

## Section Two: Debit Interest Rates Applied on Loans and Overdrafts

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

<b>B. INTERNATIONAL BUSINESS CREDIT CARD</b>						
B1. International business credit cards with grace period	Payment via POS with merchants			Cash withdrawal and other operations		
	BIRcc	Surplus	Total	BIRcc	Surplus	Total
<b>EUR</b>						
VISA Classic & Mastercard Silver	<b>10.92%</b>	10.92%	<b>21.84%</b>	<b>10.92%</b>	12.92%	<b>23.84%</b>
VISA/Mastercard Gold	<b>10.92%</b>	7.92%	<b>18.84%</b>	<b>10.92%</b>	9.92%	<b>20.84%</b>
<b>USD</b>						
VISA Classic & Mastercard Silver	<b>12.76%</b>	10.34%	<b>23.10%</b>	<b>12.76%</b>	12.34%	<b>25.10%</b>
VISA/Mastercard Gold	<b>12.76%</b>	7.34%	<b>20.10%</b>	<b>12.76%</b>	9.34%	<b>22.10%</b>

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
	<b>EUR</b>			<b>USD</b>		
VISA Classic & Mastercard Silver	<b>10.92%</b>	9.92%	<b>20.84%</b>	<b>12.76%</b>	9.34%	<b>22.10%</b>
VISA/Mastercard Gold	<b>10.92%</b>	9.92%	<b>20.84%</b>	<b>12.76%</b>	9.34%	<b>22.10%</b>

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
<b>BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026</b>	<b>10.93%</b>
<b>BIRcc for contracts denominated in EUR entered into by December 31, 2025</b>	<b>10.92%</b>

### 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	<b>10.92%</b>	6.92%	<b>17.84%</b>
USD	<b>12.76%</b>	6.34%	<b>19.10%</b>
CHF	<b>12.76%</b>	6.92%	<b>19.68%</b>
GBP	<b>12.76%</b>	6.92%	<b>19.68%</b>

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
<b>EUR</b>						
Classic/Standard	<b>10.92%</b>	10.92%	<b>21.84%</b>	<b>10.92%</b>	12.72%	<b>23.64%</b>
Gold	<b>10.92%</b>	10.92%	<b>21.84%</b>	<b>10.92%</b>	12.72%	<b>23.64%</b>
Platinum	<b>10.92%</b>	10.92%	<b>21.84%</b>	<b>10.92%</b>	12.72%	<b>23.64%</b>
World Elite Mastercard	<b>10.92%</b>	10.92%	<b>21.84%</b>	<b>10.92%</b>	12.72%	<b>23.64%</b>
<b>USD</b>						
Classic/Standard	<b>12.76%</b>	10.34%	<b>23.10%</b>	<b>12.76%</b>	12.34%	<b>25.10%</b>
Gold	<b>12.76%</b>	10.34%	<b>23.10%</b>	<b>12.76%</b>	12.34%	<b>25.10%</b>
Platinum	<b>12.76%</b>	10.34%	<b>23.10%</b>	<b>12.76%</b>	12.34%	<b>25.10%</b>
World Elite Mastercard	<b>12.76%</b>	10.34%	<b>23.10%</b>	<b>12.76%</b>	12.34%	<b>25.10%</b>
<b>GBP</b>						
Classic/Standard	<b>12.76%</b>	10.92%	<b>23.68%</b>	<b>12.76%</b>	12.72%	<b>25.48%</b>
Gold	<b>12.76%</b>	10.92%	<b>23.68%</b>	<b>12.76%</b>	12.72%	<b>25.48%</b>
Platinum	<b>12.76%</b>	10.92%	<b>23.68%</b>	<b>12.76%</b>	12.72%	<b>25.48%</b>

**Notes:**

<b>BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026</b>	<b>10.93%</b>
<b>BIRcc for contracts denominated in EUR entered into by December 31, 2025</b>	<b>10.92%</b>