

**INTEREST RATE BULLETIN OF PIRAEUS BANK BULGARIA SA  
FOR LEGAL ENTITIES IN FORCE AS OF 15.10.2019**

**1. TERM DEPOSITS**

| <b>1.1. SHORT-TERM DEPOSITS</b> |     |                |                      |          |          |           |
|---------------------------------|-----|----------------|----------------------|----------|----------|-----------|
| Product                         | CCY | Minimum amount | Annual interest rate |          |          |           |
|                                 |     |                | 1 month              | 3 months | 6 months | 12 months |
| Piraeus Standard                | BGN | 3 000,00       | 0,01%                | 0,02%    | 0,03%    | 0,05%     |
| Piraeus Gold                    | BGN | 40 000,01      | 0,01%                | 0,02%    | 0,03%    | 0,05%     |
| Piraeus Standard                | EUR | 3 000,00       | 0,01%                | 0,02%    | 0,03%    | 0,05%     |
| Piraeus Gold                    | EUR | 20 000,01      | 0,01%                | 0,02%    | 0,03%    | 0,05%     |
| Piraeus Standard                | USD | 3 000,00       | 0,15%                | 0,25%    | 0,35%    | 0,75%     |
| Piraeus Gold                    | USD | 20 000,01      | 0,20%                | 0,30%    | 0,45%    | 0,85%     |

For term deposits with amount over 40 000 BGN or 20 000 EUR/USD there is possibility for negotiable interest rate.

| <b>1.2. TERM DEPOSITS FOR INSTITUTIONAL CLIENTS*</b> |     |                |                      |            |            |            |            |            |
|--|-----|----------------|----------------------|------------|------------|------------|------------|------------|
| Product  | CCY | Minimum amount | Annual interest rate |            |            |            |            |            |
|  |     |                | 1 week               | 2 weeks    | 1 month    | 3 months   | 6 months   | 12 months  |
| Piraeus Standard                                     | BGN | 0,01           | Negotiable           | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Gold   | BGN | 100 000,01     | Negotiable           | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Standard                                     | EUR | 0,01           | Negotiable           | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Gold   | EUR | 100 000,01     | Negotiable           | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Standard                                     | USD | 0,01           | Negotiable           | Negotiable | 0,02%      | 0,03%      | 0,04%      | 0,05%      |
| Piraeus Gold   | USD | 100 000,01     | Negotiable           | Negotiable | 0,04%      | 0,05%      | 0,10%      | 0,12%      |
| Piraeus Standard                                     | GBP | 0,01           | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Gold   | GBP | 100 000,01     | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Standard                                     | CHF | 0,01           | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Gold   | CHF | 100 000,01     | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |

\*According to the Law for Guarantying of Bank Deposits and the Social Code.

For term deposits with amount over 100 000 BGN/EUR/USD there is possibility for negotiable interest rate.

| <b>1.3. CURRENT ACCOUNT AND TERM DEPOSITS FOR BUDGET ENTITIES</b> |     |                |                      |            |            |            |            |            |            |
|---|-----|----------------|----------------------|------------|------------|------------|------------|------------|------------|
| Product   | CCY | Minimum amount | Annual interest rate |            |            |            |            |            |            |
|   |     |                | Current account      | 1 week     | 2 weeks    | 1 month    | 3 months   | 6 months   | 12 months  |
| Piraeus Standard  | BGN | 100            | Negotiable           | Negotiable | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Gold  | BGN | 100 000,01     | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Standard  | EUR | 50             | Negotiable           | Negotiable | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Gold  | EUR | 100 000,01     | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Standard  | USD | 50             | Negotiable           | Negotiable | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Gold  | USD | 100 000,01     | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Standard  | GBP | 50             | Negotiable           | Negotiable | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |
| Piraeus Gold  | GBP | 100 000,01     | Negotiable           | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable | Negotiable |
| Piraeus Standard  | CHF | 50             | Negotiable           | Negotiable | Negotiable | 0,01%      | 0,02%      | 0,03%      | 0,05%      |

\* In case of breach of the deposit contract conditions, applicable interest rate is equal to the current account for the respective currency.

**2. CURRENT ACCOUNTS**

| <b>2.1. PIRAEUS EXPRESS CURRENT ACCOUNT</b> |                      |
|---|----------------------|
| CCY   | Annual interest rate |
| BGN, EUR, USD                               | 0,00%                |

  

| <b>2.2 CURRENT ACCOUNT</b>                                      |                      |
|---|----------------------|
| CCY   | Annual interest rate |
| BGN, EUR, USD, AUD, CAD, GBP, DKK, CHF, NOK, RON, SEK, JPY, PLN | 0,00%                |

**3. OTHER ACCOUNTS**

| <b>3.1. OTHER ACCOUNTS</b>                 |               |                      |
|--|---------------|----------------------|
| Account type                               | CCY           | Annual interest rate |
| RAISING ACCOUNT                            | BGN/ EUR/ USD | 0,00%                |
| ACCOUNT OF PERSONS IN INSOLVENCY PROCEDURE | BGN           | 0,00%                |
| LIQUIDATION ACCOUNT                        | BGN           | 0,00%                |
| SPECIAL ACCOUNT GRANT SCHEMES EU           | BGN/ EUR      | 0,00%                |
| ESCROW ACCOUNT                             | BGN/ EUR/ USD | 0,00%                |
| OTHER ACCOUNTS                             | BGN/ EUR/ USD | 0,00%                |
| CURRENT ACCOUNT FOR FARMERS                | BGN           | 0,00%                |

## TERMS AND CONDITIONS FOR ACCOUNTS AND DEPOSITS

1. Piraeus Bank Bulgaria AD /below referred to as the Bank/ shall accrue interest on the amounts by the accounts and deposits with interest rates defined within the present Interest bulletin.
2. The Bank shall have the right to change unilaterally the interest rate applicable to the respective payment accounts provided there is a valid reason including under the conditions of the General Terms and Conditions of Piraeus Bank Bulgaria AD as the customers shall be informed for such a change via notifications posted in the specified for the purpose places within the bank offices as well as by announcement of the new interest rates in the Internet site of Bank /www.piraeusbank.bg/. In case of disagree with the unilateral change of the applicable interest rate and, respectively, of the Interest Bulletin, the Client shall have the right to immediately close his account without being liable for charges and compensations. The changes of the interest rates on all bank accounts with the exception of term deposits, regardless of their type or product name shall enter in force and shall be applicable within term of two months after the date when the changes are announced. The changes of the interest rates on term deposits shall be applicable since the maturity date following the decision of the Bank for the change.
3. The term of the notification in case of closing the deposit by a customer is one working day.
4. For all payment accounts, unless otherwise stipulated in the contract, regardless of the type of account and the currency under it, the basis for charging ACT / 365 shall apply – i.e. the applicable interest shall be calculated upon considering that each month from the opening to closing of the relevant account consists of the actual number of days in the calendar and the year consists of 365 days.
5. The accounts and deposits in the Bank are guaranteed through participation of the Bank in the Bulgarian deposit insurance fund /the Fund/ under the meaning of the Law on Bank Deposit Guarantee /the Law/. The Fund guarantees the payment of sums under deposits and accounts of one person in the Bank, irrespective of the number and the amount of the deposits up to BGN 196 000 /one hundred ninety six thousand levs/ in total. The Fund guarantees repayment of the deposits in the amount of up to 250 000 BGN under the terms of Art. 10 of the Law. The Fund pays the guaranteed amounts of the deposits and the accounts through one or more commercial banks, defined by the Management board of the Fund. The fund ensures access of the depositors of the bank to the due paid sums under the guaranteed amounts in the deposits/accounts not later than 7 working days since the date of the act, described in Art. 20 of the Law.
6. Guaranteed amounts under accounts and deposits in the Bank are not paid if they are of:
  - 6.1 other banks, when they are made on their name and at their expense;
  - 6.2 financial institutions under Art. 3 of the Law for credit institutions;
  - 6.3 insurers and re-insurers under Art. 12 of the Insurance Code;
  - 6.4 pension insurance companies and funds for obligatory and voluntary pension insurance;
  - 6.5 investment brokers;
  - 6.6 collective investment schemes, national investment funds, alternative investment funds and companies with special investment purpose;
  - 6.7 budget organizations under Paragraph 1, Point 5 from the additional provisions of the Law for public finances;
  - 6.8 Fund for compensation of investors, Fund for guaranteeing of deposits in the banks and the Guaranty fund under Art. 518 of the Insurance code.
7. Guarantees under deposits, arisen or in relation to deals or actions, representing money laundering under the meaning of Art.2 from the law for actions against the money laundering or financing of terrorism under the meaning of the Law for actions against financing of terrorism, ascertained with entered into force judgment.
8. The grounds for the exclusions covered under the abovementioned conditions shall be established circumstantially as at the date of the decision of the Bulgarian National Bank for the deprivation of the banking activity license.
9. The information regarding deposit products whose offering is ceased shall be published in this Interest Bulletin.
10. The present Interest Bulletin and Terms and Conditions for the Deposits and the Accounts shall be considered as inseparable part of each Bank's deposit contract.
11. The General Terms and Conditions shall be applicable for all not-settled by the present Conditions cases.