



**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 02.12.2019

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 funds on the accounts with UniCredit Bulbank are guaranteed in accordance with the requirements of the Bank Deposit Insurance Act."

1. INTEREST RATES APPLIED ON SIGHT DEPOSIT AND CURRENT ACCOUNTS:

ENCLOSURE № 1.1

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	0.01%	Upon agreement
	Children's Saving account	20	0.35%	
	Current account, incl. joint current account	50	0.00%	
	Current account with charity purpose	-	0.01%	
	Current (card) account	-	0.00%	
EUR			Up to EUR 25'000.00	Above EUR 25'000.00
	Standard saving account	100	0.01%	Upon agreement
	Children's Saving account	50	0.35%	
	Current account, incl. joint current account	25	0.00%	
	Current account with charity purpose	-	0.01%	
	Current (card) account	-	0.00%	
	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	0.01%	Upon agreement
	Children's Saving account	50	0.35%	
	Current account, incl. joint current account	25	0.00%	
	Current account with charity purpose	-	0.01%	
	Current (card) account	-	0.00%	
	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	0.01%	Upon agreement
	Children's Saving account	50	0.35%	
	Current account, incl. joint current account	25	0.00%	
	Current account with charity purpose	-	0.01%	
CHF			Up to CHF 40'000.00	Above CHF 40'000.00
	Standard saving account	150	0.01%	Upon agreement
	Children's Saving account	100	0.30%	
	Current account, incl. joint current account	25	0.00%	
	Current account with charity purpose	-	0.01%	
CNH				
	Current account, incl. joint current account * No cash desk transactions in CNH are conducted /Chinese yuan/	25	0.00%	

2. INTEREST RATES APPLIED ON STANDARD TERM DEPOSITS:

2.1. STANDARD TERM DEPOSITS

ENCLOSURE № 2.1.

Currency/term	Annual nominal interest rate	
	BGN	
1 month	0.01%	
3 months	0.01%	
6 months	0.03%	
12 months	0.05%	
24 months	0.05%	
EUR		
1 month	0.01%	
3 months	0.01%	
6 months	0.03%	
12 months	0.05%	
24 months	0.05%	
USD		
1 month	0.01%	
3 months	0.01%	
6 months	0.03%	
12 months	0.05%	
24 months	0.05%	
Minimum balance for opening of standard time deposit – BGN 50, EUR/USD 100;		

Currency/term	Annual nominal interest rate	
	GBP	CHF
1 month	0.01%	0.01%
3 months	0.01%	0.01%
6 months	0.03%	0.03%
12 months	0.05%	0.04%
24 months	0.05%	0.05%
Minimum balance for opening of standard time deposit: CHF 150, GBP 100.		

2.2. INTEREST RATES APPLIED ON STANDARD TERM DEPOSITS, OPENED THROUGH BULBANK ONLINE:

ENCLOSURE 2.2.

Currency/Term	Annual nominal interest rate as per deposited amounts
EUR	
1 month	0.03%
3 months	0.03%
6 months	0.05%
12 months	0.07%
Minimum balance for opening of standard term deposit – EUR 100	
<i>Note: For deposits in BGN/USD interest rates according to ENCLOSURE № 2.1 are applied.</i>	

2.3. INTEREST RATES APPLIED ON JOINT STANDARD TERM DEPOSITS:

ENCLOSURE 2.3.

Currency/Term	Annual nominal interest rate as per deposited amounts
BGN	
6 month	0.03%
12 month	0.05%
24 month	0.05%
EUR	
6 month	0.03%
12 month	0.05%
24 month	0.05%
USD	
6 month	0.03%
12 month	0.05%
24 month	0.05%
Minimum balance for opening of joint standard term deposit – BGN 50, EUR/USD 100;	

Currency/Term	Annual nominal interest rate as per deposited amounts	
	GBP	CHF
6 month	0.03%	0.03%
12 month	0.05%	0.04%
24 month	0.05%	0.05%
Minimum balance for opening of joint standard term deposit – CHF150/ GBP 100		

Note:

- Minimum opening amount – BGN 50, EUR/USD 100, CHF 150, GBP 100;
- The Bank allows additional amount of money to be added to the deposit account during the deposit
- 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

2.4. INTEREST RATE ON STANDARD STRUCTURED DEPOSIT UNIVERSE IN EUR/USD:

ENCLOSURE 2.4.

Interest period	Annual nominal interest rate for corresponding period	Fee available in case of breach of contract conditions for corresponding period
	EUR/USD	
18.11.2015 - 18.12.2015	1.00%	without penalty fee
21.12.2015 - 21.12.2018	0.03% + additional return*	7%

- The participation rate in the realized yield from the investment basket – P, is 80%
- Official quote of the financial index as of 21.12.2015

Index name	Short name	Issuer	ISIN	Bloomberg Ticker	Reuters Ticker	Currency	Initial Fixing
Multi Asset Trend II Risk Control 7 Index	QUIXMARC	UniCredit Bank AG	DE000A11RWU8	QUIXMARC Index	QUIXMARC	EUR	1016.61

Note:

- Minimal initial amount - EUR/USD 20 000;
- Standard Structured deposit Universe is not renewed automatically;
- On the date of maturity 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 (18.11.2015 - 18.12.2015) the Bank accumulates interest of 1% for deposits in EUR and USD on an annual 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 (21.12.2015 - 21.12.2018) the Bank accumulates interest of 0.03% on an annual 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.

2.5. INTEREST RATE ON STRUCTURED DEPOSIT WITH QUARTERLY OBSERVATIONS GLOBAL NET IN EUR/USD:

ENCLOSURE 2.5.

Interest period	Annual nominal interest rate for corresponding period	Fee available in case of breach of contract conditions for corresponding period
	EUR/USD	
14.04.2015 - 10.05.2015	1.50%	without penalty fee
11.05.2015 - 11.11.2017	0.03% + additional return*	7%

- The participation rate in the realized yield from the investment basket – P, is 65%
- Official closing price on the relevant exchange of stock Bi (1,2,.....,6) as of 11.05.2015

i	Company	ISIN	Exchange	Bloomberg Ticker	Reuters Ticker	Currency	Initial Fixing
1	WAL-MART STORES INC	US9311421039	NYSE	WMT UN	WMT.N	USD	78.10
2	SODEXO	FR0000121220	Paris	SW FP	EXHO.PA	EUR	92.73
3	TIME WARNER INC	US8873173038	NYSE	TWX UN	TWX.N	USD	83.01
4	ROCHE HOLDING AG	CH0012032048	SIX Swiss	ROG VX	ROG.VX	CHF	267.10
5	PEPSICO INC	US7134481081	NYSE	PEP UN	PEP.N	USD	96.35
6	ASTRAZENECA PLC	GB0009895292	London	AZN LN	AZN.L	GBP	4 528.00

The official closing price on the relevant exchange of each stock (1,2,.....,6) on each observation date:

	WAL-MART STORES INC	SODEXO	TIME WARNER INC	ROCHE HOLDING AG	PEPSICO INC	ASTRAZENECA PLC
11.05.2015	78.10	92.73	83.01	267.10	96.35	4 528.00
11.08.2015	71.93	84.38	79.77	278.00	98.62	4 341.00
11.11.2015	57.58	79.45	71.05	266.70	99.43	4 202.00
11.02.2016	65.32	81.75	62.32	240.70	96.90	3 991.00
11.05.2016	66.41	88.96	74.14	244.00	105.72	3 932.50
11.08.2016	73.80	106.50	80.42	248.90	108.48	5 161.00
11.11.2016	71.23	98.40	86.80	234.50	103.19	4 326.00
11.02.2017	67.77	102.60	96.07	240.00	106.52	4 650.50
11.05.2017	76.13	119.15	98.84	267.40	113.04	4 747.50
11.08.2017	80.40	98.02	101.90	242.30	116.51	4 384.00
07.11.2017	88.95	108.80	94.66	230.80	110.47	5 024.00

Note:

- Minimal initial amount - EUR/USD 10 000;
- Structured deposit Global Net is not renewed automatically;
- On the date of maturity 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 (14.04.2015 - 10.05.2015) the Bank accumulates interest of 1.50% for deposits in EUR and USD on an annual 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 (11.05.2015 - 11.11.2017) the Bank accumulates interest of 0.03% on an annual 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;
- The official closing prices on the relevant exchange of each stock (1,2,.....,6) on each observation date will be published on the Interest Rate Bulletin of the bank up to 5 business days following each observation date.

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

3. PRODUCTS TEMPORARILY CLOSED FOR NEW SALES

3.1. MULTI-FACTOR SAVING ACCOUNT

ENCLOSURE № 3.1.

Group	BGN			EUR			USD		
	Average monthly balance	Annual nominal interest rate		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	0.02%	0.01%	5.00 - 249.99	0.02%	0.01%	5.00 - 249.99	0.02%	0.01%
II	500.00 - 999.99	0.02%	0.01%	250.00 - 349.99	0.02%	0.01%	250.00 - 349.99	0.02%	0.01%
III	1 000.00 - 2 499.99	0.02%	0.01%	350.00 - 1 249.99	0.02%	0.01%	350.00 - 1 249.99	0.02%	0.01%
IV	Above 2 500.00	0.02%	0.01%	Above 1 250.00	0.02%	0.01%	Above 1 250.00	0.02%	0.01%

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

3.2. INTEREST RATES APPLIED ON "FLEXI" DEPOSIT:

ENCLOSURE № 3.2.

Currency/Term	Annual nominal interest rate as per deposited amounts and nr. of debit operations	
BGN	up to 49999.99	above 50 000
1 month	0.00%	0.00%
3 months	0.00%	0.00%
6 months	0.00%	0.00%
12 months	0.00%	0.00%
24 months	0.00%	0.00%
EUR	up to 24 999.99	above 25 000
1 month	0.00%	0.00%
3 months	0.00%	0.00%
6 months	0.00%	0.00%
12 months	0.00%	0.00%
24 months	0.00%	0.00%
USD	up to 24 999.99	above 25 000
1 month	0.00%	0.00%
3 months	0.00%	0.00%
6 months	0.00%	0.00%
12 months	0.00%	0.00%
24 months	0.00%	0.00%

Minimum balance for opening - BGN 2000; EUR/USD 1000

Permitted number of debit transactions within the deposit term:

- 1 m – 4 nr. debit transactions;
- 3 m – 10 nr. debit transactions;
- 6 m – 15 nr. debit transactions;
- 12 m - 24 nr. debit transactions;
- 24 m - 40 nr. debit transactions.

3.3. 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.

3.4. DEPOSIT "FAN":

ENCLOSURE № 3.4.

DEPOSIT "FAN" – 3 MONTHS (45+45 days)

DEPOSIT "FAN" – 4 MONTHS (90+30 days)

Currency	Annual nominal interest rate, depending on deposit interest period		Currency	Annual nominal interest rate, depending on deposit interest period	
	I -st interest period (45 days)	II -nd interest period (45 days)		I -st interest period (90 days)	II -nd interest period (30 days)
BGN	0.00%	0.00%	BGN	0.00%	0.00%
EUR	0.00%	0.00%	EUR	0.00%	0.00%
USD	0.00%	0.00%	USD	0.00%	0.00%
GBP	0.00%	0.00%	GBP	0.00%	0.00%
CHF	0.00%	0.00%	CHF	0.00%	0.00%

Note:

- Minimum opening amount – BGN 500, EUR/USD/GBP 250, CHF 400;
- 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

3.5. DEPOSIT "NINE AND A HALF MONTHS":

ENCLOSURE № 3.5.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
BGN	2 000 - 19 999.99	0.00%
	Above 20 000	0.00%
EUR	1 000 - 9 999.99	0.00%
	Above 10 000	0.00%

Note:

- Minimum opening amount – BGN 2000, EUR 1000;
- 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;
- 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.

3.6. INTEREST RATES APPLIED ON "EXTRA" DEPOSIT WITH BONUS INTEREST RATE:

ENCLOSURE № 3.6.

Currency	Annual nominal interest rate as per deposited amounts	
BGN	up to 49999.99	above 50 000
Standard interest rate, applicable during the first month	0.000%	0.000%
Months in which a bonus interest rate is applied	Bonus interest rate in BGN	
for the 3rd month only	0.000%	0.000%
for the 6th month only	0.000%	0.000%
for the 12th month only	0.000%	0.000%
EUR	up to 24 999.99	above 25 000
Standard interest rate, applicable during the first month	0.000%	0.000%
Months in which a bonus interest rate is applied	Bonus interest rate in EUR	
for the 3rd month only	0.000%	0.000%
for the 6th month only	0.000%	0.000%
for the 12th month only	0.000%	0.000%
USD	up to 24 999.99	above 25 000
Standard interest rate, applicable during the first month	0.000%	0.000%
Months in which a bonus interest rate is applied	Bonus interest rate in USD	
for the 3rd month only	0.000%	0.000%
for the 6th month only	0.000%	0.000%
for the 12th month only	0.000%	0.000%

Note:

- Minimum balance for opening - BGN 2000; EUR/USD 1000.
- 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.

3.7. INTEREST RATES APPLIED ON "GROWING INTEREST" DEPOSIT:

ENCLOSURE № 3.7.

Interest rate periods	Month from the interest rate period	Annual interest rate applicable for the respective month and currency		
		BGN	EUR	USD
First	1M	0.00%	0.00%	0.00%
	2M	0.00%	0.00%	0.00%
	3M	0.00%	0.00%	0.00%
Second	1M	0.00%	0.00%	0.00%
	2M	0.00%	0.00%	0.00%
	3M	0.00%	0.00%	0.00%
Third	1M	0.00%	0.00%	0.00%
	2M	0.00%	0.00%	0.00%
	3M	0.00%	0.00%	0.00%
Fourth*	1M	0.00%	0.00%	0.00%
	2M	0.00%	0.00%	0.00%
	3M	0.00%	0.00%	0.00%

Note:

- Minimum opening amount – 2000 BGN, 1000 EUR/USD;
- The total sum of the placed-in amounts within one month 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.

3.8 INTEREST RATES APPLIED ON STANDARD TERM DEPOSITS:

ENCLOSURE № 3.8.

Currency/term	Annual nominal interest rate
BGN	
1 week	0.00%
2 week	0.00%
EUR	
1 week	0.00%
2 week	0.00%
USD	
1 week	0.00%
2 week	0.00%
Minimum balance for opening of standard time deposit – BGN 50, EUR/USD 100;	

4.7. INTEREST RATES APPLIED ON STANDARD TERM DEPOSITS, OPENED THROUGH BULBANK ONLINE:

ENCLOSURE № 4.7.

Currency/term	Annual nominal interest rate
EUR	
1 week	0.02%
2 week	0.02%
Note: For deposits in BGN/USD interest rates according to ENCLOSURE № 2.1 are applied.	

3.9. INTEREST RATES APPLIED ON DEPOSIT "DONNA":

ENCLOSURE № 3.9.

Interest rate periods	Month from the interest rate period	Annual interest rate applicable for the respective month and currency	
		EUR	USD
First	1M	0.00%	0.00%
	2M	0.00%	0.00%
Second	1M	0.00%	0.00%
	2M	0.00%	0.00%
Third	1M	0.00%	0.00%
	2M	0.00%	0.00%

Note:

- Minimum opening amount – EUR/USD 1 000;
- 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 and if it's opened in a leap-year - 1/366;
- The Bank provides additional 25 b.p. to the above-mentioned interest rates applied to each new or existing deposit Donna of every client who is a parent of a child aged up to 3 years. The right to use is certified with Certificate of birth of the child and is valid for the period starting the date of document delivery and until the child reaches the age of 3.
- 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.

4.10. INTEREST RATES APPLIED ON DEPOSIT "ON HAND":

ENCLOSURE № 4.10.

Currency	Deposit Amount	Annual nominal interest rate, depending on deposit amount
BGN	2 000 - 49999.99	0.00%
	above 50 000	0.00%
EUR	1 000 - 24 999.99	0.00%
	above 25 000	0.00%
USD	1 000 - 24 999.99	0.00%
	above 25 000	0.00%

Note:

- Minimum opening amount – BGN 2000, EUR/USD 1000;
- 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.