

Penalty interest rateseffective from **01.07.2025**

Unapproved overdrafts on international credit cards with minimum balance	The interest on Part Two, Item A2 for unapproved overdraft			
Unapproved overdrafts in national currency on international revolving credit cards accounts	Interest rate as per Item A1 plus additional penalty interest for the respective currency at the rate of:			
	BGN	EUR	USD	GBP
	11.91%	11.91%	11.91%	11.91%
Unapproved overdrafts in national currency on international revolving credit cards accounts, suspended from offering	Interest rate referred to in Appendix "Sususpended products for offering", Item B2 plus additional penalty interest for the respective currency at the rate of:			
	BGN	EUR	USD	GBP
	11.91%	11.91%	11.91%	11.91%
Overdue installment on international revolving credit cards accounts	Interest rate as per Item A1 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving credit cards accounts per month for the respective currency			