

Interest Rate Bulletin of Eurobank Bulgaria AD
for individuals as of 08 December 2021

1. Current accounts

1.1. Standard Current Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 3 BGN/EUR/USD

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

1.2. Package Programs for Every Day Banking

1.2.1. My Banking/My Family/Trust Current Account

BGN
0.00%

Minimum balance required - 5 BGN for My Banking CA/10 BGN for My Family CA/0 BGN for Trust CA
CA Trust is valid for Pensioners, receiving their pension from PAC "Doverie".

1.2.2. Premium/ Premium Extra Current Account

BGN
0.00%

Minimum balance required - 50 BGN

Current account "Premium" / "Premium Extra" can be opened only in the specialized centers and service areas for Premium clients.

1.2.3. Current Account in Foreign Currency to Everyday Banking Programs

EUR	USD
0.00%	0.00%

Minimum balance required - 3 EUR/USD

The account is offered for holders of "My Family", "Premium" and "Premium Extra" every day banking programs' current accounts in BGN

1.3. Payroll Current Account

BGN
0.00%

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.

1.4. Current Account "Golden Time"

Daily balance	BGN
0 - 1 000.00	0.03% (за сумата до 1 000 лева) (for the part of the amount up to 1 000 BGN)
1 000.01 - 2 000.00	0.02% (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)

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.

1.5. Special Purpose Accounts for Private Bailiffs

BGN	EUR
0.00%	0.00%

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 - 5 BGN/ EUR

Designed for Private Bailiffs according to article 24 from the Private Enforcement Agents Act.

2. Saving Accounts and Child Saving Account

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

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance - 0 BGN/EUR/USD

"Mega Plus" with Payroll can be opened only in EUR and USD

2.2. Saving Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance - 20 BGN/EUR/USD

2.3. Child Saving Account

BGN	EUR	USD
0.15%	0.15%	0.15%

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 2.2. Saving Account.

3. Term Deposits

3.1. 12-month Deposit with Regular Interest Payment - "Golden Rent"

	BGN	EUR	USD
12 months	0.01%	0.01%	0.01%

Minimum balance required - 200 BGN/EUR/USD;

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

3.2. Bundle Product - 12-month Term Deposit SpestInvest

	BGN	EUR	USD
SpestInvest 70/30	0.02%	0.02%	0.02%
SpestInvest 50/50	0.03%	0.03%	0.03%

Minimum balance required for the Bundle product - 1 000 BGN/EUR/USD (for the deposited part - 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.

3.3. Structured deposits

3.3.1. Structured Deposit "Index Artificial Intelligence" with the possibility for interest rate, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 08.12.2021 to 31.01.2022 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 01.02.2022 to 01.02.2027	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 01.02.2027	0.00%	no fee

Minimum balance required - 5 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index Artificial Intelligence", it is possible to have profitability, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - bonus interest rate is equal to 62% from the positive percentage change in the levels of index AI Global Artificial Intelligence High Dividend 30 Index, accrued on the deposit. 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 is payable in statutory rate as of the maturity date. Structured Deposit "Index Artificial Intelligence" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 60 m. Deposit "Index Artificial Intelligence"

Examples	Deposited amount	Value of AI Global Artificial Intelligence High Dividend 30 Index		Percentage change of AI Global Artificial Intelligence High Dividend 30 Index	Participation in positive change of the index	Interest rate (%)	Amount of the interest
		01.2.2022	27.1.2027				
	B EUR					in %	(for 60 m.)
Example 1	10 000	175	210	20%	62%	12.40%	1240
Example 2	10 000	175	190	8,57%	62%	5.31%	531
Example 3	10 000	175	160	8,57%	Interest is not paid. The Bank pays the deposited amount.		

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect future market movements of the index.

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:

- Current accounts - item 1.1.
- Savings account - item 2.1., excluding "Mega Plus" with Payroll

Products which can be opened via Internet Banking of the Bank - e-postbank:

- Standard current account - item 1.1.
- Saving account "Mega Plus" - item 2.1., excluding "Mega Plus" with Payroll

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.

Inseparable part of this Interest Rate Bulletin is the Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals as of 27 September 2021.