

Dear Customers,

Kindly be advised that on 05.02.2024 a change comes into effect in the General Terms & Conditions at which UniCredit Bulbank AD will grant credits to users – a new reference interest rate is introduced on the contracts for mortgage credits/overdraft in Levs – Household Term Deposits Index (HTDI).

The way of formation and examples of HTDI calculation you can find in the web site of the Bank in the ‘Interest Rate Methodology’ section: [Interest Methodology for Loans - UniCredit Bulbank](#).

HTDI will be applied to contracts for mortgage credit/overdraft in Levs, concluded on or after the date specified here above and will find no reflection or bring about changes in the way of formation of the annual interest rate applicable to the mortgage credit/overdraft contracts concluded before the introduction of the new reference interest rate.

For additional information kindly refer to your servicing bank employee or the nearest branch of the Bank.

Thank you for being our customers!