

## INTEREST RATE BULLETIN

### of UniCredit Bulbank AD

### for legal entities and sole proprietors

Effective from 07.05.2007  
The last edited version is effective from 12.05.2017

#### I. Interest Rates Conditions

1. The interests, which the Bank accrues and pays to current accounts and term deposits in BGN and foreign currency, are determined and may be updated by virtue of a decision by the Assets and Liabilities Committee of the Bank based on the market interest rates on the domestic and international market and the interest rate policy of UniCredit Bulbank.
  - 1.1. The interest rates are calculated on an annual basis observing the following interest rate conventions:
    - Current and card accounts - 30/360 days
    - Term deposits with a term of one or more than one month - 30/360 days
    - Term deposits with a term of less than one month - 365/365 (366/366) days
  - 1.2. By mutual agreement the Bank can apply interest rate conventions other than those mentioned above.
2. The Bank accrues and pays interests to restricted funds for securing commitments undertaken by the Bank, respectively:
  - where the funds are in the form of a deposit – the interest rate applicable to term deposits in the respective currency is to be accrued;
  - where the funds are not in the form of a deposit – the interest rate applicable to current accounts in the respective currency is to be accrued;

#### II. Term deposits

1. The minimum balance for opening and minimum monthly balance of a term deposit is 3,000 currency units.
2. Standard interest rates:

Depending on the available terms and currencies	BGN	EUR	USD	GBP	CHF
<b>1 week</b>	0.00%	0.00%	0.01%	0.00%	0.00%
<b>2 weeks</b>	0.00%	0.00%	0.01%	0.00%	0.00%
<b>1 month</b>	0.00%	0.00%	0.01%	0.00%	0.00%
<b>2 months</b>	0.00%	0.00%	0.01%	0.00%	0.00%
<b>3 months</b>	0.00%	0.00%	0.01%	0.00%	0.00%
<b>6 months</b>	0.00%	0.00%	0.05%	0.00%	0.00%
<b>9 months</b>	0.00%	0.00%	0.05%	0.00%	0.00%
<b>12 months</b>	0.00%	0.00%	0.10%	0.00%	0.00%
<b>24 months</b>	0.00%	0.00%	0.10%	0.00%	0.00%

**Remark:** In case of early termination of term deposits the Bank accrues an interest rate applicable to current accounts in the respective currency.

### III. Current and card accounts

Currency	Currency code	Minimum balance for opening and minimum monthly balance of a current account (currency units)	Interest rate	Cash transactions
Bulgarian Lev	BGN	50	0.00%	Cash transactions available
Euro	EUR	200	0.00%	
US Dollar	USD	200	0.00%	
British Pound	GBP	200	0.00%	
Swiss Franc	CHF	200	0.00%	
Australian Dollar	AUD	0	0.00%	
Danish Krone	DKK	2,500	0.00%	
Canadian Dollar	CAD	600	0.00%	
Norwegian Crone	NOK	2,500	0.00%	
Polish Zloty	PLN	0	0.00%	
Rumanian New Leu	RON	1,000	0.00%	
Russian Ruble	RUB	8,000	0.00%	
Serbian Dinar	RSD	0	0.00%	
Turkish Lira	TRY	500	0.00%	
Czech Koruna	CZK	6,000	0.00%	
Swedish Krona	SEK	3,000	0.00%	
Japanese Yen	JPY	45,000	0.00%	Cash transactions not available
Hungarian Forint	HUF	60,000	0.00%	
Chinese Yuan Renminbi	CNH	1,500	0.00%	

**Remark:** The Interest rates for current accounts shall also be applied to following accounts: cumulative accounts, subscribed capital/donation special accounts, liquidation accounts, insolvency and guarantee accounts.

The Bank opens current accounts with issued bank card Visa Business, Visa Business Electron or MasterCard Business in the currencies BGN, EUR and USD under the conditions of chapter III of the current bulletin.