



**Interest Rate Bulletin
of UniCredit Bulbank AD**

applicable to individuals

**In force as from 01.06.2007
Approved pursuant to decision of the MB of UniCredit Bulbank AD
Minutes № 13 of 18.04.2007 of the Bank's competent body**

With reflected amendments valid as from 17.05.2012

I. General interest rate conditions:

The interest rates which the Bank accrues and pays on current, saving and deposit accounts are subject to negotiation and are influenced by market interest rates of domestic and international markets, concrete juncture conditions and interest rate policy of the Bank.

1. The Bank defines in an interest rate scale the marginal interest rates on current, deposit, accumulating, saving and special purpose accounts, on change of the market conditions the same are changed by decision of the Assets and Liabilities Committee of the Bank.

2. The interests are calculated on basis:

- 2.1. on current accounts - 360/360 days;
- 2.2. on saving accounts – 360/360 days;
- 2.3. on time deposits with term 1 month and above 1 month - 360/360 days;
- 2.4. on time deposits with term below 1 month, as well as some special term deposits, explicitly determined in the product conditions – real number of days/real number of days;
- 2.5. on securities - 365/365 days.

3. Frozen funds in foreign currency for collateralization of undertaken by the Bank commitments:

- 3.1. in case the funds are formed as deposit – the interest rates on deposits in the respective foreign currency;
- 3.2. in case the funds are not formed as deposit – the interest rates on current accounts;
- 3.3. the principals and the interests under granted loans, as well as the interests on deposit and current accounts, are accrued, collected and respectively paid in the relevant foreign currency, unless otherwise agreed upon.

II. Other conditions:

1. The accumulating at interest on deposit accounts is made on maturity date after expiration of contracted deposit term under interest rates fixed and contained in the Enclosures for leva and foreign currency accounts to the present Interest Bulletin valid for the accrual period. At deposit maturity in extension of contract operation for a new tenor, the Bank reserves the right to define new interest rate depending on the market interest rates in force at the day of deposit renewal.

2. Current, saving and other special purpose accounts are accumulating at interest annually or according to the specific products' conditions. In case the Bank changes the applicable interest rate on them, the new interest rate enters in force as from the date of the change.

3. Upon breaking the terms and conditions of time deposits the Bank pays interest rates applicable to current accounts in the respective currency except for time deposits with explicitly specified other conditions.

4. The Bank reserves its right to change unilaterally the interest rates on products in the present Interest rate Bulletin by announcing this preliminarily in a prominent place within its halls for clients.

5. The Bank does not accumulate an interest on accounts with balances below the minimum ones.

Note: The amounts on the accounts that correspond to the interest terms for the respective IR group (defined in the current Bulletin) are guaranteed according to the Guarantee Law for bank's funds , as well as when they are defined in terms of agreement. Amounts on deposits with privileged IR are not liable when they are completely different from the one settled in the current IR Bulletin.

1. INTEREST RATES ON SIGHT DEPOSIT AND CURRENT ACCOUNTS IN NATIONAL AND FOREIGN CURRENCY:

ENCLOSURE № 1

Currency	Type of account	Minimum opening balance	Annual nominal interest rate as per deposited amounts	
BGN			Up to BGN 50'000.00	Above BNG 50'000.00
	Standard saving account	10	0.70%	Upon agreement
	Children's Saving account	20	1.98%	
	Current account, incl. joint current account	50	0.03%	
	Current account with charity purpose	-	0.03%	
EUR			Up to EUR 25'000.00	Above EUR 25'000.00
	Standard saving account	100	0.60%	Upon agreement
	Children's Saving account	50	1.63%	
	Current account, incl. joint current account	25	0.03%	
	Current account with charity purpose	-	0.03%	
	Special account Saving plan Pioneer	20	Without interest	Without interest
USD			Up to USD 25'000.00	Above USD 25'000.00
	Standard saving account	100	0.50%	Upon agreement
	Children's Saving account	50	1.35%	
	Current account, incl. joint current account	25	0.03%	
	Current account with charity purpose	-	0.03%	
	Special account Saving plan Pioneer	20	Without interest	Without interest
GBP			Up to GBP 18'000.00	Above GBP 18'000.00
	Standard saving account	100	0.60%	Upon agreement
	Children's Saving account	50	1.63%	
	Current account, incl. joint current account	25	0.03%	
	Current account with charity purpose	-	0.03%	
CHF			Up to CHF 40'000.00	Above CHF 40'000.00
	Standard saving account	150	0.50%	Upon agreement
	Children's Saving account	100	1.22%	
	Current account, incl. joint current account	25	0.03%	
	Current account with charity purpose	-	0.03%	
The Bank does not accumulate an interest on current/saving accounts with balances below the minimum ones.				

2. INTEREST RATES ON STANDARD TIME DEPOSITS (SIMPLE ANNUAL INTEREST RATE) IN NATIONAL AND FOREIGN CURRENCY:

2.1. STANDARD TERM DEPOSITS

ENCLOSURE № 2.1.

Currency/term	Annual nominal interest rate as per deposited amounts			
BGN	up 9 999.99	10 000 - 49 999.99	50 000 - 150 000	above 150 000
1 week	0.75%	0.80%	0.85%	0.90%
2 weeks	0.92%	0.95%	0.98%	1.00%
1 month	1.05%	1.10%	1.20%	1.25%
3 months	2.00%	2.25%	2.35%	2.45%
6 months	3.75%	3.90%	3.95%	4.03%
12 months	4.90%	5.00%	5.05%	5.10%
24 months	5.10%	5.15%	5.20%	5.25%
EUR	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
1 week	0.65%	0.75%	0.80%	0.85%
2 weeks	0.80%	0.85%	0.90%	0.95%
1 month	1.00%	1.05%	1.10%	1.20%
3 months	2.45%	2.50%	2.55%	2.60%
6 months	2.65%	2.70%	2.75%	2.80%
12 months	3.00%	3.05%	3.10%	3.15%
24 months	3.15%	3.20%	3.25%	3.30%
USD	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
1 week	0.50%	0.55%	0.60%	0.70%
2 weeks	0.70%	0.75%	0.80%	0.85%
1 month	0.80%	0.85%	0.90%	0.95%
3 months	1.55%	1.58%	1.63%	1.68%
6 months	1.90%	1.95%	2.00%	2.05%
12 months	2.00%	2.05%	2.10%	2.15%
24 months	2.05%	2.10%	2.15%	2.20%
Minimum balance for opening of standard time deposit – BGN 50, EUR/ USD 100;				
Minimum balance for opening of Increase with 25% deposit – BGN 2000, EUR/ USD 1000;				
The Bank does not accumulate at interest deposit accounts with balances below the minimum ones.				
Currency/term	Annual nominal interest rate as per deposited amounts			
	GBP	CHF		
1 month	1.33%	0.98%		
3 months	1.43%	1.08%		
6 months	1.58%	1.18%		
12 months	1.88%	1.28%		
24 months	2.25%	1.38%		
Minimum balance for opening of standard time deposit: CHF150/ GBP 100.				
The Bank does not accumulate an interest on deposit accounts with balances below the minimum ones.				

2.2. Interest rates on standard time deposits, opened through BULBANK ONLINE:

ENCLOSURE 2.2.

Currency/Term	Annual nominal interest rate as per deposited amounts			
EUR	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
1 week	0.85%	0.95%	1.00%	1.05%
2 weeks	1.00%	1.05%	1.10%	1.15%
1 month	1.20%	1.25%	1.30%	1.40%
3 months	2.65%	2.70%	2.75%	2.80%
6 months	2.85%	2.90%	2.95%	3.00%
12 months	3.20%	3.25%	3.30%	3.35%

Minimum balance for opening of standard time deposit – EUR 100;

The Bank does not accumulate an interest on deposit accounts with balances below the minimum ones.

Note:

- For deposits in BGN/USD interest rates according to **ENCLOSURE № 2.1** are applied.

2.3. Interest rates on joint standard term deposits:

ENCLOSURE 2.3.

Currency/Term	Annual nominal interest rate as per deposited amounts			
BGN	up 9 999.99	10 000 - 49 999.99	50 000 - 150 000	above 150 000
6 month	3.75%	3.90%	3.95%	4.03%
12 month	4.90%	5.00%	5.05%	5.10%
24 month	5.10%	5.15%	5.20%	5.25%
EUR	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
6 month	2.65%	2.70%	2.75%	2.80%
12 month	3.00%	3.05%	3.10%	3.15%
24 month	3.15%	3.20%	3.25%	3.30%
USD	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
6 month	1.90%	1.95%	2.00%	2.05%
12 month	2.00%	2.05%	2.10%	2.15%
24 month	2.05%	2.10%	2.15%	2.20%

Minimum balance for opening of joint standard term deposit – BGN 50, EUR/USD 100;

The Bank does not accumulate an interest on deposit accounts with balances below the minimum ones.

Currency/Term	Annual nominal interest rate as per deposited amounts	
	GBP	CHF
6 month	1.58%	1.18%
12 month	1.88%	1.28%
24 month	2.25%	1.38%

Minimum balance for opening of joint standard term deposit – CHF150/ GBP 100

The Bank does not accumulate an interest on deposit accounts with balances below the minimum ones.

Note:

- Minimum opening amount – 50 BGN, 100 EUR/USD, 150 CHF, 100 GBP;
- The Bank allows additional amount of money to be added to the deposit account during the deposit term;
- In case that the deposit is not closed on maturity date, the deposit will be rolled-over for another period automatically, in the condition of the standard interest rates placed in the valid interest bulletin for individuals at the time of the roll-over

3. INTEREST RATES ON SPECIAL TIME DEPOSITS (SIMPLE ANNUAL INTEREST RATE) IN NATIONAL AND FOREIGN CURRENCY:

3.1. INTEREST RATES ON «FLEXI» DEPOSIT:

ENCLOSURE № 3.1.

Currency/Term	Annual nominal interest rate as per deposited amounts and nr. of debit operations			
BGN	up 9 999.99	10 000 - 49999.99	50 000 -150 000	above 150 000
1 month	0.85%	0.90%	0.95%	1.00%
3 months	1.15%	1.20%	1.25%	1.30%
6 months	1.35%	1.40%	1.45%	1.50%
12 months	1.55%	1.60%	1.65%	1.70%
24 months	1.70%	1.75%	1.80%	1.85%
EUR	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
1 month	0.65%	0.70%	0.75%	0.80%
3 months	1.75%	1.85%	1.95%	2.00%
6 months	2.10%	2.20%	2.30%	2.40%
12 months	2.40%	2.45%	2.55%	2.65%
24 months	2.55%	2.60%	2.65%	2.70%
USD	up 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
1 month	0.55%	0.75%	0.80%	0.85%
3 months	0.80%	0.85%	0.90%	0.95%
6 months	1.00%	1.05%	1.10%	1.15%
12 months	1.20%	1.25%	1.30%	1.35%
24 months	1.40%	1.45%	1.50%	1.55%
Minimum balance for opening - BGN 2000; EUR/USD 1000				
Permitted number of debit transactions within the deposit term:				
1. 1 m – 4 nr. debit transactions;				
2. 3 m – 10 nr. debit transactions;				
3. 6 m – 15 nr. debit transactions;				
4. 12 m - 24 nr. debit transactions;				
5. 24 m - 40 nr. debit transactions;				

3.2. INTEREST RATES ON «EXTRA» DEPOSIT WITH BONUS INTEREST RATE:

ENCLOSURE № 3.2.

Currency	Annual nominal interest rate as per deposited amounts			
BGN	up 9 999.99	10 000 - 49999.99	50 000 -150 000	above 150 000
Standard interest rate as for one-month deposit, applicable during the first month	1.050%	1.100%	1.200%	1.250%
Months in which a bonus interest rate is applied	Bonus interest rate in BGN			
for the 3rd month only	3.892%	4.541%	4.640%	4.839%
for the 6th month only	14.292%	14.330%	14.123%	14.197%
for the 12th month only	30.240%	30.251%	30.023%	29.870%
EUR	up 4 999.99	5 000 - 24999.99	25 000 - 75 000	above 75 000
Standard interest rate as for one-month deposit, applicable during the first month	1.000%	1.050%	1.100%	1.200%
Months in which a bonus interest rate is applied	Bonus interest rate in EUR			
for the 3rd month only	5.340%	5.390%	5.439%	5.388%
for the 6th month only	6.486%	6.534%	6.581%	6.528%
for the 12th month only	14.767%	14.804%	14.841%	14.625%
USD	up 4 999.99	5 000 - 24999.99	25 000 - 75 000	above 75 000
Standard interest rate as for one-month deposit, applicable during the first month	0.800%	0.850%	0.900%	0.950%
Months in which a bonus interest rate is applied	Bonus interest rate in USD			
for the 3rd month only	3.045%	3.035%	3.085%	3.134%
for the 6th month only	5.117%	5.225%	5.273%	5.320%
for the 12th month only	8.448%	8.489%	8.531%	8.572%

Note:

- Minimum balance for opening - BGN 2000; EUR/USD 1000.
- For the months not mentioned above the standard interest rate for one-month deposit shall be paid.
- The values indicated in the table against the respective month are not an interest rate, which is accrued for the entire deposit term but for the respective month only and are values through which the profitability for the client is being adjusted to this under standard time deposit depending on the funds' staying with the Bank.

3.3. INTEREST RATES ON «GROWING INTEREST» DEPOSIT WITH INCREASING INTEREST RATE:

ENCLOSURE № 3.3.

Interest rate periods	Month from the interest rate period	Annual interest rate applicable for the respective month and currency		
		BGN	EUR	USD
First	1M	2.00%	1.10%	0.85%
	2M	2.05%	1.15%	0.90%
	3M	2.10%	1.20%	0.95%
Second	1M	2.05%	1.15%	0.90%
	2M	2.10%	1.20%	0.95%
	3M	2.15%	1.25%	1.00%
Third	1M	2.10%	1.20%	0.95%
	2M	2.15%	1.25%	1.00%
	3M	2.20%	1.30%	1.05%
Fourth*	1M	2.15%	1.25%	1.00%
	2M	2.20%	1.30%	1.05%
	3M	10.00%	7.00%	6.00%

Note:

- Minimum opening amount – 2000 BGN / 1000 EUR / 1000 USD;
- The total sum of the placed-in amounts within one month under the „Growing interest” deposit should not exceed the amount of 10 000 BGN or 5 000 EUR/USD.
- It is not allowed the placing-in/transferring during the last, fourth interest rate period.
- Upon the end of the last, fourth period, on condition that the Depositor does not order the deposit closure, the Bank automatically extends its validity for a new 4 periods starting with the accumulation at interest for the first scheme’s period at interest rates according to the Interest Rate Bulletin in force as at the moment of the extension.

3.4. INTEREST RATES ON DEPOSIT «DONNA»:

ENCLOSURE № 3.4.

Interest rate periods	Month from the interest rate period	Annual interest rate applicable for the respective month and currency	
		EUR	USD
First	1M	1.20%	0.90%
	2M	1.20%	0.90%
Second	1M	1.80%	1.25%
	2M	1.80%	1.25%
Third	1M	3.00%	2.00%
	2M	3.00%	2.00%

Note:

- Minimum opening amount – EUR/USD 5 000;
- Placing-in of additional sums to the deposit during the period to maturity date is allowed;
- The maturity date of the deposit is on the 181st day starting from its opening;
- The Interest base is Actual number of days/Actual number of days where the interest rate per one day is 1/365 of the annual interest rate for the product. The interest base for deposit accounts, opened in a leap-year, will be the actual number of days, where the interest rate per one day is 1/366 of the annual interest rate for the product;
- In case that the depositor does not close the deposit on maturity date the deposit is prolonged for new period automatically, under interest rates according the actual interest bulletin for individuals.

3.5. INTEREST RATES ON “ROCADA” DEPOSIT:

ENCLOSURE № 3.5.

Deposit Term and Currency	Annual interest rate applicable on opening and advance payment of interest, as per deposit amount	Commission applicable in case of breach of contract conditions, as per deposit amount
BGN	above 2000	above 2000
3 M	1.75%	2.25%
6 M	3.40%	4.40%
12 M	4.80%	6.80%
EUR	above 1000	above 1000
3 M	3.00%	3.50%
6 M	3.50%	4.50%
12 M	4.00%	6.00%
USD	above 1000	above 1000
3 M	1.75%	2.25%
6 M	2.00%	3.00%
12 M	2.25%	4.25%

Note:

- Minimum opening amount – BGN 2000 / EUR 1000 / USD 1000;
- The interest accrual and payment is one-off at the time of its opening.
- The interest due to the client is paid in advance for the period for which the deposit contract is concluded.
- The deposit is not automatically renewed after the contract term expiration.
- After the deposit term expiration the Bank transfers automatically the funds to 3-month term deposit of the depositor under interest rates according the interest bulletin for individuals, valid as of the time of opening/last review of the deposit. The 3-month deposit account is indicated in the contract of deposit “Rocada”.

3.6. PROMOTION ON “ROCADA” DEPOSIT:

ENCLOSURE № 3.6.

Deposit Term and Currency	Annual interest rate applicable on opening and advance payment of interest, as per deposit amount	Commission applicable in case of breach of contract conditions, as per deposit amount
BGN	above 2000	above 2000
6 M	4.00%	5.00%
12 M	5.40%	7.40%
EUR	above 1000	above 1000
3 M	4.00%	4.50%
6 M	4.25%	5.25%
12 M	5.00%	7.00%
USD	above 1000	above 1000
3 M	2.90%	3.40%
6 M	3.50%	4.50%
12 M	4.00%	6.00%

Note:

- The promotional interest rates, as defined in 3.6., are valid until 31.07.2012 and are applicable only for “new attracted funds” and also for maturing Deposits “Rocada”.
- “New attracted funds” means that this amount is not available in accounts of the client and related parties within the Bank as of 02.04.2012.
- Minimum opening amount – BGN 2000 / EUR 1000 / USD 1000.
- The interest accrual and payment is one-off at the time of its opening.
- The interest due to the client is paid in advance for the period for which the deposit contract is concluded.
- The deposit is not automatically renewed after the contract term expiration.
- After the deposit term expiration the Bank transfers automatically the funds to 3-month time deposit of the depositor under interest rates according the interest bulletin for individuals, valid as of the time of opening/last review of the deposit. The 3-month deposit account is indicated in the contract of deposit “Rocada”.

3.7. INTEREST RATES ON DEPOSIT "NINE AND A HALF WEEKS":

ENCLOSURE № 3.7.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount прилаган за съответната валута на депозита
BGN	500 - 19 999.99	1.75%
	above 20 000	1.95%
EUR	500 - 9 999.99	2.60%
	above 10 000	2.75%

Note:

- Minimum opening amount – BGN / EUR 500.
- The interest is accrued on daily base and paid on 67 day since opening of the deposit.
- The Interest base is Actual number of days/Actual number of days where the interest rate per one day is 1/365 of the annual interest rate for the product. The interest base for deposit accounts, opened in a leap-year, will be the actual number of days, where the interest rate per one day is 1/366 of the annual interest rate for the product.
- On maturity date the deposit is not rolled-over for new period.
- If the customer does not use the deposit amount on maturity date, interest plus principle are automatically transferred to 3/6month time deposit of the depositor, under interest rates according the interest bulletin for individuals, valid as of the time of opening/last review of the deposit.

3.8. INTEREST RATES ON DEPOSIT "FAN":

ENCLOSURE № 3.8.

DEPOSIT "FAN" – 3 MONTHS (45+45 days)

Currency	Годишен лихвен процент, прилаган за съответен лихвен период	
	I -th interest period (45 days)	II -nd interest period (45 days)
EUR	2.50%	2.70%
USD	1.55%	1.75%

DEPOSIT "FAN" – 4 MONTHS (90+30 days)

Currency	Годишен лихвен процент, прилаган за съответен лихвен период	
	I -th interest period (90 days)	II -nd interest period (30 days)
EUR	2.70%	2.75%
USD	1.70%	1.90%

Note:

- Minimum opening amount – EUR/USD 250.
- The Bank does not accumulate interest at deposit accounts with balances below the minimum amounts.
- It is allowed the placing-in/transferring during the all deposit period.
- The interest is accrued on daily base and paid on 90/120-th day since opening of the deposit.
- In case that the Depositor do not close the deposit, on maturity date the deposit is rolled-over for another period automatically, under standard interest rates according the valid at the time of the roll-over interest bulletin for individuals.

3.9. Interest rates on 12M «DEPOSIT WITH INVESTMENT IN PIONEER FUNDS OF TYPE COMBO» in EUR:

Interest rates on deposit part:

ENCLOSURE № 3.9.

Product type	Annual nominal interest rate	Annual nominal interest rate in case of termination
Combo	3.48%	0.21%
Combo +	3.73%	0.46%
Combo Max	4.30%	1.03%

Percent of deposit part:

Deposit with investment in Pioneer Investments of type Combo : 85% of the total amount

Deposit with investment in Pioneer Investments of type Combo + : 70% of the total amount

Deposit with investment in Pioneer Investments of type Combo Max: 50% of the total amount

Note:

- The above interest rates are relevant only for the deposit part of the product;
- Minimum opening amount – EUR 30 000, at least 15 % of which must be invested in Pioneer Investments funds;
- The Bank does not pay interest on deposit accounts with balances below the minimum ones.
- It is NOT allowed the placing-in/transferring during the whole deposit period.
- The Interest base is 360/360 days, where the month is 30 days and the year is 360 days. The interest accumulation is done on the maturity day after the one year period of the product;
- Deposit with investment in Pioneer Investments funds of type Combo is not an auto roll-over deposit, which is way on maturity the deposit is terminated.
- On maturity, the deposit part and accumulated interest are automatically transferred on preliminary indicated by the client standard 3M term deposit under interest rates according the actual interest bulletin for individuals.
- In case of termination before the maturity day, Bank pays penalty interest rate under interest rates according the actual interest bulletin for individuals, based on the number of days from the deposit opening until its termination;
- Deposit with investment in Pioneer Investments funds of type Combo/Combo+/Combo Max does NOT allow the initial investment in Pioneer funds to include the following funds - Euro Short-Term, U.S. Dollar Short-Term, Euro Corporate Short-Term, Euro Cash Plus;

3.10. INTEREST RATES ON DEPOSIT "ON HAND":

ENCLOSURE № 3.10.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
BGN	2 000 - 9 999.99	1.20%
	10 000 - 49999.99	1.50%
	above 50 000	2.40%
EUR	1 000 - 4 999.99	1.10%
	5 000 - 24 999.99	1.50%
	above 25 000	2.20%
USD	1 000 - 4 999.99	1.00%
	5 000 - 24 999.99	1.20%
	above 25 000	2.00%

Note:

- Minimum opening amount – BGN 2000 / EUR 1000 / USD 1000;
- The Bank does not accumulate interest at deposit accounts with balances below the minimum amounts;
- The term of the deposit is 6 months with automatic renewal on the maturity date for another period;
- The Bank allows additional deposit of funds during the deposit period;
- Depositor is allowed to withdraw/transfer amounts from the deposit account unlimited number of times during the deposit period without breach but only if their total amount does not exceed 60% of the input balance of the deposit on the date of its opening/last renewal.

3.11. PROMOTION ON DEPOSIT "ON HAND":

ENCLOSURE № 3.11.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
BGN	2 000 - 9 999.99	2.60%
	10 000 - 49999.99	3.60%
	above 50 000	4.00%
EUR	1 000 - 4 999.99	2.50%
	5 000 - 24 999.99	3.00%
	above 25 000	3.80%
USD	1 000 - 4 999.99	2.00%
	5 000 - 24 999.99	2.50%
	above 25 000	3.00%

Note:

- The promotional interest rates, as defined in 3.11., are valid until 31.07.2012 and are applicable for "new attracted funds" ;
- "New attracted funds" means that this amount is not available in accounts of the client and related parties within the Bank as of 02.04.2012.
- Minimum opening amount – BGN 2000 / EUR 1000 / USD 1000;
- The Bank does not accumulate interest at deposit accounts with balances below the minimum amounts;
- The term of the deposit is 6 months with automatic renewal on the maturity date for another period;
- The Bank allows additional deposit of funds during the deposit period.
- Depositor is allowed to withdraw/transfer amounts from the deposit account unlimited number of times during the deposit period without breach but only if their total amount does not exceed 60% of the input balance of the deposit on the date of its opening/last renewal.

4. Interest rates on Structured deposits

4.1. Interest rates on Structured deposit "BLUE WAVE":

ENCLOSURE № 4.1.

Currency of deposit	Interest period	Annual nominal interest rate for corresponding period	Fee applicable in case of breach of contract conditions for corresponding period
EUR	04.04.2012 - 26.04.2012	1.50%	no fees
	27.04.2012 - 27.04.2014	0.03% + additional return*	up to 5%

- The participation rate in the realized yield from the basket – P, is 75%;
- Official closing prices of underlying Bi (i = 1, 2, ..., 5) on 27.04.2012 on the relevant exchange:

i	ISIN	Company	Exchange	Currency	Price
1	US7134481081	PEPSICO INC	NYSE	USD	66.1
2	US7427181091	PROCTER & GAMBLE CO/THE	NYSE	USD	64.44
3	CH0012032048	ROCHE HOLDING AG-GENUSSCHEIN	SIX	CHF	165
4	CH0011075394	ZURICH INSURANCE GROUP AG	SIX	CHF	224.1
5	GB00B03MLX29	ROYAL DUTCH SHELL PLC-A SHS	EN A'dam	EUR	26.805

Note:

- *Minimal initial amount – EUR 10 000;*
- *Structured deposit Blue Wave is not renewed automatically;*
- *If on the date of maturity the Depositor has not requested to close the deposit, the Bank transfers automatically the principal together with all interests accrued on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the deposit;*
- *During the first period (04.04.2012 - 26.04.2012) the Bank accumulates interest of 1.50% on a yearly base; the interest is paid on the maturity date of the structured deposit and will be transferred automatically on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the structured deposit;*
- *During the second period (27.04.2012 - 27.04.2014) the Bank accumulates interest of 0.03% on a yearly base; the interest is paid on the maturity date of the structured deposit and will be transferred automatically on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the structured deposit.*

* more information for the additional return can be received in the offices of Private Banking Department of UniCredit Bulbank AD.

4.2. Interest rates on Structured deposit "GREEN WAVE":

ENCLOSURE № 4.2.

Currency of deposit	Interest period	Annual nominal interest rate for corresponding period	Fee applicable in case of breach of contract conditions for corresponding period
USD	04.04.2012 - 26.04.2012	1.00%	no fees
	27.04.2012 - 27.04.2015	0.03% + additional return*	up to 7%

- The participation rate in the realized yield from the basket – P, is 100%;
- Official closing prices of underlying Bi (i = 1, 2,...,5) on 27.04.2012 on the relevant exchange:

i	ISIN	Company	Exchange	Currency	Price
1	US7134481081	PEPSICO INC	NYSE	USD	66.1
2	US7427181091	PROCTER & GAMBLE CO/THE	NYSE	USD	64.44
3	CH0012032048	ROCHE HOLDING AG-GENUSSCHEIN	SIX	CHF	165
4	CH0011075394	ZURICH INSURANCE GROUP AG	SIX	CHF	224.1
5	GB00B03MLX29	ROYAL DUTCH SHELL PLC-A SHS	EN A'dam	EUR	26.805

Note:

- *Minimal initial amount – USD 10 000;*
- *Structured deposit Green Wave is not renewed automatically;*
- *If on the date of maturity the Depositor has not requested to close the deposit, the Bank transfers automatically the principal together with all interests accrued on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the deposit;*
- *During the first period (04.04.2012 - 26.04.2012) the Bank accumulates interest of 1% on a yearly base; the interest is paid on the maturity date of the structured deposit and will be transferred automatically on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the structured deposit;*
- *During the second period (27.04.2012 - 27.04.2015) the Bank accumulates interest of 0.03% on a yearly base; the interest is paid on the maturity date of the structured deposit and will be transferred automatically on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the structured deposit.*

* more information for the additional return can be received in the offices of Private Banking Department of UniCredit Bulbank AD.

5. INTEREST RATES ON TYPES OF SPECIAL SAVING ACCOUNTS IN NATIONAL AND FOREIGN CURRENCY FOR INDIVIDUALS:

5.1. MULTI-FACTOR SAVING ACCOUNT

ENCLOSURE № 5.1.

Group	BGN			EUR			USD		
	Average monthly balance	Annual nominal interest rate τ		Average monthly balance	Annual nominal interest rate		Average monthly balance	Annual nominal interest rate	
		Up to 2 withdrawals per month	Above 2 withdrawals per month		Up to 2 withdrawals per month	Above 2 withdrawals per month		Up to 2 withdrawals per month	Above 2 withdrawals per month
I	10.00 - 499.99	0.90%	0.70%	5.00 - 249.99	0.65%	0.60%	5.00 - 249.99	0.55%	0.50%
II	500.00 - 999.99	0.95%	0.70%	250.00 - 349.99	0.70%	0.60%	250.00 - 349.99	0.60%	0.50%
II	1'000.00 - 2'499.99	1.00%	0.70%	350.00 - 1'249.99	0.75%	0.60%	350.00 - 1'249.99	0.65%	0.50%
III	Above 2'500.00	1.10%	0.70%	Above 1'250.00	0.85%	0.60%	Above 1'250.00	0.80%	0.50%

Minimum balance for opening of Multi-factor Saving account – BGN 10/ EUR/USD 5

The Bank does not accumulate an interest on saving accounts with balances below the minimum ones

5.2. SAVING VLOG “NA SMETKA”

ENCLOSURE № 5.2.

Currency/number of debit operations	Annual IR, depending on the sum amount and number of debit operations per month			
BGN	500 - 9 999.99	10 000 - 49 999.99	50 000 - 150 000	above 150 000
up to 3 debit operations, incl	1.10%	1.20%	1.30%	1.40%
over 3 debit operations*	0.80%	0.80%	0.80%	0.80%
EUR	250 - 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
up to 3 debit operations, incl	0.80%	0.90%	1.00%	1.10%
over 3 debit operations*	0.75%	0.75%	0.75%	0.75%
USD	250 - 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
up to 3 debit operations, incl	0.65%	0.70%	0.75%	0.80%
over 3 debit operations*	0.60%	0.60%	0.60%	0.60%

Minimum opening balance – BGN 500, EUR/USD 250

The Bank does not accumulate at interest saving accounts with balances below the minimum ones.

** Interest rate as per standard savings, applicable for the whole month in case of daily balance on saving is below the half of the entering balance. The rule is not applied for the first month in which the saving is opened*

„Entering balance” – the balance, that is formed in the end of the last work day of the previous month.

6. INTEREST RATES ON CARD ACCOUNTS

ENCLOSURE № 6

CURRENCY	CARD ACCOUNT	ANNUAL NOMINAL INTEREST RATE AS PER	
	(AS PER THE CARD TYPE)	THE DEPOSITED AMOUNTS	
BGN		Up to 50'000	Above 50'000
	Card accounts Maestro	0.03%	Upon agreement
	Card accounts V PAY / V PAY Lukoil	0.03%	
	Card accounts VISA Electron	0.03%	
	Card accounts VISA Classic/ MasterCard Standard	0.03%	
	Card accounts MasterCard Gold	0.03%	
EUR		Up to 25'000	Above 25'000
	Card accounts VISA Electron	0.03%	Upon agreement
	Card accounts V PAY / V PAY Lukoil	0.03%	
	Card accounts VISA Classic/ MasterCard Standard	0.03%	
	Card accounts MasterCard Gold	0.03%	
USD		Up to 25'000	Above 25'000
	Card accounts VISA Electron	0.03%	Upon agreement
	Card accounts V PAY / V PAY Lukoil	0.03%	
	Card accounts VISA Classic/ MasterCard Standard	0.03%	
	Card accounts MasterCard Gold	0.03%	

7. PRODUCTS TEMPORARILY CLOSED FOR NEW SALES

7.1. CURRENT ACCOUNT “CONTO DINAMICA”:

ENCLOSURE № 7.1.

Currency	Type of account	Minimum opening balance	Annual nominal interest rate as per deposited amounts	
BGN			Up to BGN 50'000.00	Above BNG 50'000.00
	Current account “Conto Dinamica”	2000	In case of balance with 20% higher than the initial one – 50% of the interest rate applicable for one-month time deposit as per Enclosure № 2	
USD			Up to USD 25'000.00	Above USD 25'000.00
	Current account “Conto Dinamica”	1000	In case of balance with 20% higher than the initial one – 50% of the interest rate applicable for one-month time deposit as per Enclosure № 2	
EUR			Up to EUR 25'000.00	Above USD 25'000.00
	Current account “Conto Dinamica”	1000	In case of balance with 20% higher than the initial one – 50% of the interest rate applicable for one-month time deposit as per Enclosure № 2	
The Bank does not accumulate at interest current/saving accounts with balances below the minimum ones.				

7.2. DEPOSIT “DUET”

Minimum balance for opening of deposit “DUET” – BGN 10 000, EUR/ USD 5 000;

Interest rates are the same as Standard time deposits IR, according to Enclosure № 2.1, plus add which depend on the proportion between the amount invested in Pioneer Funds and the amount of the deposit in the Bank.

7.3. PENSION SEASONAL SAVING ACCOUNT

ENCLOSURE № 7.3.

Curr ency	Balance	Months											
		I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
BGN	up 1'000	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.80%	0.80%	0.80%	0.70%	0.70%	0.70%
	above 1'000	0.75%	0.75%	0.75%	0.80%	0.80%	0.80%	0.85%	0.85%	0.85%	0.75%	0.75%	0.75%
EUR	up 500	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.70%	0.70%	0.70%	0.60%	0.60%	0.60%
	above 500	0.65%	0.65%	0.65%	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.65%	0.65%	0.65%
USD	up 500	0.50%	0.50%	0.50%	0.55%	0.55%	0.55%	0.60%	0.60%	0.60%	0.50%	0.50%	0.50%
	above 500	0.55%	0.55%	0.55%	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.55%	0.55%	0.55%
Minimum balance for opening of Pension seasonal Saving account - BGN 10/ EUR/USD 5.													
The Bank does not accumulate at interest saving accounts with balances below the minimum ones.													

7.4. BONUS INTEREST RATE SAVING ACCOUNT*

ENCLOSURE № 7.4.

Group	Month of Saving opening	Annual nominal bonus interest rate		
		BGN	EUR	USD
I*	January - March	0.95%	0.90%	0.75%
II	April - June	0.90%	0.85%	0.70%
III	July - September	0.85%	0.80%	0.65%
IV	October - December	0.80%	0.75%	0.60%

*The interest rates for this group are valid also for each following the saving account opening calendar year.

7.5. INTEREST RATES ON DEPOSIT "FAN":

ENCLOSURE № 7.5.

DEPOSIT "FAN" – 3 MONTHS (45+45 days)

Currency	Annual nominal interest rate, depending on deposit interest period	
	I -th interest period (45 days)	II -nd interest period (45 days)
BGN	1.90%	2.10%
GBP	1.05%	1.20%
CHF	0.65%	0.95%

DEPOSIT "FAN" – 4 MONTHS (90+30 days)

Currency	Annual nominal interest rate, depending on deposit interest period	
	I -th interest period (90 days)	II -nd interest period (30 days)
BGN	2.45%	2.75%
GBP	1.05%	1.35%
CHF	0.75%	0.95%

Note:

- Minimum opening amount – BGN 500, GBP 250, CH F400;
- The Bank does not accumulate at interest deposit accounts with balances below the minimum ones;
- It is allowed the placing-in during the all deposit period;
- The interest is accrued on daily base and paid on 90/120-th day since opening of the deposit;
- In case that the depositor do not close the deposit, on maturity date the deposit is prolonged for new period automatically, under interest rates according the actual interest bulletin for individuals

7.6. INTEREST RATES ON DEPOSIT "NINE AND A HALF MONTHS":

ENCLOSURE № 7.6.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
BGN	2 000 - 19 999.99	3.35%
	Above 20 000	3.55%
EUR	1 000 - 9 999.99	3.30%
	Above 10 000	3.50%

Note:

- Minimum opening amount – BGN 2000/ EUR 1000;
- The Bank does not accumulate at interest deposit accounts with balances below the minimum ones;
- The interest is accrued on daily base and paid on 286 day since opening of the deposit;
- The Interest base is Actual number of days/Actual number of days where the interest rate per one day is 1/365 of the annual interest rate for the product. The interest base for deposit accounts, opened in a leap-year, will be the actual number of days, where the interest rate per one day is 1/366 of the annual interest rate for the product;
- The Bank allows two options – to capitalize the interest or to transfer it to an account within the Bank. The condition is explicitly defined into the contract;
- In case that the Depositor does not close the deposit on maturity date the deposit is prolonged for new period automatically, under interest rates according the actual interest bulletin for individuals.

7.7. INTEREST RATES ON "TRIO" DEPOSIT:

ENCLOSURE № 7.7.

Deposit term in months	Annual interest rate applicable for the respective month and currency of the deposit	
	EUR	USD
3 M	1.15%	0.75%
6 M	1.45%	0.90%
12 M	1.75%	1.25%

Note:

- Minimum opening amount – 1000 EUR, 1000 USD;
- The indicated interests are due to the Bank in case of unbroken proportion of 1/3 (one third) between the initially deposited in TRIO deposit sum and the amount of the investment in PIONEER Mutual Funds (MF) and the sum of the "Life" insurance of "Allianz Bulgaria Life" Insurance AD;
- It is not allowed the placing-in/transferring during the deposit term. In case of receipt of additional sums they are formed as separate TRIO deposit.

7.8. Interest rates on Structured deposit "BLUE CHIPS":

ENCLOSURE № 7.8.

Currency of deposit	Interest period	Annual nominal interest rate for corresponding period	Fee applicable in case of breach of contract conditions for corresponding period
EUR	20.02.2012 - 08.03.2012	1.50%	no fees
	09.03.2012 - 09.03.2014	0.03% + additional return*	up to 5%

- The participation rate in the realized yield from the basket – P, is 100%;
- Official closing prices of underlying Bi (i = 1, 2,...,5) on 09.03.2012 on the relevant exchange:

i	ISIN	Company	Exchange	Currency	Price
1	US1912161007	COCA-COLA CO/THE	NYSE	USD	69.51
2	GB00B16GWD56	VODAFONE GROUP PLC	London SE	GBP	168.65
3	CH0012005267	NOVARTIS AG-REG	Swiss Exchange	CHF	50.00
4	US5801351017	MCDONALD'S CORP	NYSE	USD	96.84
5	US50075N1046	KRAFT FOODS INC-CLASS A	NYSE	USD	37.95

Note:

- Minimal initial amount – EUR 10 000;
- Structured deposit Blue Chips is not renewed automatically;
- If on the date of maturity the Depositor has not requested to close the deposit, the Bank transfers automatically the principal together with all interests accrued on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the deposit;
- During the first period (20.02.2012 - 08.03.2012) the Bank accumulates interest of 1.50% on a yearly base; the interest is paid on the maturity date of the structured deposit and will be transferred automatically on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the structured deposit;
- During the second period (09.03.2012 - 09.03.2014) the Bank accumulates interest of 0.03% on a yearly base; the interest is paid on the maturity date of the structured deposit and will be transferred automatically on a three-month standard term deposit, opened in the name of the Depositor preliminary indicated in the contract of the structured deposit.

* more information for the additional return can be received in the offices of Private Banking Department of UniCredit Bulbank AD.