

TARIFF FOR PRIVATE INDIVIDUALS

Valid since 04.02.2026

PAYMENT SERVICES

Payment account	
Opening and closure	free of charge
Maintenance	50 den./monthly
Maintenance of a payment account with basic functions	free of charge
Transfers in denars	
Internal transfers between clients of the bank	free of charge
Interbank transfers	KIBS 12 den. MIPS 60 den.
Outgoing transfer in euro	300 den.
Outgoing transfer in dollars	0.35%, min. 1 200 den., max. 6 000 den.
Incoming transfer	free of charge

PACKAGE

Opening and closure	free of charge
Payment account maintenance	300 den./monthly
Debit card	
Mobile and Internet banking	
5 outgoing transfers	
3 cash withdrawals at ATM	
3 cash deposits at ATM	
3 balance enquiries at ATM	
6th and every subsequent outgoing transfer	60 den.
4th and every subsequent deposit/withdrawal at ATM	100 den.
4th and every subsequent balance enquiry at ATM	30 den.

*mandatory package for credit product users

PAYMENT CARDS

Issue	Debit	Credit
Issue, reissue, renewal and delivery (main/extra)	300 den.	
Issue, reissue and renewal to an account with basic functions	free of charge	
Maintenance		
Main/extra	free of charge	125 den./monthly
ATM transactions		
Cash withdrawal	up to 6 000 den.* free of charge above 6 000 den., 0.1% for the excess above 6 000 den., min. 60 den	
Cash deposit	up to 30 000 den.* free of charge above 30 000 den., 0.1% for the excess above 30 000 den., min. 60 den.	
Balance enquiry at ATM	30 den.	
Other services		
Unblocking a card	300 den.	
PIN reissue	300 den.	
Payment at POS terminals in the country and abroad	free of charge	

*for 24 hours

mona APPLICATION

All services	free of charge
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PRIVATE INDIVIDUALS LOANS

Interest rate	Denar		Euro
Consumer loan	7%		6.5%
Overdraft	12%		not applicable
Credit card	12%		not applicable
Housing loan	not applicable		3.75% fixed interest rate for the first 10 years, then 6m EURIBOR + 2.75%, min. 5%
Loans related commissions	Consumer loan	Overdraft	Housing loan
Application	1 000 den.	not applicable	1 000 den.
Commission when disbursing a loan	2% payable one-off	not applicable	1% payable one-off
Maintenance	1 500 den./annually	1 500 den./annually	3 000 den./annually
Commitment fee	not applicable	1%	not applicable
Commission for restructuring loan	2%, min. 3000 den.	2%, min. 3 000 den.	2%, min. 3000 den.
Early repayment of loan	1%	not applicable	5%
Penalty interest rate*	12%	12%	12%
Changes in the loan contract	not applicable	not applicable	1%, min. 3 000 den.
Confirmation/notification of credit status and other documents related to credit operations	1 500 ден.		

*according to published by NBRM for the period 01/01/2026 and 30/06/2026

PRIVATE INDIVIDUALS LOANS

Fees related to assessments	First estimated price	Price of reassessment
Construction (by parcel or more neighboring parcels forming one construction parcel)/agricultural land (by parcel or more parcels in same cadastral municipality)	6 500 den.	4 500 den.
Housing/business facilities, business objects and objects under construction/completed in same building/location without land up to 250 m ²	4 000 den. for housing facilities 4 500 den. for business facilities	
Housing/business facilities, business objects and objects under construction/completed in same building/location with land up to 250 m ²	9 000 den.	
Housing/business facilities, business objects and objects under construction/completed in same building/location with/without land: - from 251 m ² up to 1.000 m ² - from 1.001 m ² up to 2.000 m ² - from 2.001 m ² up to 5.000 m ² - over 5.001 m ²	12 000 den. 14 000 den. 24 000 den. 30 000 den.	
Appraisal/revaluation of movable property	Estimated price per item	Revaluation price by pledge type
Appraisal one item	4 500 den.	3 500 den.
For passenger vehicles: - up to 20 - over 20	4 000 den. per vehicle 3 000 den. per vehicle	
For trucks, construction and agricultural vehicles, trailers and semi-trailers and passengers vehicles: - up to 20 возила - over 20 возила	4 000 den. per vehicle 3 000 den. per vehicle	

*all prices are excluding VAT. For hotels, non-standard facilities, watercrafts, aircrafts, etc. the price is negotiable

