

CCB AD Interest Rate Bulletin for Credit Cards of Natural Persons*

I. Interest accrued on Mastercard and Visa international credit cards

Card Type	Annual Interest Rate %
For approved overdraft on Favourite credit cards issued on the basis of a contract concluded by 31 August 2017, including for purchases and cash withdrawals:	
- BGN	14.00%
- EUR	14.00%
- USD	14.00%
For approved overdraft on Favourite credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017 on purchases and cash withdrawals:	
- BGN	15.00%
- EUR	15.00%
- USD	15.00%
For approved overdraft on Favourite credit cards – Mastercard Gold / Visa Gold, issued on the basis of a contract concluded after 16 June 2013 until 31 August 2017, including for purchases and cash withdrawals:	
- BGN	10.00%
- EUR	10.00%
- USD	10.00%
For approved overdraft on Favourite credit cards – Mastercard Gold / Visa Gold, issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017 on purchases and cash withdrawals:	
- BGN	12.00%
- EUR	12.00%
- USD	12.00%
For approved overdraft on Leader credit cards issued on the basis of a contract concluded by 31 August 2017, including for purchases and cash withdrawals: <i>(The product Leader Credit Card has been discontinued since 1 September 2017)</i>	
- BGN	14.00%
- EUR	14.00%
- USD	14.00%
For approved overdraft on Leader credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017 on purchases and cash withdrawals:	
- BGN	15.00%
- EUR	15.00%
- USD	15.00%
For approved overdraft on Leader credit cards – Mastercard Gold / Visa Gold, issued on the basis of a contract concluded after 16 June 2013 until 31 August 2017, including for purchases and cash withdrawals:	
- BGN	10.00%
- EUR	10.00%
- USD	10.00%
For approved overdraft on Leader credit cards – Mastercard Gold / Visa Gold, issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017 on purchases and cash withdrawals:	
- BGN	12.00%
- EUR	12.00%
- USD	12.00%

For approved overdraft on Visa Platinum Favourite credit cards issued on the basis of a contract concluded by 31 August 2017, including for purchases and cash withdrawals:	
- BGN	8.50%
- EUR	8.50%
- USD	8.50%
For approved overdraft on Visa Platinum Favourite credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017 on purchases and cash withdrawals:	
- BGN	10.00%
- EUR	10.00%
- USD	10.00%
For approved overdraft on World Mastercard Favourite credit cards issued on the basis of a contract concluded by 31 August 2017, including for purchases and cash withdrawals:	
- BGN	7.00%
- EUR	7.00%
- USD	7.00%
For approved overdraft on World Mastercard Favourite credit cards issued on the basis of a contract concluded after 31 August 2017 or renewed on the basis of an Annex concluded after 31 August 2017 on purchases and cash withdrawals:	
- BGN	9.00%
- EUR	9.00%
- USD	9.00%
II. Interests accrued on local credit cards Market and Market+ product has been discontinued since 23 July 2014)	(The
Card Type	Annual Interest Rate %
For approved overdraft on Market+ credit cards on purchases	14.00%
For approved overdraft on Market+ credit cards on cash withdrawals	14.00%
For approved overdraft on Market credit cards on purchases	16.00%
For approved overdraft on Market credit cards on cash withdrawals	16.00%
III. Interests accrued on local credit cards CCB - Office 1 product has been discontinued since 22 August 2018)	(This
Card Type	Annual Interest Rate %
For approved overdraft on CCB-Office 1 credit cards on purchases	14.75%
For approved overdraft on CCB-Office 1 credit cards on cash withdrawals	14.75%
IV. Interests accrued on credit cards for utility bills payment product has been discontinued since 3 September 2018)	(The
Card Type	Annual Interest Rate %
For approved overdraft on credit cards for utility bills payment	12.00%
V. Interest on arrears	
Card Type	Annual Interest Rate %
On credit cards with minimum monthly instalments and Leader cards Leader Credit Card has been discontinued since 1 September 2017)	(The product The agreed interest rate plus the compensation for arrears at the rate of legal interest

**The title of the document has been changed from CCB Tariff of Interest on Credit Cards to Interest Rate Bulletin of Central Cooperative Bank AD for Credit Cards of Natural Persons since 12 December 2019.*