

**Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products  
for individuals as of 01 February 2024**

**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%
3 months	0.00%	0.00%	0.00%	0.00%	0.00%
6 months	0.00%	0.00%	0.00%	0.00%	0.00%
12 months	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%
12 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
18 months	0.00%	0.00%	0.00%
24 months	0.00%	0.00%	0.00%
36 months	0.00%	0.00%	0.00%

**1.5. Bundle TD "Deposit Combination" (Former Name "Deposit Ladder")**

	BGN	EUR	USD
9 months	0.00%	0.00%	0.00%

**1.6. Online term deposit**

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

**1.7. Term "Deposit 30"**

	BGN	EUR	USD
30 months	0.00%	0.00%	0.05%

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.

**1.8. Structured deposits**

**1.8.1. Structured Deposit "INDEX DUO GOLD" with possibility of Bonus interest, depending on performance of index**

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 17.02.2021 to 27.04.2021 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 28.04.2021 to 28.04.2026	0.00% + possible additional interest rate*	5%
Third Period - 3 monthly standard term deposit from 28.04.2026	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 DUO GOLD", it is possible to have bonus interest rate, 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 50 % from the positive percentage change in the levels of index Euro iStoxx Select Dividend 30 Dynamic Gold Hedge EUR Price (SD3DUO), 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. Structured Deposit "INDEX DUO GOLD" 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 Bonus interest for 60 m. Deposit "INDEX DUO GOLD"

Examples	Deposited amount	Value of Euro iStoxx Select Dividend 30 Dynamic Gold Hedge EUR Price (SD3DUO)		Percentage change of index Euro iStoxx Select Dividend 30 Dynamic Gold Hedge	Participation in positive change of the index	Bonus Interest rate (%)	Amount of the bonus interest
		28.04.2021	23.04.2026				
	B EUR					in %	/for 60 m./
Example 1	10 000	1000	1050	5%	50%	2.50%	250
Example 2	10 000	1000	1084	8,4%	50%	4.20%	420
Example 3	10 000	1000	950	-5%	Bonus interest is not paid. The Bank pays the deposited amount.		

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

**Note:**

The official closing level of the underlying Index - Euro iStoxx Select Dividend 30 Dynamic Gold Hedge of the opening (base) date as of 28 April 2021 is 1832.18.

### 1.8.2. Structured Deposit "Index Climate Change in EUR" with the possibility of additional profitability, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 28.05.2021 to 15.09.2021 incl.	0.00%	no fee
Second Period 72 m. Structured Deposit from 16.09.2021 to 16.09.2027	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 16.09.2027	0.00%	no fee

Minimum balance required - 5 000 EUR

Maximum balance for a client- 500 000 EUR

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

For the second period of Structured Deposit "Index Climate Change in EUR", it is possible to have bonus interest rate, 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 profitability - profitability is equal to 53% from the positive percentage change in the levels of Solactive Climate Change Europe BTI PR 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. Structured Deposit "Index Climate Change in EUR" 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 Bonus interest for 72 m. Deposit "Index Climate Change in EUR"

Examples	Deposited amount	Value of Solactive Climate Change Europe BTI PR Index		Percentage change of index Solactive Climate Change Europe BTI PR Index	Participation in positive change of the index	Bonus interest rate (%)	Amount of the bonus interest
		16.09.2021	13.09.2027				
	B EUR					in %	/for 72 m./
Example 1	10 000	150	180	20%	53%	10.60%	1060
Example 2	10 000	150	163	8.67%	53%	4.59%	459
Example 3	10 000	150	140	-6.67%	53%	0.00%	0

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

**Note:**

The official closing level of the underlying Index - Solactive Climate Change Europe BTI PR Index of the opening (base) date as of 16 September 2021 is 169.34.

### 1.8.3. Structured Deposit "Index Climate Change in USD for 36 months" 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 06.08.2021 to 27.09.2021	0.00%	no fee
Second Period 36 m. Structured Deposit from 27.09.2021 to 27.09.2024	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 27.09.2024	0.00%	no fee

Minimum balance required - 5 000 USD

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

For the second period of Structured Deposit "Index Climate Change in USD for 36 months", it is possible to have interest rate, 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 - profitability is equal to 50% from the positive percentage change in the levels of Solactive Climate Change Europe BTI PR 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. Structured Deposit "Index Climate Change in USD" 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 36 m. Deposit "Index Climate Change in USD"

Examples	Deposited amount	Value of Solactive Climate Change Europe BTI PR Index		Percentage change of index Solactive Climate Change Europe BTI PR Index	Participation in positive change of the index	Interest rate (%)	Amount of the interest
		27.09.2021	24.09.2024				
	B USD					in %	/for 36 m./
Example 1	10 000	150	180	20%	50%	10.00%	1000
Example 2	10 000	150	163	8.67%	50%	4.33%	433
Example 3	10 000	150	140	-6.67%	50%	0.00%	0

**Note:**

The official closing level of the underlying Index - Solactive Climate Change Europe BTI PR Index of the opening (base) date as of 27 September 2021 is 168.47.

#### 1.8.4. Structured Deposit "Index Climate Change in USD for 60 months" 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 06.08.2021 to 27.09.2021	0.00%	no fee
Second Period 60 m. Structured Deposit from 27.09.2021 to 27.09.2026	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 27.09.2026	0.00%	no fee

Minimum balance required - 5 000 USD

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

For the second period of Structured Deposit "Index Climate Change in USD for 60 months", 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 - profitability is equal to 100% from the positive percentage change in the levels of Solactive Climate Change Europe BTI PR 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. Structured Deposit "Index Climate Change in EUR" 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 Climate Change in USD"

Examples	Deposited amount	Value of Solactive Climate Change Europe BTI PR Index		Percentage change of index Solactive Climate Change Europe BTI	Participation in positive change of the index	Interest rate (%)	Amount of the interest
		27.09.2021	23.09.2026				
	B USD					in %	/for 60 m./
Example 1	10 000	150	180	20%	100%	20.00%	2000
Example 2	10 000	150	163	8.67%	100%	8.67%	867
Example 3	10 000	150	140	-6.67%	100%	0.00%	0

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

#### Note:

The official closing level of the underlying Index - Solactive Climate Change Europe BTI PR Index of the opening (base) date as of 27 September 2021 is 168.47.

#### 1.8.5. 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. 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
		01.02.2022	27.01.2027				
	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.

#### Note:

The official closing level of the underlying iSTOXX® AI Global Artificial Intelligence High Dividend 30 Index (SXAIHDP) of the opening (base) date as of 01 February 2022 is 186.26.

### 1.8.6. Structured Deposit "Index Health Care" 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 17.02.2022 to 07.04.2022 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 08.04.2022 to 08.04.2027	0.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 08.04.2027	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 Health Care", 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 120% from the positive percentage change in the levels of index STOXX® Europe 600 Health Care Index (EUR price), 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. Structured Deposit "Index Health Care" 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 Health Care"

Examples	Deposited amount	Value of STOXX® Europe 600 Health Care EUR price Index (SXD) (ISIN:EU0009658723)		Percentage change of STOXX® Europe 600 Health Care EUR price Index	Participation in positive change of the index	Interest rate (%)	Amount of the interest
		08.04.2022	05.04.2027				
	B EUR					in %	(for 60 m.)
Example 1	10 000	1000	1200	20%	120%	24.00%	2400
Example 2	10 000	1000	1086	8.60%	120%	10.32%	1032
Example 3	10 000	1000	915	-8.50%	120%	0.00%	0

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.

**Note:**

The official closing level of the underlying STOXX® Europe 600 Health Care EUR price Index (SXD) of the opening (base) date as of 08 April 2022 is 1137.45.

### 1.8.7. Structured Deposit "Index DAX" with base interest rate and the possibility for additional interest rate, depending on index performance

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 13.07.2022 to 02.09.2022	0.00%	no fee
Second Period 36 m. Structured Deposit from 02.09.2022 to 02.09.2025	1.00% + possible additional interest rate*	6%
Third Period - 3 monthly standard term deposit from 02.09.2025	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 DAX", it is accrued base fixed annual interest from 1.00% and it is possible to have additional interest, which are accrued for the whole period, on maturity, only if there is positive change of the index DAX price. The principal interest is paid once a year, on the 2nd of September (or if it is a non-working day - on the first following working day) of the respective year. In case the annual interest paid is not withdrawn by maturity together with the principal and additional interest, if there is any, 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 is equal to 55% from the positive percentage change in the levels of index DAX, accrued on the deposit. Additional interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index DAX" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.ba/bq> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

\*\* Examples for calculating the interest for 36 m. Deposit "Index DAX":

Examples	Deposited amount	Value of DAX® (DAX/ ISIN: DE0008469008)		Percentage change of DAX®	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR
		02.09.2022	28.08.2025				
	B EUR					in %	(for 36m.)
Example 1	10 000	10 000	12 000	20%	55%	11.00%	1100
Example 2	10 000	10 000	10 860	8.60%	55%	4.73%	473
Example 3	10 000	10000	9000	-10.00%	No additional interest is payable. 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.

**Note:**

The official closing level of the underlying DAX® (DAX/ ISIN: DE0008469008) of the opening (base) date as of 02 September 2022 is 13050.27.

**1.8.8. Structured Deposit "Index ESG Leaders" for 36 months with fixed interest rate and possibility for additional interest rate, depending on index performance**

Period	Interest rate	Fee collected in case of preterm closure
Short-term Deposit from 28.11.2022 to 12.01.2023 incl.	0.00%	no fee
Second Period 36 m. Structured Deposit from 13.01.2023 to 13.01.2026	2.67% + possible additional interest rate*	6%
Third Period - 3 - month standard term deposit from 13.01.2026	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 ESG Leaders", it is accrued fixed annual interest rate of 2.67% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index STOXX® Europe ESG Leaders Select 30 Price EUR price. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every January 13th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for 3-month Standard term deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit.

\*The possible additional interest is equal to 50% from the positive percentage change in the levels of index STOXX® Europe ESG Leaders Select 30 Price EUR, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index ESG Leaders" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: [www.dif.bg](http://www.dif.bg) under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

\*\* Examples for calculating the additional interest for 36 - month Deposit "Index ESG Leaders":

Examples	Deposited amount	Value of STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP/ ISIN: CH0298407328)		Percentage change of STOXX® Europe ESG Leaders Select 30 Price EUR	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR (for 36m.)
		13.01.2023	08.01.2026				
	in EUR						
Example 1	10 000	100	150	50%	50%	25%	2 500
Example 2	10 000	100	120	20%	50%	10%	1 000
Example 3	10 000	100	90	-10%	No additional interest is payable.		

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

**Note:**

The official closing level of the underlying STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP) of the opening (base) date as of 13 January 2023 is 118.95.

**1.8.9. Structured Deposit "Index ESG Leaders" for 60 months with base interest rate and the possibility for additional interest rate, depending on index**

Period	Interest rate	Fee collected in case of preterm closure
Short-term Deposit from 28.11.2022 to 12.01.2023 incl.	0.00%	no fee
Second Period 60 m. Structured Deposit from 13.01.2023 to 13.01.2028	4.00% + possible additional interest rate*	6%
Third Period - 3 month standard term deposit from 13.01.2028	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 ESG Leaders", it is accrued fixed annual interest rate of 4.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index STOXX® Europe ESG Leaders Select 30 Price EUR price. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every January 13th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for 3-month Standard term deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit.

\*The possible additional interest is equal to 50% from the positive percentage change in the levels of index STOXX® Europe ESG Leaders Select 30 Price EUR, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index ESG Leaders" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: [www.dif.bg](http://www.dif.bg) under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

\*\* Examples for calculating the additional interest for 60 m. Deposit "Index ESG Leaders":

Examples	Deposited amount	Value of STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP/ ISIN: CH0298407328)		Percentage change of STOXX® Europe ESG Leaders Select 30 Price EUR	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR (for 60m.)
		13.01.2023	10.01.2028				
	in EUR						
Example 1	10 000	100	150	50%	50%	25%	2 500
Example 2	10 000	100	120	20%	50%	10%	1 000
Example 3	10 000	100	90	-10%	No additional interest is payable.		

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

**Note:**

The official closing level of the underlying STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP) of the opening (base) date as of 13 January 2023 is 118.95.

**1.8.10. Structured Deposit „Index EURO 50“ for 60 months (5 years) with base interest rate and the possibility for additional interest rate\*, depending on index performance**

Period	Interest rate	Fee collected in case of preterm closure
First (subscription) Period - Short-term Deposit from 14.06.2023 to 24.07.2023 incl.	0.00%	no fee
Second Period 60 m. (5y) Structured Deposit from 25.07.2023 to 25.07.2028	3% + possible additional interest rate*	6%
Third Period - term deposit "Deposit for Everyone" for 4 months from 25.07.2028	0.00%	no fee

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „Index EURO 50“, it is accrued fixed annual interest rate of 3.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX 50®. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every July 25th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

\*The possible additional interest is equal to 51% from the positive percentage change in the levels of index EURO STOXX 50®, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index EURO 50" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: [www.dif.bg](http://www.dif.bg) under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

\*\* Examples for calculating the additional interest for 60 m. (5y.) Deposit "Index EURO 50":

Examples	Deposited amount	Value of EURO STOXX 50® (SX5E/ ISIN: EU0009658145)		Percentage change of EURO STOXX 50®	Participation in positive change of the index	Additional interest rate (%)	Amount of the additional interest in EUR for 60m. (5y.)
		25.07.2023	20.07.2028				
	in EUR						
Example 1	10 000	100	150	50%	51%	25.50%	2 550
Example 2	10 000	100	120	20%	51%	10.20%	1 020
Example 3	10 000	100	90	-10%	No additional interest is payable.		

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

\*\*\* Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website [www.postbank.bg](http://www.postbank.bg) and / or in the bank's offices.

**Note:**

The official closing level of the underlying EURO STOXX 50® (SX5E) of the opening (base) date as of 25 July 2023 is 4 391.30.

**1.9. 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%

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

**1.10.1. 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, Depositi 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.

**1.10.2. 18-month deposit, 24-month deposit, Piraeus Premia**

Currency	18 months	24 months
BGN	0.00%	0.00%
EUR	0.00%	0.00%
USD	0.00%	0.00%

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

**1.10.3. Deposit Piraeus Maximum**

Currency	Relevant currency balance	36 months
BGN	0.01 - 10 000.00	0.00%
	from and over 10 000.01	0.00%
EUR	0.01 - 5 000.00	0.00%
	from and over 5 000.01	0.00%
USD	0.01 - 5 000.00	0.00%
	from and over 5 000.01	0.00%

#### 1.10.4. Notice deposit

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

## 2. Current Accounts

### 2.1. Premium Current Account

BGN
0.00%

Minimum balance required - 50 BGN

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

BGN	EUR
0.00%	0.00%

Minimum balance required - 5 BGN/EUR

### 2.3. Current accounts "Interest Plus" and "My Advantage" current account

BGN
0.00%

Minimum balance required - 20 BGN

### 2.4. "My Prestige" Current Account

BGN
0.00%

Minimum balance required - 50 BGN

### 2.5. Special purpose account for lawyers

BGN	EUR
0.00%	0.00%

Minimum balance required - 5 BGN/ EUR

Designed in accordance with article 39 from the Bar Act.

### 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

BGN
0.00%

Minimum balance required - 3 BGN

### 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"

BGN
0.00%

Minimum balance required - 3 BGN

## 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
0.00%	0.00%	0.00%

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

### 3.5. Child Saving Account "My Future"

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

### 3.6. Saving Account "Mega Plus" with Payroll

BGN
0.00%

Minimum balance - 0 BGN

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

#### 3.7.1. Saving Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 20 currency units

#### 3.7.2. "Ultima" Saving Accounts

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 0 BGN/EUR/ USD

#### 3.7.3. "Future" Child Saving Account

BGN	EUR	USD
0.15%	0.15%	0.15%

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 3.7.1. Saving Account

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

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

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 5 BGN/EUR/ USD

#### 3.8.2. Saving Account

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 5 currency units

#### 3.8.3. Saving Account "Salary"

BGN
0.00%

Minimum balance required - 3 BGN

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

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)

Minimum balance required - 0 BGN

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

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

BGN	EUR	USD
0.00%	0.00%	0.00%

Minimum balance required - 5 BGN

#### 3.8.6. 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	According item 3.8.2. Saving Account	According item 3.8.2. Saving Account

Minimum balance required - 0 BGN/EUR

#### 3.8.7. Child Saving Account - Passbook

BGN	EUR	USD
0.15%	0.15%	0.15%

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 3.8.2. Saving Account

#### 3.8.8. 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%	0.15%	0.15%	0.15%	0.15%	0.15%
EUR	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
USD	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%

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 3.8.2. Saving Account

#### 3.8.9. 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.