

**Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products  
for individuals as of 29 September 2020**

## 1. Term Deposits

### 1.1. Standard Term Deposits

	BGN	EUR	USD	GBP	CHF
1 month	0.00%	0.00%	0.00%	0.00%	0.00%

### 1.2. "FX Freedom" term deposit and "FX Freedom Plus" term deposit- with possibility for currency conversion

	BGN	EUR	USD
3 months	0.00%	0.00%	0.00%
6 months	0.00%	0.00%	0.00%

### 1.3. Deposit "Pre-paid Interest" and Deposit with Regular Interest Payment - 12m "Rent"

	BGN	EUR	USD
6 months	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%

### 1.4. Long Term Deposits

	BGN	EUR	USD
36 months	0.10%	0.10%	0.10%

### 1.5. Bundle TD "Deposit Combination" /Former Name "Deposit Ladder"/

	BGN	EUR	USD
9 months	0.00%	0.00%	0.00%

### 1.6. Structured deposits

#### 1.6.1. Term Deposit "INDEX" with possibility of Bonus interest, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 21.04.2017 to 19.06.2017 incl.	0.01%	no fee
36m. Term Deposit from 20.06.2017 to 20.06.2020	0.01% + possible additional interest rate*	5%
60m. Term Deposit from 20.06.2017 to 20.06.2022	0.01% + possible additional interest rate*	5%

Minimum balance required - 2 500 EUR

For the period of short-term deposit, the applicable interest rate is 0.01% on annual basis, which is liquidated on 20.06.2017 to the deposit account and together with the principal are automatically transferred to the conditions of 36m./60m. Term Deposit "INDEX", according to the concluded contracts.

For the period of TD "INDEX", respectively for 36m. or 60m. the applicable basic interest rate is 0.01% on annual basis, which is liquidated on maturity (20.06.2020 for 36m. TD "INDEX" and 20.06.2022 for 60m. TD "INDEX") to the deposit account and together with the principal and bonus interest (if any) are automatically transferred to the conditions and interest rate for 3m Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date, under the conditions of the concluded contract.

\*Possible additional interest - bonus interest rate is equal to the doubled positive percentage change in the levels of index STOXX Europe 600 Health Care for 36m., respectively 60m. of depositing period, calculated as difference between the index values as of the opening date 20.06.2017 and the final date for fixing the index - 16.06.2020 for 36m., respectively 15.06.2022 for 60m. deposit. According to the contracted cap, the maximum bonus interest, regardless of the change rate of the index, is up to 10.60% for 36m. TD "INDEX" or up to 29.50% for 60m. TD "INDEX" from the total deposited amount for the respective period. Bonus interest\*\* is accrued for the whole period of the deposit and is paid on maturity date of TD "INDEX" only under condition of a positive growth of index STOXX Europe 600 Health Care for the deposit period, respectively 36m or 60m. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. According Bulgarian legislation, tax on interest income (basic and bonus interest) is payable in statutory rate as of the maturity date.

Deposit "INDEX" is guaranteed under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

\*\* Examples for calculating the Bonus interest for 36 m. Deposit "INDEX"

Examples	Deposited amount	Value of STOXX Europe 600 Health Care		Percentage change of index STOXX Europe 600 Health Care	Participation in positive change of the index - doubled positive percentage change of index STOXX Europe 600 Health Care	Maximum bonus interest rate, paid on maturity date	Bonus Interest rate (%)	Amount of the bonus interest /for 36m./
	EUR	20.06.2017	16.06.2020					
Example 1	10 000	100	102	2.00%	4.00%	10.60%	4.00%	400
Example 2	10 000	100	106	6.00%	12.00%	10.60%	10.60%	1060
Example 3	10 000	100	95	-5.00%	Bonus interest is not paid. The Bank pays the deposited amount and the basic interest for the deposit period			

\*\* Examples for calculating the Bonus interest for 60 m. Deposit "INDEX"

Examples	Deposited amount	Value of STOXX Europe 600 Health Care		Percentage change of index STOXX Europe 600 Health Care	Participation in positive change of the index - doubled positive percentage change of index STOXX Europe 600 Health Care	Maximum bonus interest rate, paid on maturity date	Bonus Interest rate (%)	Amount of the bonus interest /for 60m./
	EUR	20.06.2017	15.06.2022					
Example 1	10 000	100	103	3.00%	6.00%	29.50%	6.00%	600
Example 2	10 000	100	116	16.00%	32.00%	29.50%	29.50%	2 950
Example 3	10 000	100	95	-5.00%	Bonus interest is not paid. The Bank pays the deposited amount and the basic interest for the deposit period			

**Note:**

The official closing level of the Underlying Index - STOXX Europe 600 Health Care (SXDP) of the opening (base) date as of 20 June 2017 is 789.99

### 1.6.2. Term Deposit "INDEX TECH" with possibility of Bonus interest, depending on performance of index

Period	Interest rate	Fee collected in
Short Term Deposit from 25.10.2017 to 20.12.2017 incl.	0.01%	no fee
48m. Term Deposit from 21.12.2017 to 21.12.2021	0.01% + possible additional interest rate*	5.00%

Minimum balance required - 2 500 EUR

For the period of short-term deposit, the applicable interest rate is 0.01% on annual basis, which is liquidated on 21.12.2017 to the deposit account and together with the principal are automatically transferred to the conditions of 48m. Term Deposit "INDEX TECH", according to the concluded contracts.

For the 48m period of TD "INDEX TECH" the applicable basic interest rate is 0.01% on annual basis, which is liquidated on maturity (21.12.2021) to the deposit account and together with the principal and bonus interest (if any) are automatically transferred to the conditions and interest rate for 3m Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date, under the conditions of the concluded contract.

\*Possible additional interest - bonus interest rate is equal to the doubled positive percentage change in the levels of index STOXX Europe 600 Technology Price EUR for 48m. of depositing period, calculated as difference between the index values as of the opening date 21.12.2017 and the final date for fixing the index - 16.12.2021. deposit. According to the contracted cap, the maximum bonus interest, regardless of the change rate of the index, is up to 14.00% for 48m. TD "INDEX TECH" from the total deposited amount for the respective period. Bonus interest\*\* is accrued for the whole period of the deposit and is paid on maturity date of TD "INDEX TECH" only under condition of a positive growth of index STOXX Europe 600 Technology Price EUR for the deposit period. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. According Bulgarian legislation, tax on interest income (basic and bonus interest) is payable in statutory rate as of the maturity date.

Deposit "INDEX TECH" is guaranteed under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

\*\* Examples for calculating the Bonus interest for 48 m. Deposit "INDEX TECH"

Examples	Deposited amount	Value of STOXX Europe 600 Technology Price EUR		Percentage change of index STOXX Europe 600 Technology Price EUR	Participation in positive change of the index - doubled positive percentage change of index STOXX Europe 600 Technology Price EUR	Maximum bonus interest rate, paid on maturity date	Bonus Interest rate (%)	Amount of the bonus interest in EUR /for 48m./
	EUR	21.12.2017 r.	16.12.2021 r.					
Example 1	10 000	100	105	5.00%	10.00%	14.00%	10.00%	1000
Example 2	10 000	100	108	8.00%	16.00%	14.00%	14.00%	1 400
Example 3	10 000	100	95	-5.00%	Bonus interest is not paid. The Bank pays the deposited amount and the basic interest for the deposit period			

#### Note:

The official closing level of the Underlying Index - STOXX Europe 600 Technology Price EUR of the opening (base) date as of 21 December 2017 is 445.36

### 1.7. Term deposits, concluded in the offices of the acquired by Eurobank Bulgaria - ex-Alpha Bank Bulgaria Branch

	BGN	EUR	USD	GBP	CHF
1 month	0.00%	0.00%	0.00%	0.00%	0.00%
3 months	0.00%	0.00%	0.00%	0.00%	0.00%
6 months	0.00%	0.00%	0.00%	0.00%	0.00%
9 months	0.00%	0.00%	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%	0.00%	0.00%

### 1.8. Term deposits, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

1.8.1. Short-Term Deposits - Piraeus Standard and Piraeus Gold, Piraeus Deposit 15, Piraeus Standard, Piraeus Silver, Piraeus Gold, Piraeus Promotional 1 Month, Deposit 10, Promotional 4 Month Deposit, Deposti Sprint, Deposit 30 - Piraeus Standard and Piraeus Gold, Piraeus Promotional 1 Month, Deposit Progression With Pre-Paid Interest, Gold Term Deposit, Term Deposit Standard, Deposit With Additional Depositing, Silver Term Deposit, Term Deposit with Fixed Interest

Currency	Relevant currency balance	1 month	3 months	6 months	12 months
BGN	0.01 - 40 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 40 000.01	0.00%	0.00%	0.00%	0.00%
EUR	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%
USD	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%
GBP	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%
CHF	0.01 - 20 000.00	0.00%	0.00%	0.00%	0.00%
	from and over 20 000.01	0.00%	0.00%	0.00%	0.00%

Deposits preserve the provisions and interest rates of the concluded contracts up to the maturity date. Term deposits that according to concluded contracts are renewed automatically on next maturity date after operational merger are transferred to the following conditions and interest rates:

Deposit with term less than or equal to 1 month is transferred to the conditions and interest rates for the relevant currency of 1-month term deposit;

15-week term deposit is transferred to the conditions and interest rates for the relevant currency of 3-month term deposit;

4-month term deposit is transferred to the conditions and interest rates for the relevant currency of 3-month term deposit;

15-month term deposit is transferred to the conditions and interest rates for the relevant currency of 12-month term deposit.

### 1.8.2. 18-month deposit, 24-month deposit, Piraeus Premia

Currency	18 months	24 months
BGN	0.05%	0.10%
EUR	0.05%	0.10%
USD	0.05%	0.10%

Minimum balance required - for 18-month deposit: 500 BGN, 250 EUR/USD; for 24-month deposit: 1000 BGN, 500 EUR/USD; for Piraeus Premia: 0.01 BGN/EUR/USD

### 1.8.3. Deposit Piraeus Maximum

Currency	Relevant currency balance	36 months
BGN	0.01 - 10 000.00	0.10%
	from and over 10 000.01	0.10%
EUR	0.01 - 5 000.00	0.10%
	from and over 5 000.01	0.10%
USD	0.01 - 5 000.00	0.10%
	from and over 5 000.01	0.10%

### 1.8.4. Notice deposit

Currency	Annual interest rate
BGN	0.00%
EUR	0.00%
USD	0.00%

## 2. Current Accounts

### 2.1. Current accounts "Interest", "Interest Package", My Finance Current Account

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

Minimum balance required - 5 BGN/EUR

As of 01.12.2020r. the annual interest rates on Current accounts "Interest", "Interest Package" and My Finance Current Account will be changed, as follows: in BGN/EUR: up to 499.99 - 0.00%; from and over 500.00 - 0.00%.

### 2.2. Current accounts "Interest Plus"

Daily balance	BGN
0 - 9 999.99	0.01%
from and over 10 000	0.03%

Minimum balance required - 20 BGN

As of 01.12.2020r. the annual interest rates on Current accounts "Interest Plus" will be changed, as follows: up to 9 999.99 - 0.00%; from and over 10 000.00 - 0.00%.

### 2.3. "My Advantage" Current Account

Daily balance	BGN
0 - 9 999.99	0.01%
from and over 10 000	0.03%

Minimum balance required - 20 BGN

As of 01.12.2020r. the annual interest rates on Current accounts "My Advantage" will be changed, as follows: up to 9 999.99 - 0.00%; from and over 10 000.00 - 0.00%.

### 2.4. "My Prestige" 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

### 2.5. Special purpose account for 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 - 5 BGN/ EUR

Designed in accordance with article 39 from the Bar Act.

As of 01.12.2020r. the annual interest rates on Special purpose accounts for lawyers will be changed, as follows: in BGN: up to 99 999.99 - 0.00%; from and over 100 000 - 0.00%; in EUR: up to 99 999.99 - 0.00%; from and over 100 000 - 0.00%

### 2.6. Current accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch

#### 2.6.1. Current account, incl. Current Accounts Servicing Time Deposits

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 3 BGN/EUR/USD

#### 2.6.2. Payroll account

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

Minimum balance required - 3 BGN

As of 01.12.2020r. the annual interest rates on Payroll account will be changed, as follows: up to 499.99 - 0.00%; from and over 500.00 - 0.00%.

## 2.7. Current accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

### 2.7.1. Current account, Current Account Piraeus Express, Card Account, Current Account - Migrated, Payment Account for Basic Operations, Other Current Accounts

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 5 currency units

### 2.7.2. Card Account "Salary"

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

Minimum balance required - 3 BGN

As of 01.12.2020r. the annual interest rates on Card account "Salary" will be changed, as follows:  
up to 499.99 - 0.00%; from and over 500.00 - 0.00%.

## 3. Saving Accounts and Child Saving Accounts

### 3.1. Saving accounts "Loyal Saver"

	BGN	EUR	USD
Base interest rate	0.00%	0.00%	0.00%
Additional interest rate (bonus)	0.00%	0.00%	0.00%

Minimum balance required - 1000 BGN/EUR/USD

### 3.2. Saving account "Plus"

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 20 BGN/EUR/ USD

### 3.3. Saving Account "Active Money"

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
EUR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
USD	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Minimum balance/ minimum opening amount required - 1 000 BGN/EUR/USD

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

### 3.4. Saving Account "Prestige"

BGN	EUR	USD
0.03%	0.03%	0.03%

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

'As of 01.12.2020r. the annual interest rates on Saving account "Prestige" will be changed, as follows:  
in BGN - 0.00%; in EUR - 0.00%; in USD - 0.00%.

### 3.5. 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 from the valid Interest rate bulletin of Eurobank Bulgaria AD of individuals.

As of 01.12.2020r. the annual interest rates on Child saving account "My Future" will be changed, as follows:

in BGN - 0.15%; in EUR - 0.15%; in USD - 0.15%

## 3.6. Saving accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch

### 3.6.1. Saving Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 20 currency units

### 3.6.2. "Ultima" Saving Accounts

Daily balance	BGN	EUR	USD
0 - 4999.99	0.005%	0.005%	0.005%
from and over 5000	0.010%	0.010%	0.010%

Minimum balance required - 0 BGN/EUR/ USD

As of 01.12.2020r. the annual interest rates on Saving Account "Ultima" will be changed, as follows:  
in BGN/EUR/USD: up to 4 999.99 - 0.00%; from and over 5 000.00 - 0.00%.

### 3.6.3. "Future" Child Saving Account

BGN	EUR	USD
0.50%	0.50%	0.20%

Minimum balance required - 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 3.5.1. Saving Account

As of 01.12.2020r. the annual interest rates on Child saving account "Future" will be changed, as follows:  
in BGN - 0.15%; in EUR - 0.15%; in USD - 0.15%

## 3.7. Saving accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

### 3.7.1. Saving Account "Autonomy" and "Autonomy+"

Daily balance	BGN	EUR	USD
0 - 4 999.99	0.005%	0.005%	0.005%
from and over 5 000	0.010%	0.010%	0.010%

Minimum balance required - 5 BGN/EUR/ USD

As of 01.12.2020r. the annual interest rates on Saving Account "Autonomy" and "Autonomy +" will be changed, as follows:  
in BGN/EUR/USD: up to 4 999.99 - 0.00%; from and over 5 000.00 - 0.00%.

### 3.7.2. Saving Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 5 currency units

### 3.7.3. Saving Account "Salary"

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

Minimum balance required - 3 BGN

As of 01.12.2020r. the annual interest rates on Saving account "Salary" will be changed, as follows:  
up to 499.99 - 0.00%; from and over 500.00 - 0.00%.

### 3.7.4. Saving Account "13th Pension"

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 2 000.01 BGN)

Minimum balance required - 0 BGN

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

As of 01.12.2020r. the annual interest rates on Saving account "13rd Pension" will be changed, as follows:  
for the part of the amount up to 1 000 BGN - 0.03%;  
for the part of the amount from 1 000 to 2 000 BGN - 0.02%  
for the part of the amount above 2 000.01 BGN - 0.01%

### 3.7.5. "Piraeus Cash Manager" Savings Account.

BGN	EUR	USD
0.01%	0.01%	0.01%

Minimum balance required - 5 BGN

As of 01.12.2020r. the annual interest rates on Saving Account "Piraeus Cash Manager" will be changed, as follows:  
in BGN - 0.00%; in EUR - 0.00%; in USD - 0.00%

### 3.7.6. Saving Account "Piraeus Fair Play"

Annual interest rate	BGN	EUR
Up to the 4-th year	0.05%	0.05%
After the 4-th year	Accordinging item 3.6.2. Saving Account	Accordinging item 3.6.2. Saving

Minimum balance required - 0 BGN/EUR

### 3.7.7. Child Saving Account - Passbook

BGN	EUR	USD
0.50%	0.50%	0.20%

Minimum balance required - 5 BGN/EUR/USD

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.6.2. Saving Account

As of 01.12.2020r. the annual interest rates on Child saving account - Passbook will be changed, as follows:  
in BGN - 0.15%; in EUR - 0.15%; in USD - 0.15%

### 3.7.8. Piraeus Childhood

Currency	1-st year	2-nd year	3-th year	4-th year	5-th year	After 5-th year
BGN	0.15%	0.30%	0.35%	0.40%	0.45%	0.50%
EUR	0.10%	0.20%	0.35%	0.40%	0.45%	0.50%
USD	0.15%	0.20%	0.20%	0.20%	0.20%	0.20%

Minimum balance required - 5 BGN/EUR/USD

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.6.2. Saving Account

As of 01.12.2020r. the annual interest rates on Piraeus Childhood will be changed, as follows:  
in BGN, for 1-st year, 2-nd year, 3-rd year, 4-th year, 5-th year and after 5-th year - 0.15%;  
in EUR, for 1-st year, 2-nd year, 3-rd year, 4-th year, 5-th year and after 5-th year - 0.15%;  
in USD, for 1-st year, 2-nd year, 3-rd year, 4-th year, 5-th year and after 5-th year - 0.15%.

### 3.7.9. Migrated Saving Accounts, Deposit Servicing Account, Other Saving Accounts

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 5 currency units

## **General conditions**

The presented interest rates are on annual base

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

**Foreign currency:** Current and saving accounts in CHF, GBP, SEK and DKK, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch, 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 saving 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.

Current and saving accounts in CHF, GBP, SEK and DKK, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria, accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is 5 currency units.

Current accounts in all other foreign currencies do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is 5 currency units.

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.

Current Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals is inseparable part of the Interest Rate Bulletin of Eurobank Bulgaria AD for individuals.