

Interest Rate Bulletin of Eurobank Bulgaria AD
for individuals as of 07 January 2020

1. Term Deposits

1.1. Standard Term Deposits

	BGN	EUR	USD	GBP	CHF
3 months	0.01%	0.01%	0.01%	0.01%	0.01%
6 months	0.03%	0.03%	0.03%	0.03%	0.03%
12 months	0.05%	0.05%	0.05%	0.05%	0.05%

Minimum balance required - 250 BGN/EUR/USD/ GBP/ CHF;
For term deposits with amount over 100 000 BGN/EUR/USD/GBP/CHF there is possibility for negotiable interest rate

1.2. Special Deposit Offers - see Attachment for Special Offers

1.3. "FX Freedom" Term Deposit - with Possibility for Currency Conversion

	BGN	EUR	USD
6 months	0.03%	0.03%	0.03%
12 months	0.05%	0.05%	0.05%

Minimum balance required - 1 000 BGN/EUR/USD

1.4. Long-term deposit with regular interest payment

	BGN	EUR	USD
18 months	0.15%	0.15%	0.20%
24 months	0.20%	0.20%	0.30%

Minimum balance required - 2 000 BGN/EUR/USD;
The due interest amount is paid into the account holder's current or savings account in the same currency at the end of every six - month period from the deposit opening date.

1.5. Online term deposit

	BGN	EUR	USD
3 months	0.13%	0.13%	0.13%
6 months	0.15%	0.15%	0.15%
12 months	0.20%	0.20%	0.18%

Minimum balance required - 100 BGN/EUR/USD;
Online term deposit can be opened only via Internet Banking of the Bank - *e-postbank*.

2.1. Standard Current Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 3 BGN/EUR/USD
The current accounts which the Bank opens for servicing a credit and/or purchase of Mutual funds units do not receive any interest.
Interest rates and minimum balance on Standard Current Account in BGN are valid for Payment Account for Basic Operations which is offered only in BGN

2.2. Package Programs for Every Day Banking

2.2.1. My Banking/ My Family Current Account

Daily balance	BGN
0 - 499.99	0.00%
from and over 500	0.01%

Minimum balance required - 5 BGN for My Banking CA/ 10 BGN for My Family CA

2.2.2. Premium/ Premium Extra Current Account

Daily balance	BGN
0 - 9 999.99	0.05%
10 000 - 399 999.99	0.25%
from and over 400 000	0.01%

Minimum balance required - 50 BGN

2.2.3. Current Account in Foreign Currency to Everyday Banking Programs

EUR	USD
0.00%	0.00%

Minimum balance required - 3 EUR/USD

The offer is valid for holders of every day banking programs' current accounts in BGN

2.3. Payroll Current Account

Daily balance	BGN
0 - 499.99	0.00%
from and over 500	0.01%

Minimum balance required - 3 BGN

Interest rates and minimum balance on Payroll Current Account in BGN are valid for payroll current account Super @ccount which is offered only in BGN

2.4. Special Purpose Accounts for Private Bailiffs and Lawyers

Daily Balance	BGN	EUR
0 - 99 999.99	0.05%	0.05%
from and over 100 000	0.10%	0.10%

Minimum balance required for Special and Interest Accounts of Private Bailiffs - 0 BGN/ EUR; Minimum balance required for Accounts for Taxes and expenses and for Supplementary activity of Private Bailiffs and Account of Lawyers - 5 BGN/ EUR

Designed for Private Bailiffs according to article 24 from the Private Enforcement Agents Act and article 39 from the Bar Act

3. Saving Accounts and Child Saving Accounts

3.1. Saving Account "Mega Plus" and "Mega Plus" with Payroll

Daily Balance	BGN	EUR	USD
0 - 4 999.99	0.01%	0.01%	0.01%
from and over 5 000	0.02%	0.02%	0.02%

Minimum balance - 0 BGN/EUR/USD

3.2. Child Saving Account

BGN	EUR	USD
0.50%	0.50%	0.20%

Minimum balance - 20 BGN/EUR/USD

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.3. Saving Account

3.3. Saving Account

Daily balance	BGN	EUR	USD
0 - 499.99	0.00%	0.00%	0.00%
from and over 500	0.01%	0.01%	0.01%

Minimum balance - 20 BGN/EUR/USD

3.4. Saving Account "Active Money"

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	0.01%	0.01%	0.01%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%
EUR	0.01%	0.01%	0.01%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%
USD	0.01%	0.01%	0.01%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%

Minimum balance/ minimum opening amount required - 1000 BGN/EUR/USD

Additional depositing: up to 1 000 BGN/EUR/USD per month

Special Deposit Offers

1. Term "Deposit 30"

	BGN	EUR	USD
30 months	0.35%	0.35%	0.60%

Minimum balance required - 20 000 BGN/EUR/USD

Additional depositing and withdrawal up to 30% is allowed for the deposit period under condition of kept minimum balance. The conditions and interest rates of Deposit 30 are valid for the first contracted period. On maturity Deposit 30 is automatically transferred to the conditions and interest rate for 12-month Standard Deposit in the relevant currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

This offer is for all present and future clients of the bank, as those who want to open Deposits 30 with funds from current/saving/deposit accounts should increase them with minimum 25%.

2. Saving Account "Prestige"

BGN	EUR	USD
0.08%	0.07%	0.50%

Minimum balance - 25 000 BGN/EUR, 10 000 USD

3. Bundle Product - 12-month Term Deposit SpestInvest

	BGN	EUR	USD
SpestInvest 80/20	0.40%	0.40%	0.65%
SpestInvest 70/30	0.50%	0.50%	0.70%
SpestInvest 50/50	0.60%	0.60%	0.90%

Minimum balance required for the Bundle product - 1 000 BGN/EUR/USD (for the deposited part - 800 BGN/EUR/USD at 80/20 ratio deposit/investment in mutual funds offered by Postbank, 700 BGN/EUR/USD at 70/30 ratio and 500 BGN/EUR/USD at 50/50 ratio). The interest rates of the 12-month term deposit SpestInvest are valid for the first contracted period. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month Standard Deposit in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

Special Offers for Holders of Package Programs for Everyday Transactions

1. New 12-month "USD Deposit Plus" with advance interest payment

Daily balance	USD
25 000 - 49 999.99	0.75%
from and over 50 000	1.20%

Minimum balance required - 25 000 USD

Additional depositing is allowed during the first 2 (two) months of the deposit opening.

The interest amount for the entire deposit period is liquidated in advance 2 months after the opening date. The conditions and interest rates of USD Deposit Plus with advance interest payment are valid for the first contracted period. On maturity USD Deposit Plus with advance interest payment is automatically transferred to the conditions and interest rate for 12-month Standard Deposit in USD currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

This offer is for all present and future clients of the bank, as those who want to open USD Deposit Plus with advance interest payment with funds from current/saving/deposit accounts should increase them with minimum 25%.

2. Child Saving Account "My Future"

BGN	EUR	USD
0.55%	0.55%	0.25%

Minimum balance - 20 BGN/EUR/USD

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.3. Saving Account

Special Offers for Individuals Who Receive Their Pension/ Salary with the Bank

1. Current Account "Golden Time"

Daily balance	BGN
0 - 1 000.00	0.10% (for the part of the amount up to 1 000 BGN)
1 000.01 - 2 000.00	0.05% (for the part of the amount from 1 000 to 2 000 BGN)
from and over 2 000.01	0.01% (for the part of the amount above 2 000 BGN)

The offer is valid for customers who receive their pension with the bank

Minimum balance required - 0 BGN

Each interest rate percent applies to the part of the total account balance that falls within the respective range.

2. 12-month Deposit with Regular Interest Payment - "Golden Rent"

	BGN	EUR	USD
12 months	0.25%	0.25%	0.15%

The offer is valid for customers who receive their pension/ salary in a current account opened with the bank

Minimum balance required - 200 BGN/EUR/USD;

General conditions

The presented interest rates are on annual base

Interest rate day count convention: 360/360 for all currencies

Interest liquidation for standard current accounts and saving accounts - at the end of the calendar year on 31 December or at closing

Joint accounts might be opened in a bank branch pursuant to the conditions of the present Interest Rate Bulletin:

- Term Deposits - item 1.1 and item 1.4

- Current accounts - item 2.1

- Savings account - item 3.1 and item 3.4, excluding "Mega Plus" with Payroll

Saving Account "Mega Plus" and "Mega Plus" with Payroll - in case of executed more than two cash or non-cash transactions (withdrawals/ transfers) within a calendar month from SA "Mega", "Super Mega", "Mega 20" and "Mega Plus", the interest rate only for the next calendar month will decrease to that of a current account in the relevant currency according to the actual Interest rate bulletin of the Bank.

Donation accounts in BGN, EUR and USD do not bear any interest (applicable interest rate is 0.00%), the minimum balance for this account is: 0 BGN/EUR/USD

Private Bailiffs: According to the Private Enforcement Agents Act for the activity of the Private Bailiffs should be opened 4 separate accounts - a special account, an account for the fees and expenses received from the bailiffs, an account designated for the funds received in connection with the performed supplementary activity under Art.18 of the Private Enforcement Agents Act and an interest-free account where the interest from the special account is transferred.

Foreign currency: Current and saving accounts in CHF, GBP, SEK and DKK accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is as follows: for current accounts - 25 CHF and 10 GBP; for savings accounts - 30 CHF, 15 GBP, 185 SEK and 150 DKK.

Current accounts in RUB, RON, TRY, CAD, PLN, JPY and CNY do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is as follows: 200 RUB, 20 RON, 10 TRY, 10 CAD, 20 PLN, 500 JPY, 35 CNY.

When applicable in compliance with the legislation the bank collects automatically the tax on the income acquired by individuals from interests from accounts opened with the bank within the statutory amount and term.

All deposits conforming to the requirements listed in the Bank Deposits Guarantee Act are guaranteed under the terms and conditions of the Act by the Deposit Insurance Fund.

The total guaranteed amount for all deposits of a depositor in the Bank is at the amount of 196 000 BGN.