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	**11.32%**	10.92%	**22.24%**	**11.32%**	12.92%	**24.24%**
VISA/Mastercard Gold	**11.32%**	7.92%	**19.24%**	**11.32%**	9.92%	**21.24%**
USD						
VISA Classic & Mastercard Silver	**13.06%**	10.34%	**23.40%**	**13.06%**	12.34%	**25.40%**
VISA/Mastercard Gold	**13.06%**	7.34%	**20.40%**	**13.06%**	9.34%	**22.40%**

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	**11.32%**	9.92%	**21.24%**	**13.06%**	9.34%	**22.40%**
VISA/Mastercard Gold	**11.32%**	9.92%	**21.24%**	**13.06%**	9.34%	**22.40%**

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	**11.33%**
BIRcc for contracts denominated in EUR entered into by December 31, 2025	**11.32%**

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	**11.32%**	6.92%	**18.24%**
USD	**13.06%**	6.34%	**19.40%**
CHF	**13.06%**	6.92%	**19.98%**
GBP	**13.06%**	6.92%	**19.98%**

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	**11.32%**	10.92%	**22.24%**	**11.32%**	12.72%	**24.04%**
Gold	**11.32%**	10.92%	**22.24%**	**11.32%**	12.72%	**24.04%**
Platinum	**11.32%**	10.92%	**22.24%**	**11.32%**	12.72%	**24.04%**
World Elite Mastercard	**11.32%**	10.92%	**22.24%**	**11.32%**	12.72%	**24.04%**
USD						
Classic/Standard	**13.06%**	10.34%	**23.40%**	**13.06%**	12.34%	**25.40%**
Gold	**13.06%**	10.34%	**23.40%**	**13.06%**	12.34%	**25.40%**
Platinum	**13.06%**	10.34%	**23.40%**	**13.06%**	12.34%	**25.40%**
World Elite Mastercard	**13.06%**	10.34%	**23.40%**	**13.06%**	12.34%	**25.40%**
GBP						
Classic/Standard	**13.06%**	10.92%	**23.98%**	**13.06%**	12.72%	**25.78%**
Gold	**13.06%**	10.92%	**23.98%**	**13.06%**	12.72%	**25.78%**
Platinum	**13.06%**	10.92%	**23.98%**	**13.06%**	12.72%	**25.78%**

Notes:

BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026	**11.33%**
BIRcc for contracts denominated in EUR entered into by December 31, 2025	**11.32%**