



**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 01.09.2010**

## **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.

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

<b>Currency</b>	<b>Type of account</b>	<b>Minimum opening balance</b>	<b>Annual nominal interest rate as per deposited amounts</b>	
<b>BGN</b>			<b>Up to BGN 50'000.00</b>	<b>Above BNG 50'000.00</b>
	Standard saving account	10	1.50%	Upon agreement
	Children's Saving account	20	1.98%	
	Current account, incl. joint current account	50	0.05%	
	Current account with charity purpose	-	0.05%	
<b>EUR</b>			<b>Up to USD 25'000.00</b>	<b>Above USD 25'000.00</b>
	Standard saving account	100	1.30%	Upon agreement
	Children's Saving account	50	1.63%	
	Current account, incl. joint current account	25	0.05%	
	Current account with charity purpose	-	0.05%	
	Special account Saving plan Pioneer	20	Without interest	Without interest
<b>USD</b>			<b>Up to EUR 25'000.00</b>	<b>Above EUR 25'000.00</b>
	Standard saving account	100	1.15%	Upon agreement
	Children's Saving account	50	1.35%	
	Current account, incl. joint current account	25	0.05%	
	Current account with charity purpose	-	0.05%	
	Special account Saving plan Pioneer	20	Without interest	Without interest
<b>GBP</b>			<b>Up to GBP 18'000.00</b>	<b>Above GBP 18'000.00</b>
	Standard saving account	100	1.33%	Upon agreement
	Children's Saving account	50	1.63%	
	Current account, incl. joint current account	25	0.05%	
	Current account with charity purpose	-	0.05%	
<b>CHF</b>			<b>Up to CHF 40'000.00</b>	<b>Above CHF 40'000.00</b>
	Standard saving account	150	0.83%	Upon agreement
	Children's Saving account	100	1.22%	
	Current account, incl. joint current account	25	0.05%	
	Current account with charity purpose	-	0.05%	
	<i>The Bank does not accumulate at interest current/saving accounts with balances below the minimum ones.</i>			

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			
<b>BGN</b>	<b>up to 9 999.99</b>	<b>10 000 - 49 999.99</b>	<b>50 000 - 150 000</b>	<b>above 150 000</b>
1 week	0.83%	0.88%	0.93%	0.95%
2 weeks	1.02%	1.07%	1.12%	1.17%
1 month	1.89%	1.90%	1.94%	1.98%
3 months	2.88%	2.93%	2.98%	3.03%
6 months	3.50%	3.65%	3.70%	3.78%
12 months	5.50%	5.65%	5.75%	5.85%
24 months	6.00%	6.20%	6.30%	6.47%
<b>EUR</b>	<b>up to 4 999.99</b>	<b>5 000- 24 999.99</b>	<b>25000-75000</b>	<b>above 75 000</b>
1 week	0.80%	0.90%	0.95%	1.00%
2 weeks	0.95%	1.00%	1.05%	1.10%
1 month	1.10%	1.15%	1.20%	1.30%
3 months	1.68%	1.73%	1.78%	1.83%
6 months	1.88%	1.93%	1.98%	2.03%
12 months	2.08%	2.10%	2.15%	2.20%
24 months	2.20%	2.30%	2.33%	2.37%
<b>USD</b>	<b>up to 4 999.99</b>	<b>5 000- 24 999.99</b>	<b>25000-75000</b>	<b>above 75 000</b>
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	1.23%	1.28%	1.33%	1.38%
6 months	1.33%	1.38%	1.43%	1.48%
12 months	1.58%	1.63%	1.73%	1.83%
24 months	1.88%	1.93%	1.98%	2.03%
<b>Minimum balance for opening of standard time deposit – BGN 50, EUR/ USD 100;</b>				
<b>Minimum balance for opening of Increase with 25% deposit – BGN 2000, EUR/ USD 1000;</b>				
<b>The Bank does not accumulate at interest deposit accounts with balances below the minimum ones.</b>				

Currency/term	Annual nominal interest rate as per deposited amounts	
	<b>GBP</b>	<b>CHF</b>
1 month	1.58%	1.23%
3 months	1.68%	1.33%
6 months	1.83%	1.43%
12 months	2.13%	1.53%
24 months	2.50%	1.63%
<b>Minimum balance for opening of standard time deposit: CHF150/ GBP 100</b>		
<b>The Bank does not accumulate at interest deposit accounts with balances below the minimum ones.</b>		

## 2.2. PROMOTION ON NEWLY OPENED STANDART DEPOSITS

ENCLOSURE № 2.2.

PROMOTION ON NEWLY OPENED STANDART DEPOSITS			
Currency/ Term	Annual nominal interest	Addition	Annual nominal interest
EUR			
12M	The maximum standard interest rate, valid for amounts above EUR above 75 000 – (2.20%) plus an extra interest rate	Up to 0.20	Up to 2.40%

### CONDITIONS:

1. The current promotion is for newly opened deposits or customers within the period till 30.09.2010.
2. The promotion is for newly opened deposits with minimum balance – EUR 5000 and term 12M.
3. For the current clients, that open new standard deposits and term 12M and minimum balance EUR 5000.
4. The interest rates for the promotion is valid for the first contracted period, after that on the deposits will be paid the standard interest rate.
5. „New deposit ” means that the client and connecting people haven't available amounts within the Bank to the date - 31.08.2010.

## 2.3. INTEREST RATES ON STANDARD TIME DEPOSITS, OPENED THROUGH BULBANK ONLINE:

ПРИЛОЖЕНИЕ 2.3

Currency/term	Annual nominal interest rate as per deposited amounts			
	up to 4 999.99	5 000- 24 999.99	25000-75000	above 75 000
EUR				
1 week	0.95%	1.05%	1.10%	1.15%
2 weeks	1.10%	1.15%	1.20%	1.25%
1 month	1.25%	1.30%	1.35%	1.45%
3 months	1.83%	1.88%	1.93%	1.98%
6 months	2.03%	2.08%	2.13%	2.18%
12 months	2.23%	2.25%	2.30%	2.35%
<b>Minimum balance for opening of standard time deposit – EUR 100;</b>				
<b>The Bank does not accumulate at interest deposit accounts with balances below the minimum ones.</b>				

## 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.

<b>Currency/term</b>	<b>Annual nominal interest rate as per deposited amounts and nr. of debit operations</b>			
<b>BGN</b>	<b>up to 9 999.99</b>	<b>10 000 - 49 999.99</b>	<b>50 000 - 150 000</b>	<b>above 150 000</b>
1 month	1.64%	1.69%	1.74%	1.79%
3 months	1.69%	1.74%	1.79%	1.90%
6 months	1.74%	1.79%	1.90%	2.10%
12 months	1.97%	2.02%	2.07%	2.12%
24 months	2.02%	2.07%	2.12%	2.19%
<b>EUR</b>	<b>up to 4 999.99</b>	<b>5 000- 24 999.99</b>	<b>25000-75000</b>	<b>above 75 000</b>
1 month	0.90%	0.95%	1.00%	1.05%
3 months	1.30%	1.35%	1.40%	1.45%
6 months	1.40%	1.45%	1.50%	1.55%
12 months	1.45%	1.50%	1.55%	1.60%
24 months	1.50%	1.55%	1.60%	1.63%
<b>USD</b>	<b>up to 4 999.99</b>	<b>5 000- 24 999.99</b>	<b>25000-75000</b>	<b>above 75 000</b>
1 month	0.70%	0.75%	0.80%	0.85%
3 months	1.05%	1.10%	1.15%	1.20%
6 months	1.10%	1.15%	1.20%	1.25%
12 months	1.15%	1.20%	1.25%	1.30%
24 months	1.20%	1.25%	1.30%	1.35%
<b>Minimum balance for opening - BGN 2000; EUR/USD 1000</b>				
Permitted number of debit transactions within the deposit term: <ol style="list-style-type: none"> <li>1. 1 m – 4 nr. debit transactions;</li> <li>2. 3 m – 10 nr. debit transactions;</li> <li>3. 6 m – 15 nr. debit transactions;</li> <li>4. 12 m - 24 nr. debit transactions;</li> <li>5. 24 m - 40 nr. debit transactions;</li> </ol>				

### 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 to 9 999.99	10 000 - 49 999.99	50 000 - 150 000	above 150 000
Standard interest rate as for one-month deposit, applicable during the first month	1.890%	1.900%	1.940%	1.980%
Months in which a bonus interest rate is applied	Bonus interest rate in BGN			
for the 3 <sup>rd</sup> month only	4.842%	4.971%	5.041%	5.110%
for the 6 <sup>th</sup> month only	8.462%	9.183%	9.249%	9.493%
for the 12 <sup>th</sup> month only	34.474%	35.267%	35.927%	36.404%
EUR	up to 4 999.99	5 000- 24 999.99	25000-75000	above 75 000
Standard interest rate as for one-month deposit, applicable during the first month	1.100%	1.150%	1.200%	1.300%
Months in which a bonus interest rate is applied	Bonus interest rate in EUR			
for the 3 <sup>rd</sup> month only	2.834%	2.883%	2.933%	2.882%
for the 6 <sup>th</sup> month only	4.006%	4.054%	4.102%	4.049%
for the 12 <sup>th</sup> month only	8.006%	7.692%	7.733%	7.522%
USD	up to 4 999.99	5 000- 24 999.99	25000-75000	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 3 <sup>rd</sup> month only	2.087%	2.136%	2.186%	2.236%
for the 6 <sup>th</sup> month only	2.673%	2.721%	2.770%	2.818%
for the 12 <sup>th</sup> month only	6.879%	6.922%	7.558%	8.194%

**Note:**

- For the months not mentioned above shall be paid the standard interest rate for one-month deposit.
- 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 regular 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	2.78%	1.20%	0.85%
	2M	2.83%	1.25%	0.90%
	3M	2.88%	1.30%	0.95%
Second	1M	2.83%	1.25%	0.90%
	2M	2.88%	1.30%	0.95%
	3M	2.93%	1.35%	1.00%
Third	1M	2.88%	1.30%	0.95%
	2M	2.93%	1.35%	1.00%
	3M	2.98%	1.40%	1.05%
Fourth*	1M	2.93%	1.35%	1.00%
	2M	2.98%	1.40%	1.05%
	3M	10.00%	7.00%	6.00%

**Note:**

- Minimum opening amount – 2000 BGN/1000EUR/ 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 "ROKADA" DEPOSIT:

ENCLOSURE № 3.4.

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
<b>BGN</b>	<b>above 2000</b>	<b>above 2000</b>
<b>3 M</b>	3.03%	3.53%
<b>6 M</b>	3.90%	4.90%
<b>12 M</b>	6.32%	8.32%
<b>EUR</b>	<b>above 1000</b>	<b>above 1000</b>
<b>3 M</b>	1.83%	2.33%
<b>6 M</b>	2.13%	3.13%
<b>12 M</b>	2.33%	4.33%

**Note:**

- *Minimum opening amount – BGN 2000 / EUR1000;*
- *The interest accrual and payment is single –on 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 contractual term expiration.*
- *After the deposit term expiration the Bank transfers automatically the funds on account (current, saving, package) indicated in the deposit contract.*

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

ENCLOSURE № 3.5.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
<b>BGN</b>	<b>500 - 19 999.99</b>	2.33%
	<b>above 20 000</b>	2.53%
<b>EUR</b>	<b>500 - 9 999.99</b>	1.73%
	<b>above 10 000</b>	1.98%

**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 prolonged for new period.*
- *If the customer do not use money on maturity date all sums – interest plus principle are automatically transferred to 1m term deposit of the depositor, under interest rates according the actual interest bulletin for individuals*

3.6. INTEREST RATES ON DEPOSIT "FAN":

## 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)
EUR	1.65%	1.85%
USD	1.25%	1.45%

## 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)
EUR	1.95%	2.02%
USD	1.55%	1.70%

## Note:

- Minimum opening amount – EUR/USD/ 250;
- The Bank does not accumulate at interest deposit accounts with balances below the minimum ones;
- 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 prolonged for new period automatically, under interest rates according the actual interest bulletin for individuals

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

## 4.1. MULTI-FACTOR SAVING ACCOUNT

ENCLOSURE № 4.1

Group	BGN		EUR		USD	
	Average	Annual nominal	Average	Annual nominal	Average	Annual nominal

	monthly balance	interest rate		e monthly balance	interest rate		monthly balance	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 - 199.99	1.80%	1.50%	5.00 - 99.99	1.30%	1.30%	5.00 - 99.99	1.10%	1.15%
II	200.00 - 499.99	1.85%	1.50%	100.00 - 249.99	1.40%	1.30%	100.00 - 249.99	1.20%	1.15%
III	500.00 - 999.99	1.90%	1.50%	250.00 - 349.99	1.50%	1.30%	250.00 - 349.99	1.30%	1.15%
IV	1'000.00 - 2'499.99	1.95%	1.50%	350.00 - 1'249.99	1.60%	1.30%	350.00 - 1'249.99	1.40%	1.15%
V	Above 2'500.00	2.00%	1.50%	Above 1'250.00	1.70%	1.30%	Above 1'250.00	1.50%	1.15%
<b>Minimum balance for opening of Multi-factor Saving account – BGN 10/ EUR/USD 5</b>									
<i>The Bank does not accumulate at interest saving accounts with balances below the minimum ones</i>									

#### 4.2. SAVING VLOG “NA SMETKA”

#### ENCLOSURE № 4.2

Currency/number of debit operations	Annual IR, depending on the sum amount and number of debit operations per month			
<b>BGN</b>	<b>500 - 9 999.99</b>	<b>10 000 - 49 999.99</b>	<b>50 000 - 150 000</b>	<b>Above 150 000</b>
up to 3 debit operations, incl	1.80%	1.90%	1.95%	1.98%
over 3 debit operations*	1.50%	1.50%	1.50%	1.50%
<b>EUR</b>	<b>250 - 4 999.99</b>	<b>5 000 - 24 999.99</b>	<b>25 000 - 75 000</b>	<b>над 75 000</b>
up to 3 debit operations, incl	1.40%	1.50%	1.60%	1.70%
over 3 debit operations*	1.30%	1.30%	1.30%	1.30%
<b>USD</b>	<b>250 - 4 999.99</b>	<b>5 000 - 24 999.99</b>	<b>25 000 - 75 000</b>	<b>над 75 000</b>
up to 3 debit operations, incl	1.20%	1.25%	1.30%	1.35%
over 3 debit operations*	1.15%	1.15%	1.15%	1.15%
<b>Minimum opening balance – BGN 500, EUR/USD 250</b>				
<i>The Bank does not accumulate at interest saving accounts with balances below the minimum ones</i>				
<i>* Interest rate as per standard savings, applicable for the whole month in case of daily balance on saving is below the half of the <b>entering balance</b>. The rule is not applied for the first month in which the saving is opened</i>				
<b>„Entering balance” – the balance, that is formed in the end of the last work day of the previous month.</b>				

#### 5. INTEREST RATES ON CARD ACCOUNTS

#### ENCLOSURE № 5

CURRENCY	CARD ACCOUNT (AS PER THE CARD TYPE)	MINIMUM NON - DECLINING BALANCE	ANNUAL NOMINAL INTEREST RATE AS PER THE DEPOSITED AMOUNTS	
			Up to 50'000	Above 50'000
<b>BGN</b>				
	Card accounts Maestro / Maestro Euro < 26	3	0.10	Upon agreement
	Card accounts V PAY	0	0.10	
	Card accounts VISA Electron / VISA Electron Euro < 26	3	0.10	
	Card accounts VISA Classic/ MasterCard Standard	50	0.10	
	Card accounts MasterCard Gold	600	0.10	
<b>EUR</b>			Up to 25'000	Above 25'000
	Card accounts VISA Electron / VISA Electron Euro < 26	1.50	0.10	Upon agreement
	Card accounts V PAY	0	0.10	
	Card accounts VISA Classic/ MasterCard Standard	25	0.10	
	Card accounts MasterCard Gold	300	0.10	
<b>USD</b>			Up to 25'000	Above 25'000
	Card accounts VISA Electron / VISA Electron Euro < 26	1.50	0.10	Upon agreement
	Card accounts V PAY	0	0.10	
	Card accounts VISA Classic/ MasterCard Standard	25	0.10	
	Card accounts MasterCard Gold	300	0.10	

## 6. PRODUCTS TEMPORARILY CLOSED FOR NEW SALES

### 6.1. CURRENT ACCOUNT "CONTO DINAMICA":

Currency	Type of account	Minimum opening balance	Annual nominal interest rate as per deposited amounts	
BGN			Up to BGN 50'000.00	Above BGN 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 EUR 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	
<i>The Bank does not accumulate at interest current/saving accounts with balances below the minimum ones.</i>				

## 6.2. DEPOSIT "DUET"

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

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

## 6.3. PENSION SEASONAL SAVING ACCOUNT

ENCLOSURE № 6.3.

Currency	Balance	Months											
		I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
BGN	Up to 1'000	1.60%	1.60%	1.60%	1.70%	1.70%	1.70%	1.75%	1.75%	1.75%	1.60%	1.60%	1.60%
	Above 1'000	1.70%	1.70%	1.70%	1.80%	1.80%	1.80%	1.85%	1.85%	1.85%	1.70%	1.70%	1.70%
EUR	Up to 500	1.23%	1.23%	1.23%	1.43%	1.43%	1.43%	1.23%	1.23%	1.23%	1.10%	1.10%	1.10%
	Above 500	1.38%	1.38%	1.38%	1.58%	1.58%	1.58%	1.38%	1.38%	1.38%	1.25%	1.25%	1.25%
USD	Up to 500	1.03%	1.03%	1.03%	1.23%	1.23%	1.23%	1.03%	1.03%	1.03%	0.90%	0.90%	0.90%
	Above 500	1.18%	1.18%	1.18%	1.38%	1.38%	1.38%	1.18%	1.18%	1.18%	1.05%	1.05%	1.05%
<b>Minimum balance for opening of Pension seasonal Saving account - BGN 10/ EUR/USD 5</b>													
<i>The Bank does not accumulate at interest saving accounts with balances below the minimum ones</i>													

## 6.4. BONUS INTEREST RATE SAVING ACCOUNT\*

ENCLOSURE № 6.4.

Group	Month of Saving opening	Annual nominal bonus interest rate		
		BGN	EUR	USD
I *	January - March	2.00%	1.33%	1.05%
II	April - June	2.02%	1.15%	1.00%
III	July - September	2.05%	1.05%	0.90%
IV	October - December	2.10%	0.90%	0.80%

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

#### 6.5. INTEREST RATES ON DEPOSIT "INTEGRAL":

Currency	Term of interest accrual	Interest rate, for the respective term	Penalty commission applicable in case of breach of contract conditions
USD	14.07.2009 до 09.01.2010	3.25%	7%
	10.01.2010 до 10.01.2011	up to 7%	

*Note:*

- *Minimum opening amount – USD 500;*
- *Term – 18 months;*
- *On maturity date the deposit is not prolonged for new period;*
- *After the deposit term expiration the Bank transfers automatically the funds on account (current, saving, package) indicated in the deposit contract. In case in the maturity day the account which is indicated in the deposit contract is closed, the Bank transfer the funds onto saving account, which the Bank opens in the name of the deposit holder according The General Conditions of the Bank for saving accounts;*
- *The interest rate for the first period 14.07.2009 to 09.01.2010 is guaranteed;*
- *The interest rate 7% for the second period (10.01.2010 to 10.01.2011) is accrued and owed by the Bank for every day in the respective term, in which day the value of the market index 3M USD LIBOR falls within the following barriers:*
  - *Lower barrier – 1.00%.*
  - *Upper barrier – 1.80%.*
- *The interest accrued in the first and second period are due by the Bank at the maturity of the deposit (14.01.2011).*

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

ENCLOSURE № 6.6.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
BGN	2 000 - 19 999.99	5.00%
	Above 20 000	5.20%
EUR	1 000 - 9 999.99	1.77%
	Above 10 000	1.92%

**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 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

**6.7. INTEREST RATES ON “TRIO” DEPOSIT:**

**ENCLOSURE № 6.7.**

Deposit term in months	Annual interest rate applicable for the respective month and currency of the deposit	
	EUR	USD
3 M	1.40%	1.00%
6 M	1.70%	1.15%
12 M	2.00%	1.50%

**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.

**6.8. INTEREST RATES ON DEPOSIT “FAN”:**

## 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)
<b>BGN</b>	2.90%	3.40%
<b>GBP</b>	1.30%	1.45%
<b>CHF</b>	0.90%	1.20%

## 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)
<b>BGN</b>	3.00%	3.60%
<b>GBP</b>	1.30%	1.60%
<b>CHF</b>	1.00%	1.20%

*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/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 prolonged for new period automatically, under interest rates according the actual interest bulletin for individuals*