

1. Term Deposits

1.1. Standard term deposits

	Relevant currency balance	BGN	EUR	USD	GBP	CHF
	1 month	250 - 19 999.99	0.20%	0.15%	0.10%	0.10%
	over 20 000	0.25%	0.20%	0.15%		
3 months	250 - 19 999.99	0.30%	0.25%	0.20%	0.15%	0.10%
	over 20 000	0.35%	0.30%	0.25%		
6 months	250 - 19 999.99	0.50%	0.40%	0.35%	0.20%	0.15%
	over 20 000	0.55%	0.45%	0.40%		
12 months	250 - 19 999.99	0.60%	0.50%	0.45%	0.25%	0.20%
	over 20 000	0.65%	0.55%	0.50%		

Minimum balance required - 250 BGN/EUR/USD/ GBP/ CHF; Interest rate day count convention: 360/360 for all currencies
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. Deposit "Advance interest"

	BGN	EUR	USD
6 months	0.75%	0.65%	0.55%
12 months	0.75%	0.70%	0.60%

Minimum balance required - 250 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR and USD

1.4. Deposit with regular interest payment - 12m "Rent"

	Relevant currency balance	BGN	EUR	USD
	12 months	1000 - 29 999.99	0.70%	0.65%
	over 30 000	0.80%	0.75%	0.65%

Minimum balance required - 1 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR and USD

1.5. Long term deposits

	BGN	EUR	USD
18 months	1.40%	1.35%	1.10%
24 months	1.70%	1.45%	1.20%
36 months	1.90%	1.55%	1.30%

Minimum balance required - 2 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR and USD

1.6. Bundle Product - 6m term deposit SpestInvest

	BGN	EUR
SpestInvest 85/15	1.10%	1.10%
SpestInvest 70/30	1.30%	1.30%
SpestInvest 50/50	1.45%	1.45%

Interest rate day count convention: 360/360

Minimum balance required for the Bundle product - 1 000 BGN/EUR (for the deposited part - 850 BGN/EUR at 85/15 ratio deposit/investment in mutual funds offered by Postbank, 700 BGN/EUR at 70/30 ratio and 500 EUR at 50/50 ratio). The interest rates of the 6m term deposit SpestInvest are valid for the first contracted period after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 6m term deposits pointed in 1.1 of the Interest Rate Bulletin for Individuals.

2. Current Accounts

2.1. Standard current account

Daily balance	BGN	EUR	USD
0 - 49.99	0.00%	0.00%	0.00%
over 50	0.01%	0.01%	0.01%

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.

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%
over 500	0.15%

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

2.2.2. My Finance current account

Daily balance	BGN
0 - 499.99	0.00%
over 500	0.25%

Minimum balance required - 10 BGN

2.2.3. My Advantage current account

Daily balance	BGN
0 - 9 999.99	0.30%
over 10 000	0.80%

Minimum balance required - 20 BGN

As of 04 April 2016 annual interest rates on "My Advantage" CA will be changed as follows:
up to 9 999.99 BGN - 0.20%; over 10 000 BGN - 0.50%

2.2.4. My Prestige current account

Daily balance	BGN
0 - 9 999.99	0.40%
10 000 - 399 999.99	1.00%
over 400 000	0.40%

Minimum balance required - 50 BGN

As of 04 April 2016 annual interest rates on "My Prestige" CA will be changed as follows:
up to 9 999.99 BGN - 0.20%; 10 000 - 399 999.99 BGN - 0.70%; over 400 000 - 0.20%

2.2.5. 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	0.10%
500 - 2 499.99	0.25%
over 2 500	0.75%

Minimum balance required - 3 BGN

As of 04 April 2016 annual interest rates on Payroll CA will be changed as follows:
up to 499.99 BGN - 0.10%; 500 - 2 499.99 BGN - 0.15%; over 2 500 - 0.25%

2.4. Special purpose accounts for Private Bailiffs and Lawyers

Daily Balance	BGN	EUR
Up to 50 000	1.00%	0.25%
50 000.01 - 100 000	1.25%	0.50%
over 100 000	1.75%	1.00%

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 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

As of 10 February 2016 annual interest rates on Special purpose accounts for Private Bailiffs and Lawyers will be changed as follows:

BGN - up to 50 000 BGN - 0.25%; 50 000.01 - 100 000 BGN - 0.50%; over 100 000 BGN - 0.75%

EUR - up to 50 000 EUR - 0.25%; 50 000.01 - 100 000 EUR - 0.50%; over 100 000 EUR - 0.75%

3. Saving Accounts and Child Saving Accounts

3.1. Savings account "Mega Plus"

Daily Balance	BGN	EUR	USD
0 - 999.99	0.15%	0.10%	0.05%
1 000 - 9 999.99	0.40%	0.30%	0.15%
over 10 000	0.60%	0.60%	0.30%

Minimum balance - 0 BGN/EUR/USD

As of 04 April 2016 annual interest rates on "Mega Plus" SA will be changed as follows:

BGN - up to 999.99 BGN - 0.05%; 1000 - 9 999.99 BGN - 0.15%; over 10 000 BGN - 0.40%

EUR - up to 999.99 BGN - 0.05%; 1000 - 9 999.99 BGN - 0.15%; over 10 000 BGN - 0.40%

USD - up to 999.99 BGN - 0.02%; 1000 - 9 999.99 BGN - 0.05%; over 10 000 BGN - 0.15%

3.2. Child saving account

BGN	EUR	USD
1.50%	1.50%	1.00%

Minimum balance - 20 BGN/EUR/USD

For existing Child saving accounts opened till 09.12.2015 including, interest rate will enter into force as of 10.02.2016. Until then the rates published in the interest rates bulletin as of 09.12.2015 are in force.

3.3. Saving account

Daily balance	BGN	EUR	USD
0 - 499.99	0.00%	0.00%	0.00%
over 500	0.30%	0.15%	0.10%

Minimum balance - 20 BGN/EUR/USD

As of 04 April 2016 annual interest rates on Saving Account will be changed as follows:

BGN - up to 499.99 BGN - 0.00%; over 500 BGN - 0.15%

EUR - up to 499.99 EUR - 0.00%; over 500 EUR - 0.10%

USD - up to 499.99 USD - 0.00%; over 500 USD - 0.05%

3.4. Saving account "Active Money"

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	0.10%	0.10%	0.10%	0.15%	0.15%	0.15%	0.40%	0.40%	0.40%	0.75%	0.75%	0.75%
EUR	0.10%	0.10%	0.10%	0.15%	0.15%	0.15%	0.35%	0.35%	0.35%	0.60%	0.60%	0.60%
USD	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.15%	0.15%	0.15%	0.30%	0.30%	0.30%

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

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

For accounts opened within the promotional period 04 January 2016 - 31 March 2016 including for the first 12-month period additional depositing is up to 3000 BGN/EUR/USD per month. After the expiration of the first 12-month period additional depositing will be up to 1000 BGN/EUR/USD per month.

The presented interest rates are on annual base.

Joint accounts might be opened pursuant to the conditions of the present Interest Rate Bulletin:

- Term Deposits - item 1.1, item 1.3, item 1.4, item 1.5

- Current accounts - item 2.1

- Savings account - item 3.1 and item 3.4

Interest rates changes of Standard term deposits become effective at their renewal on maturity date.

Interest rates on existing 1m and 3m term deposits with pre-paid interest concluded before 09 November 2007 as of the next automatically renewed period will accrue interest under the rates pointed in item 1.1 in the relevant tenor and currency for amounts over 20 000 BGN/ EUR/ USD .

Interest rates on "Super Depositi" TD - BGN - 1.00%, EUR - 0.50% и USD - 0.45%.

Interest rates for 18, 24 and 36 months concluded with the former DZI Bank as of 10 May 2011 including become equal to the ones of longterm deposits in the relevant currency and tenor, published in the Interest rate bulletin of the Bank.

As of 11 September 2015 3m "2x3" and "2x3 Plus" time deposits are no longer offered. All "2x3" and "2x3 Plus" time deposits opened before 10 September 2015 incl. will continue to accrue interest according to the interest rates pointed in the contracts issued on the account opening date till the expiry of 2 consecutive three-month periods. At expiring the second three-month period deposits will be automatically renewed as Standard 3m time deposits, item 1.1. of the Interest rate Bulletin, under the conditions and interest rates according to the Interest Rate Bulletin in effect on the maturity date.

As of 30 October 2015 saving accounts "Loyal Saver" are no longer offered. All "Loyal Saver" saving accounts opened before 29 October 2015 will continue to accrue interest as follows:

1) **Base interest rate:** BGN - 0.30%; EUR - 0.15%; USD - 0.10%. As of 04 April 2016 The Base interest rate on saving accounts "Loyal Saver" changes as follows: 0.05% for BGN, EUR and USD.

2) **Additional interest rate (bonus):** it is accrued and is paid into the "Loyal Saver" account only if no more than one withdrawal or outgoing transfer of funds from the account has been made during a full calendar year starting on the account opening date. As of 04 April 2016 The Additional interest rate (bonus) on saving accounts "Loyal Saver" changes as follows: 0.05% for BGN, EUR and USD. The additional (bonus) interest rate of "Loyal saver" saving accounts remains as pointed in the contracts and Interest rate bulletin of the Bank as of the date of their conclusion till the expiration of the 12-month period. For the next 12-month period the additional (bonus) interest rate will be equal to the one published in the Interest rate bulletin of the Bank as of the date of the expiration.

As of 21.03.2011 current account "Interest" is no longer offered. As of 05.08.2015 existing BGN and EUR "Interest" current accounts accrue interest under the BGN rates of Current account "My Banking"

As of 01 June 2015 current accounts "Interest Package" and "Interest Plus" are no longer offered. As of 05.08.2015 existing current accounts "Interest Package" are transferred to the conditions and interest rates of item.2.2.1 "My Banking" current account, existing current accounts "Interest Plus" are transferred to the conditions and interest rates of item 2.2.3 "My Advantage" current account and existing current accounts in foreign currencies to current accounts "Interest Package" and "Interest Plus" are transferred to the conditions and interest rates of item.2.2.5 Current account in foreign currency to every day banking programs

As of 01.04.2013 saving account "Plus" is no longer offered. As of 03.02.2014 existing "Plus" saving accounts accrue interest under the rates pointed in item 3.3 Saving account.

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

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.

Interest rates on Term deposits for Individuals in currency other than BGN, EUR and USD are negotiable.

Interest rates on saving accounts "Mega", "Super Mega" and "Mega 20" are equal to those pointed in 3.1 Savings account "Mega Plus". In case of more than 2 withdrawals 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.

The restriction in the previous sentence does not apply to operations with SA "Mega", "Super Mega", "Mega 20" and "Mega Plus" during the promotional period from 04 January 2016 till 31 March 2016.

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.

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.

1. Bundle Deposit "Deposit Ladder"

	BGN	EUR	USD
3 months	0.45%	0.35%	0.25%
6 months	0.60%	0.55%	0.45%
9 months	0.95%	0.95%	0.70%

Minimum balance required - 3 000 BGN/EUR/USD (1/3 split in each tenor)

Interest rate day count convention: 360/360 for BGN, EUR, USD

2. "FX Freedom" term deposit - with possibility for currency conversion

	BGN	EUR	USD
3 months	0.70%	0.60%	0.45%
6 months	0.75%	0.65%	0.50%
12 months	0.80%	0.80%	0.65%

Minimum balance required for 3m deposits - 10 000 BGN, 5 000EUR/USD. Interest rate day count convention: 360/360 for BGN, EUR, USD

Minimum balance required for 6m and 12m deposits - 1 000 BGN/EUR/USD

3. 3-month deposit with step-up interest rate "Active Money"

Month	1	2	3
BGN	0.20%	0.40%	1.20%
EUR	0.15%	0.30%	1.05%
USD	0.10%	0.25%	0.70%

Minimum balance required - 10 000 BGN/EUR/USD. Interest rate day count convention: 360/360 for BGN, EUR, USD

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

Special offers for holders of package programs for daily transactions

1. "FX Freedom Plus" term deposit - with possibility for currency conversion

	BGN	EUR	USD
3 месеца	0.85%	0.75%	0.60%

The offer is valid for current accounts holders of every day banking package programs

Minimum balance required - 10 000 BGN, 5 000EUR/USD. Interest rate day count convention: 360/360 for BGN, EUR, USD

2. Child saving account "My Future"

BGN	EUR	USD
1.60%	1.60%	1.10%

The offer is valid for children of current accounts holders of every day banking package programs

Minimum balance - 20 BGN/EUR/USD

3. Bundle Product - 6m term deposit "SpestInvest Plus"

	BGN	EUR
SpestInvest Plus 85/15	1.15%	1.15%
SpestInvest Plus 70/30	1.35%	1.35%
SpestInvest Plus 50/50	1.50%	1.50%

The offer is valid for current accounts holders of every day banking package programs

Interest rate day count convention: 360/360

Minimum balance required for the Bundle product - 5 000 BGN/EUR (for the deposited part - 4 250 BGN/EUR at 85/15 ratio deposit/investment in mutual funds offered by Postbank, 3 500 BGN/EUR at 70/30 ratio and 2 500 EUR at 50/50 ratio). The interest rates of the 6m term deposit SpestInvest Plus are valid for the first contracted period after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 6m term deposits pointed in 1.1 of the Interest Rate Bulletin for Individuals.

Special offers for individuals who receive their pension/ salary with the bank

1. Current Account "Golden Time"

Daily balance	BGN
0 - 1 000.00	1.00% (for the part of the amount up to 1 000 BGN)
1 000.01 - 2 000.00	0.50% (for the part of the amount from 1 000 to 2 000 BGN)
over 2 000.01	0.25% (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.

As of 04 April 2016 annual interest rates on "Golden Time" CA will be changed as follows:

up to 1 000.00 BGN - 0.50%; 1 000.01 - 2 000.00 BGN - 0.25%; over 2 000.01 - 0.10%

2. 12m deposit with regular interest payment - "Golden Rent"

	BGN	EUR	USD
12 months	0.80%	0.75%	0.65%

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; Interest rate day count convention: 360/360 for BGN, EUR and USD