

Interest rates of Eurobank Bulgaria AD
for individuals as of 11 September 2015

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%	0.05%
	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	0.80%	0.70%	0.50%	0.25%	0.20%
	over 20 000	0.85%	0.75%	0.60%		

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. 1-month term deposit "1, 2 or 3"

	BGN	EUR	USD
1m TD "1, 2 or 3" – first period	0.30%	0.25%	0.20%
1m TD "1, 2 or 3" – second period	0.45%	0.40%	0.35%
1m TD "1, 2 or 3" – third period	0.60%	0.55%	0.50%

The offer is valid for holders of every day banking programs' current accounts
Minimum balance required - 500 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR, USD

At maturity the deposit is automatically renewed for new one-month period in case it is not terminated earlier by withdrawal of amounts at or before maturity. The stated annual interest rates apply for the first relevant 3 consecutive one-month periods. At expiring the third one-month period the amounts will accumulate interest under the conditions and interest rates of the relevant standard 1-month term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

1.4. Deposit "Advance interest"

	BGN	EUR	USD
6 months	0.75%	0.65%	0.55%
12 months	1.15%	0.95%	0.75%

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

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

Relevant currency balance		BGN	EUR	USD
12 months	1000 - 29 999.99	1.10%	0.90%	0.70%
	over 30 000	1.20%	1.00%	0.80%

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

1.6. Long term deposits

	BGN	EUR	USD
18 months	1.70%	1.35%	1.10%
24 months	1.80%	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

1.7. Bundle Product - 6m term deposit SpestInvest

	BGN	EUR
SpestInvest 85/15	1.60%	1.55%
SpestInvest 70/30	1.80%	1.75%
SpestInvest 50/50	1.95%	1.95%

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. 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

2.2.4. My Prestige current account

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

Minimum balance required - 50 BGN

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

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

3. Saving Accounts and Child Saving Accounts

3.1. Savings account "Mega Plus"

Daily Balance	BGN	EUR	USD
0 - 999.99	0.30%	0.20%	0.15%
1 000 - 4 999.99	0.50%	0.40%	0.25%
over 5 000	0.80%	0.60%	0.40%

Minimum balance - 0 BGN/EUR/USD

As of 11 November 2015 annual interest rates on Mega SA, Super Mega SA, Mega 20 SA and Mega Plus SA will be changed as follows:

- BGN - for amounts up to 999.99 BGN - 0.15%, for amounts between 1 000 - 9 999.99 BGN - 0.40%, for amounts over 10 000 BGN - 0.60%
- EUR - for amounts up to 999.99 EUR - 0.10%, for amounts between 1 000 - 9 999.99 EUR - 0.30%, for amounts over 10 000 EUR - 0.60%
- USD - for amounts up to 999.99 USD - 0.05%, for amounts between 1 000 - 9 999.99 USD - 0.15%, for amounts over 10 000 USD - 0.30%

3.2. Child saving account

BGN	EUR	USD
2.00%	2.00%	1.25%

Minimum balance - 20 BGN/EUR/USD

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

3.4. Saving account "Active Money"

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	0.70%	0.70%	0.70%	1.60%	1.60%	1.60%
EUR	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.45%	0.45%	0.45%	1.20%	1.20%	1.20%
USD	0.10%	0.10%	0.10%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	0.60%	0.60%	0.60%

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

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

3.5. "Loyal Saver" Savings Account

	BGN	EUR	USD
Base interest rate	0.30%	0.15%	0.10%
Additional interest rate (Bonus)	0.20%	0.10%	0.10%
Total Interest Rate*	0.50%	0.25%	0.20%

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

* Annual interest rate, bonus included. The additional interest rate (bonus) 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.

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.

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 1.4, item 1.5, item 1.6
- Current accounts - item 2.1
- Savings account - item 3.1, item 3.4 and item 3.5

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 Deposit" 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 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.

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.

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.



Special Deposit Offers

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

	BGN	EUR	USD
3 months	1.45%	1.45%	0.95%
6 months	0.90%	0.90%	0.70%
12 months	1.20%	1.20%	1.00%

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

1. 3-month deposit with step-up interest rate "Active Money"

Month	1	2	3
BGN	0.30%	1.20%	2.40%
EUR	0.15%	1.00%	2.15%
USD	0.10%	0.90%	2.00%

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 packages for daily transactions

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

	BGN	EUR	USD
3 months	1.60%	1.60%	1.10%

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

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

2. 1-month term deposit "1, 2 or 3 - Interest"

	BGN	EUR	USD
1m TD "1, 2 or 3 - Interest" – first period	0.40%	0.35%	0.30%
1m TD "1, 2 or 3 - Interest" – second period	0.55%	0.50%	0.45%
1m TD "1, 2 or 3 - Interest" – third period	0.70%	0.65%	0.60%

The offer is valid for current account holders of the following programs for every day banking: My Finance, My Advantage and My Prestige

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

At maturity the deposit is automatically renewed for new one-month period in case it is not terminated earlier by withdrawal of amounts at or before maturity.

The stated annual interest rates apply for the first relevant 3 consecutive one-month periods. At expiring the third one-month period the amounts will accumulate interest under the conditions and interest rates of the relevant standard 1-month term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

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

	BGN	EUR
SpstInvest Plus 85/15	1.65%	1.60%
SpstInvest Plus 70/30	1.95%	1.90%
SpstInvest Plus 50/50	2.10%	2.05%

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

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

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.

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

	BGN	EUR	USD
12 months	1.20%	1.00%	0.80%

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