.12%	12.92%	24.04%
VISA/Mastercard Gold	11.12%	7.92%	19.04%	11.12%	9.92%	21.04%
USD						
VISA Classic & Mastercard Silver	12.76%	10.34%	23.10%	12.76%	12.34%	25.10%
VISA/Mastercard Gold	12.76%	7.34%	20.10%	12.76%	9.34%	22.10%

B2. International business credit cards without a minimum monthly installment	Applicable for all debit balances regardless of the type of transaction					
	BIRcc	Surplus	Total	BIRcc	Surplus	Total
	EUR			USD		
VISA Classic & Mastercard Silver	11.12%	9.92%	21.04%	12.76%	9.34%	22.10%
VISA/Mastercard Gold	11.12%	9.92%	21.04%	12.76%	9.34%	22.10%

Overdue installments on international business credit cards accounts	Interest rate as per Item B1 plus commission at the amount of 1/12th of the additional penalty interest applicable for unapproved overdraft on international business credit card accounts per month					
BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026	11.13%					
BIRcc for contracts denominated in EUR entered into by December 31, 2025	11.12%					

Suspended products for offering

B. Products from Section Two of the Interest Bulletin (interest on debit balances)

B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period	BIRcc	Surplus	Total
EUR	11.12%	6.92%	18.04%
USD	12.76%	6.34%	19.10%
CHF	12.76%	6.92%	19.68%
GBP	12.76%	6.92%	19.68%

B2. Revolving international credit cards for Individuals (applicable to contracts concluded before 01.03.2015)						
Type/Currency	Payment via POS with merchants			Cash withdrawal and other operations		
	BIRcc	Surplus	Total	BIRcc	Surplus	Total
EUR						
Classic/Standard	11.12%	10.92%	22.04%	11.12%	12.72%	23.84%
Gold	11.12%	10.92%	22.04%	11.12%	12.72%	23.84%
Platinum	11.12%	10.92%	22.04%	11.12%	12.72%	23.84%
World Elite Mastercard	11.12%	10.92%	22.04%	11.12%	12.72%	23.84%
USD						
Classic/Standard	12.76%	10.34%	23.10%	12.76%	12.34%	25.10%
Gold	12.76%	10.34%	23.10%	12.76%	12.34%	25.10%
Platinum	12.76%	10.34%	23.10%	12.76%	12.34%	25.10%
World Elite Mastercard	12.76%	10.34%	23.10%	12.76%	12.34%	25.10%
GBP						
Classic/Standard	12.76%	10.92%	23.68%	12.76%	12.72%	25.48%
Gold	12.76%	10.92%	23.68%	12.76%	12.72%	25.48%
Platinum	12.76%	10.92%	23.68%	12.76%	12.72%	25.48%

Notes:

BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026	11.13%
BIRcc for contracts denominated in EUR entered into by December 31, 2025	11.12%