

Interest Rates Bulletin, Section Two: Debit Interest Rates Applied on Loans and Overdrafts,
 II. Interest rates on loans and overdrafts on bank card accounts:

A. INTERNATIONAL BUSINESS CREDIT CARDS						
A1. International business credit cards with grace period	Payment via POS with merchants			Cash withdrawal and other operations		
	BIRcc	Surplus	Total	BIRcc	Surplus	Total
BGN						
VISA Classic & Mastercard Silver	10.73%	10.91%	21.64%	10.73%	12.91%	23.64%
VISA/Mastercard Gold	10.73%	7.91%	18.64%	10.73%	9.91%	20.64%
EUR						
VISA Classic & Mastercard Silver	10.72%	10.92%	21.64%	10.72%	12.92%	23.64%
VISA/Mastercard Gold	10.72%	7.92%	18.64%	10.72%	9.92%	20.64%
USD						
VISA Classic & Mastercard Silver	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
VISA/Mastercard Gold	12.66%	7.34%	20.00%	12.66%	9.34%	22.00%

A2. International business credit cards without a minimum monthly installment	Applicable for all debit balances regardless of the type of transaction		
	BIRcc	Surplus	Total
	BGN		
VISA Classic & Mastercard Silver	10.73%	9.91%	20.64%
VISA/Mastercard Gold	10.73%	9.91%	20.64%
	Applicable for all debit balances regardless of the type of transaction		
	BIRcc	Surplus	Total
	EUR		
VISA Classic & Mastercard Silver	10.72%	9.92%	20.64%
VISA/Mastercard Gold	10.72%	9.92%	20.64%
	Applicable for all debit balances regardless of the type of transaction		
	BIRcc	Surplus	Total
	USD		
VISA Classic & Mastercard Silver	12.66%	9.34%	22.00%
VISA/Mastercard Gold	12.66%	9.34%	22.00%

B. FOR DEBIT BALANCES ON BANK CARD ACCOUNTS OF INDIVIDUALS						
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B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period				BIRcc	Surplus	Total
BGN				10.73%	6.91%	17.64%
EUR				10.72%	6.92%	17.64%
USD				12.66%	6.34%	19.00%
CHF				12.66%	6.92%	19.58%
GBP				12.66%	6.92%	19.58%
B2. International revolving credit cards with chip	Payment via POS with merchants			Cash withdrawal and other operations		
	BIRcc	Surplus	Total	BIRcc	Surplus	Total
BGN						
Classic / Standard	10.73%	10.91%	21.64%	10.73%	12.71%	23.44%
Gold	10.73%	10.91%	21.64%	10.73%	12.71%	23.44%
Platinum	10.73%	10.91%	21.64%	10.73%	12.71%	23.44%
World Elite Mastercard	10.73%	10.91%	21.64%	10.73%	12.71%	23.44%
Visa (Fibank – eMAG)	10.73%	6.17%	16.90%	10.73%	9.17%	19.90%
EUR						
Classic / Standard	10.72%	10.92%	21.64%	10.72%	12.72%	23.44%
Gold	10.72%	10.92%	21.64%	10.72%	12.72%	23.44%
Platinum	10.72%	10.92%	21.64%	10.72%	12.72%	23.44%
World Elite Mastercard	10.72%	10.92%	21.64%	10.72%	12.72%	23.44%