

**Ordinance No 47
of the BNB
of 31 July 2025
on the Conditions and Procedure for Providing Information
by Credit Institutions under Article 26 of the Law on the
Introduction of the Euro in the Republic of Bulgaria and for
Retaining and Evaluating Banknotes and Coins in Levs***

(published in the Darjaven Vestnik, issue 68 of 19 August 2025, effective three days after its publication in the Darjaven Vestnik, except for Chapter Four which will enter into force on the date of introduction of the euro as an official monetary unit in the Republic of Bulgaria)

Chapter One

SUBJECT

Article 1. This Ordinance shall lay down the conditions and procedure for:

1. providing information by credit institutions (banks) to the BNB and their customers in relation to the services provided by them under Article 26 of the Law on the Introduction of the Euro in the Republic of Bulgaria (LIERB);
2. retention and evaluation of banknotes and coins in levs suspected as being non-genuine or altered.

Chapter Two

PROVISION OF INFORMATION BY BANKS TO THE BNB

Provision of Information to the Bulgarian National Bank

Article 2. (1) For the first month from the date of the introduction of the euro in the Republic of Bulgaria, banks shall provide weekly until 12:00 on the first working day of the working week following the reporting week information to the BNB about the total value of available banknotes and coins in levs as of the end of the previous week.

(2) Information under paragraph 1 shall be submitted by banks by electronic means *via* an information system.

(3) In case of introducing a fee under the conditions of Article 26, paragraph 6 of the LIERB, banks shall inform the BNB in advance about the type and amount of this fee.

* Unofficial translation provided for information purposes only. The Bulgarian National Bank bears no responsibility whatsoever as to the accuracy of the translation and is not bound by its contents.

(4) In case of suspension of the service for exchanging banknotes and coins from leva to euro in cash pursuant to Article 26, paragraph 9 of the LIERB, banks shall inform the BNB in advance about the date from which the service is suspended.

(5) In the event of introducing a fee for an immediate exchange of mutilated or damaged banknotes and coins from leva whose exchange term has not expired into euro, after six months from the date of the introduction of the euro, banks shall notify the BNB in advance about the type and amount of this fee.

(6) In case of suspension of the service for an immediate exchange of mutilated or damaged banknotes and coins from leva whose exchange term has not expired into euro, after 12 months from the date of the introduction of the euro, banks shall inform the BNB in advance about the date from which the service is suspended.

(7) The Deputy Governor heading the Issue Department may require from banks to submit additional information related to the exchange of banknotes and coins from leva into euro.

Chapter Three

PROVISION OF INFORMATION BY BANKS TO CUSTOMERS

Provision of Information to Customers

Article 3. (1) In the cases where banks exchange banknotes and coins from leva to euro, the information they provide to their customers under Article 26 of the LIERB shall meet the following requirements:

1. to be presented and structured in a clear and easy-to-read manner, using a legible font;
2. its legibility shall not be affected if a colour original is printed or copied in black and white;
4. it shall be composed in Bulgarian or another language agreed upon between the customer and the bank;
5. to be accurate and contain no misleading information.

(2) In the case of depositing and the related exchange of banknotes and coins in leva into a customer's account in euro with a credit institution, the relevant requirements of Chapter Four of the Law on Payment Services and Payment Systems shall apply.

Chapter Four

RETENTION AND EVALUATION OF BANKNOTES AND COINS IN LEVS SUSPECTED AS BEING NON-GENUINE OR ALTERED

Section I

Retention of Banknotes and Coins in Levs Suspected as Being Non-genuine or Altered

Article 4. (1) The Bulgarian National Bank and banks shall retain for an authentication check all banknotes and coins in levs which have come under their control upon exchanging and are suspected as non-genuine or altered.

(2) For the retention under paragraph 1, a protocol of retaining banknotes or coins suspected as non-genuine or altered shall be drawn up in accordance with a sample (Appendix No. 1) in at least two identical copies. One of the copies shall be submitted to the claimant, and the other shall accompany the banknotes/coins sent to the BNB.

(3) The entities under paragraph 1 shall keep data allowing identification of the claimant of banknotes and coins in levs suspected as non-genuine or altered.

Article 5. (1) Banknotes and coins retained under Article 4 shall be packed in an envelope (parcel) and together with a copy of the protocol of retaining shall be submitted to the BNB within three business days after their retention.

(2) The submission under paragraph 1 shall be done by parcel postage with advice delivery or by courier, and the envelope/parcel shall be addressed to the BNB at: BNB Cash Centre, National Analysis Centre, Polygona Area, 10, Mihail Tenev Str., 1784 Sofia. All postage and/or courier expenses shall be borne by the claimant.

(3) Preliminary proceedings bodies and courts shall submit to the BNB National Analysis Centre all non-genuine or altered banknotes and coins in levs and those suspected as being non-genuine or altered.

Section II

Authentication Check and Evaluation of Retained Banknotes and Coins in Levs Suspected as Non-genuine or Altered

Article 6. (1) Within 20 business days after the receipt at the BNB of the banknotes and coins in levs suspected as non-genuine or altered, the BNB shall perform an authentication check and evaluation to establish whether the banknotes and coins are non-genuine or altered.

(2) The BNB shall draw up a protocol on the technical examination of authenticity stating the results of the authentication check and evaluation of the banknotes and coins in levs suspected as non-genuine or altered.

Article 7. The results of the authentication check and evaluation of the banknotes and coins in levs suspected as non-genuine or altered under Article 6 shall not be subject to appeal.

Article 8. (1) At the request of the claimant, the BNB shall submit to the person who has retained the banknotes or coins in levs a copy of the protocol on the technical examination of authenticity.

(2) Provided the banknotes or coins in levs are genuine, the BNB shall submit to the person who has retained the banknotes or coins a copy of the protocol on the technical examination of authenticity.

(3) The person who has retained the banknotes or coins in levs shall notify in writing the claimant of the banknotes or coins about the result of the authentication check and evaluation within three business days after the receipt of the protocol of the technical examination of authenticity.

Article 9. (1) The Bulgarian National Bank shall retain, store and destruct the banknotes or coins in levs which are found to be non-genuine or altered. Retained non-genuine or altered banknotes or coins shall not be returned or reimbursed.

(2) The Bulgarian National Bank shall reimburse in euro the equivalence of the banknotes or coins in levs found to be genuine to the person who has retained the banknotes or coins, and the person, on his part, shall notify the claimant about the receipt of their equivalence.

(3) Where the banknotes or coins in levs found to be genuine are submitted by preliminary proceedings bodies and courts, the BNB shall return them to the competent body.

TRANSITIONAL AND FINAL PROVISIONS

§ 1. This Ordinance is issued on the grounds of Article 26, paragraphs 12 and 14 of the Law on the Introduction of the Euro in the Republic of Bulgaria, approved by Resolution No 382 of 31 July 2025 of the BNB Governing Council, and comes into force three days after its publication in the *Darjaven Vestnik*, except for Chapter Four which will enter into force on the date of introduction of the euro as an official monetary unit in the Republic of Bulgaria.

§ 2. The Deputy Governor of the Bulgarian National Bank heading the Issue Department shall issue instructions on the enactment of this Ordinance, where necessary.

Appendix No 1
to Article 4, paragraph 2

**ПРОТОКОЛ
ЗА ЗАДЪРЖАНЕ НА БАНКНОТИ/МОНЕТИ, КОНТО ПОРАЖДАТ СЪМНЕНИЕ,
ЧЕ СА НЕИСТИНСКИ ИЛИ ПРЕПРАВЕНИ**

Днес

име и длъжност:

при

клон адрес: гр.

ул./бул. № сл. тел.

задържа: бр. банкноти бр. монети

конто пораждат съмнение, че са неистински или преправени:

№	Тип банкноти/ монети	Вид валута	Номинал		Серия и номер	Емисия	Отличителни белези
			цифри	думи			
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Банкнотите/монетите са установени:

☐ При обслужването на клиент

с ЕГН/ЛНЧ л.к./паспорт № изд. на

с адрес гр./с. ПК област

ул. №/ж.к. бл. ☐ вх. ☐ ет. ☐ ап. ☐

тел. сл. поща

☐ В ценна пратка № дата:

получена от: банка, клон, клиент

☐ В машина модел №

Банкнотите/монетите, пораждащи съмнение за истинност, са придобити при следните обстоятелства:

ЗАДЪРЖАЛ
БАНКНОТИТЕ/МОНЕТИТЕ:

ПРЕДЯВИТЕЛ:

☐ Желая да получа екземпляр от протокола за техническа експертиза за истинност, изготвен от БНБ.

В случай че експертизата на БНБ установи, че задържаните банкноти/монети са истински, моля със сумата да се завери следната банкова сметка:

ПРЕДЯВИТЕЛ: