

01.01.2026
1 euro = 1,95583 leva

***Stronger unity,
greater success***

<https://evroto.bg>



Awareness campaign by the Ministry of Finance and the Bulgarian National Bank
on introducing the euro in the Republic of Bulgaria

IMPORTANT DEADLINES

<i>From 08.08.2025 to 08.08.2026</i>	Dual display in leva and euro of prices of goods and services offered to consumers.
<i>From 01.11.2025</i>	The BNB begins supplying the credit institution (banks) with euro banknotes and coins.
<i>From 01.12.2025</i>	The euro coin starter kits are on sale at the official exchange rate - 1 EUR = 1,95583 BGN.
<i>From 01.01.2026</i>	The euro becomes the official currency in Bulgaria.
<i>From 01.01.2026 to 31.01.2026</i>	Dual circulation period – cash payments can be made in leva and euro.
<i>From 01.01.2026 – indefinitely</i>	At the offices of the BNB and at the territorial centers of “Cash Services Company” AD in the country, leva will be exchanged for euro free of charge, in unlimited quantities and indefinitely, at the official exchange rate.
<i>From 01.01.2026 to 30.06.2026</i>	Free exchange of leva for euro at banks and post offices in settlements without bank branches.
<i>From 01.07.2026 to 31.12.2026</i>	Banks and post offices in settlements without bank branches may charge a fee for exchanging leva for euro. The Bulgarian National Bank will exchange leva for euro indefinitely and free of charge.



How do I exchange my cash amounts in leva?

You can deposit your funds in leva into a bank account right now - they will be converted into euro automatically and free of charge on 1 January 2026

at the official exchange rate – 1 EUR = 1,95583 BGN.

This also applies to your loans, deposits and other bank accounts in leva.

You have plenty of time to exchange! Banks will exchange leva for free for six months. Therefore, there is no need to rush in the first days of January 2026 – choose a convenient time for you and avoid crowds.

During the first six months of **2026, from 1 January to 30 June**, you will be able to exchange leva banknotes and coins for euro absolutely free of charge at any bank branch and at post offices in settlements without bank branches, at the official exchange rate – 1 EUR = 1,95583 BGN.

The Bulgarian National Bank will exchange leva indefinitely and completely free of charge.



unity is
strength



Ministry of Finance
of Republic of Bulgaria



BULGARIAN
NATIONAL BANK



Co-funded by
the European Union



Bulgarian Posts PLC and the euro exchange

Exchanging leva for euro will be possible at 2 230 post offices in the country, in settlements without bank branches.



When? - **Free of charge from 1 January to 30 June 2026.**

An exchange fee may be charged after the first 6 months of the introduction of the euro, namely from 1 July to 31 December 2026.

How much money can be exchanged at once?

- ▶ Up to 1 000 leva per day – without prior request in all 2230 post offices, in settlements without bank branches.
- ▶ With a request from 3 to 5 working days for amounts from 1 000 leva to 10 000 leva per day per person. These amounts can be exchanged only in 954 stations, which Bulgarian Posts PLC is to announce.



Bulgarian Posts PLC and the euro exchange

For amounts from 1 000 leva to 10 000 leva, the following documents will be required for the exchange:

- ✓ Citizens must present an identity document - an ID card or passport, of which the postal employee will make a copy.
- ✓ If an authorised person carries out the exchange, they must present an identity document, a notarized power of attorney according to the Bulgarian Posts PLC template and a copy of the identity document of the authorizing person.
- ✓ If the amount requested for exchange is equal to or exceeds the equivalent of 5 000 euro or 9 779,15 leva at the specified exchange rate, the client must complete a declaration on the origin of the money in the form required by the Anti-Money Laundering Act.





How pensions, social payments and salaries will be converted?

The levels of pensions, salaries, social benefits and compensations will be fully preserved. They will be converted into euro at the official rate and rounded in favor of the recipients.

EXAMPLE:

A social payment of 280 leva will be 143,17 euro.

A pension of 1 000 leva will be 511,30 euro.



Do I need to re-sign my employment contract?

There is no need to sign a new employment contract or an annex to the old one. Your salary will be automatically converted into euro. For example, a salary of 2 000 leva will be 1 022,59 euro.



MINIMUM PENSION AMOUNTS

LABOR PENSIONS	Minimum amount from 01.01.2026 LEVA	Minimum amount from 01.01.2026 EURO
1. Insurance period and age - Art. 68 of the SSC -under Art. 68, para. 1 and 2 /minimum pension for insurance period and age - IPA/ -under Art. 68, para. 3 /85% of the minimum pension for IPA/	630,50 535,93	322,37 274,02
2. Disability due to general illness - Art. 74 of SSC in case of reduced working capacity -over 90% /115% of the minimum pension for IPA/ -from 71 to 90% /105% of the minimum pension for IPA/ -from 50 to 70.99% /85% of the minimum pension for IPA/	725,08 662,03 535,93	370,73 338,49 274,02
3. Disability due to work accident and occupational disease - Art. 79 of the SSC in case of reduced working capacity -over 90% /125% of the minimum pension for IPA/ -from 71 to 90% /105% of the minimum pension for IPA/ -from 50 to 70.99% /85% of the minimum pension or IPA/	788,13 725,08 630,50	402,97 370,73 322,37
4. Inherited pensions - Art. 81 of the SSC	472,88	241,78
MAXIMUM PENSION	3 400,00	1738,40



PENSIONS AND ALLOWANCES	Amount 01.07.2025 г.	Amount 01.01.2026 г.
	LEVA	EURO
1. Social old-age pension	333,48	170,51
2. Social disability pension for reduced working capacity		
-over 90% /160% of the social old-age pension/ with external assistance	533,57	272,81
-over 90% /140% of the social old-age pension/	466,87	238,71
-from 71 to 90% /110% of the social old-age pension/	433,52	221,66
3. Military disability - Art. 85 of the SSC		
a/ privates and sergeants with reduced working capacity		
-over 90% /150% of the social old-age pension/	500,22	255,76
-from 71 to 90% /140% of the social old-age pension/	466,87	238,71
-from 50 to 70.99% /115% of the social old-age pension/	383,50	196,08
b/ officers with reduced working capacity		
-over 90% /160% of the social old-age pension/	533,57	272,81
-from 71 to 90% /150% of the social old-age pension/	500,22	255,76
-from 50 to 70.99% /115% of the social old-age pension/	400,18	204,61
4. Civil disability - Art. 87 of the SSC in case of reduced working capacity		
-over 90% /150% of the social old-age pension/	500,22	255,76
-from 71 to 90% /140% of the social old-age pension/	466,87	238,71
-from 50 to 70.99% /115% of the social old-age pension/	383,50	196,08
5. Personal pensions - Art. 92 of the SSC /90% of the social old-age pension/	300,13	153,46
6. Allowances for foreign assistance - Art. 103 of the SSC /75% of the social old-age pension/	250,11	127,88
7. Allowance for war veterans - by Decree 1611 /50% of the social old-age pension/	166,74	85,26
8. Allowance for war veterans - under Art. 5 of the Act on War Disabled and War Veterans (AWDWV) /100% of the social old-age pension/	333,48	170,51



What will happen to my bank account?



There is no need to open a new account. From January 2026, you will receive your salary, pension or social benefit in the same account you received them in, but converted into euro. You do not have to provide your details to anyone or submit new applications to any institution.



From 1 January 2026, your card payments – at POS terminals, ATMs or online – will continue to be made in the same way. Your account number (IBAN) will remain unchanged. During the one-month dual circulation period, bank transfers will only be made in euro, and cash payments will be possible in both euro and leva.



From 1 January 2026, ATMs will only dispense euro banknotes. Until that date, they will only work with leva. After 1 January until 31 January it will not be possible to withdraw leva from an ATM.





When and where can I purchase euro coin starter kit?

From 01.12.2025, the sale of euro coin starter kits begins at the official exchange rate of **EUR 1 = BGN 1.95583**. The euro coin starter kits will be sold by the Bulgarian National Bank, commercial banks and Bulgarian Posts PLC - in settlements without bank branches.

The Bulgarian National Bank and Bulgarian Posts PLC will sell euro coin starter kits with the Bulgarian national side only to individuals.

The euro coin starter kits with coins with Bulgarian national side cannot be used until 01.01.2026



Where to report violations?

In case of violations related to payment documents or when a retailer has increased the prices of the goods or services without this being justified by objective economic factors - to the National Revenue Agency:

tel.: 0700 18 700; e-mail: infocenter@nra.bg.

In case of violations with double display on labels or other misleading of consumers – to the Commission for Consumer Protection:

tel.: 0700 111 22; e-mail: <https://kzp.bg/bg/login> and via the CCP mobile application.

In case of violations by credit institutions – to the Bulgarian National Bank:

e-mail: Notes-and-coins@bnbank.org and BNB-Delovodstvo@bnbank.org

In case of violations by insurers, pension and investment funds related to service prices, fees, commissions, information on owned assets, shares, insurance premiums and cash balances of client accounts - to the Financial Supervision Commission by filling out the form published on:

<https://eis.fsc.bg/service/495/> and sending it by email: delovodstvo@fsc.bg.

In case of abuse of dominant position, prohibited agreements and cartels - to the Commission for Protection of Competition:

<https://www.cpc.bg/signal>; delovodstvo@cpc.bg and tel.: 02 9356 113.



CALCULATOR

LEVA → EURO		EURO → LEVA	
1	0,51	1	1,96
2	1,02	2	3,91
3	1,53	3	5,87
4	2,05	4	7,82
5	2,56	5	9,78
6	3,07	6	11,73
7	3,58	7	13,69
8	4,09	8	15,65
9	4,60	9	17,60
10	5,11	10	19,56
11	5,62	11	21,51
12	6,14	12	23,47
13	6,65	13	25,43
14	7,16	14	27,38
15	7,67	15	29,34
16	8,18	16	31,29
17	8,69	17	33,25
18	9,20	18	35,20
19	9,71	19	37,16
20	10,23	20	39,12
30	15,34	30	58,67
40	20,45	40	78,23
50	25,56	50	97,79
60	30,68	60	117,35
70	35,79	70	136,91
80	40,90	80	156,47
90	46,02	90	176,02
100	51,13	100	195,58

Conversion of change
from EURO to LEVA

EUR 1 = BGN 1,95583

official exchange rate



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