

Dear Customers,

We would like to inform you that, according to an official announcement of the Bulgarian National Bank, the “SOFIBOR” index ceases to be published as of 01.07.2018.

According to an Action Plan approved by UniCredit Bulbank AD, if a given benchmark significantly changes or ceases to be prepared, in accordance with Regulation (EU) 2016/1011, “SOFIBOR” is being replaced by a new interest rate index “Average Deposit Index” (“ADI”), as the change is valid for all credit agreements in BGN, which were granted before and after 01.07.2018. Detailed information about the methodology for the calculation of “ADI” can be found on the corporate website of the Bank in the section “Interest Rate Methodology”.

<https://www.unicreditbulbank.bg/en/interest-methodology-loans/>

In accordance with the legal requirements and the consistency of UniCredit Bulbank AD in the relations with its clients for the compliance with the agreed requirements we assure you that the change in the interest rate model of the Bank will not lead to an increase in the interest rate on the credit agreements concluded before 01.07.2018. The change does not require an actions on your behalf, as well as the need for concluding an additional settlement to the Agreement.

For further information, please contact your personal banker or the nearest affiliate of the Bank.

Thank you for being our client!