

Interest rates of Eurobank Bulgaria AD
for individuals as of 16 September 2014

1. Term Deposits

1.1. Standard term deposits

Relevant currency balance

		BGN	EUR	USD	GBP	CHF
1 month	250 - 19 999.99	0.70%	0.60%	0.40%	0.90%	0.70%
	over 20 000	0.90%	0.80%	0.60%	1.00%	0.80%
3 months	250 - 19 999.99	1.00%	0.80%	0.60%	1.20%	0.90%
	over 20 000	1.20%	1.00%	0.80%	1.30%	1.00%
6 months	250 - 19 999.99	1.45%	1.25%	0.95%	1.60%	1.10%
	over 20 000	1.65%	1.45%	1.15%	1.70%	1.20%
12 months	250 - 19 999.99	1.80%	1.60%	1.25%	1.80%	1.30%
	over 20 000	2.00%	1.80%	1.45%	1.90%	1.40%

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	1.00%	0.80%	0.60%
1m TD "1, 2 or 3" – second period	1.20%	1.00%	0.80%
1m TD "1, 2 or 3" – third period	1.40%	1.20%	1.00%

The offer is valid for standard current account holders

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. 3-month term deposit "2x3"

	BGN	EUR	USD
3m TD "2x3" – 1-st period	1.50%	1.30%	1.00%
3m TD "2x3" – 2-nd period	2.50%	2.10%	1.80%

The offer is valid for standard current account holders

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 three-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 2 consecutive three-month periods. At expiring the second three-month period the amounts will accumulate interest under the conditions and interest rates of the relevant standard 3-month term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

1.5. Deposit "Advance interest"

	BGN	EUR	USD
6 months	1.90%	1.60%	1.40%
12 months	2.30%	2.00%	1.60%

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

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

Relevant currency balance

		BGN	EUR	USD
12 months	1000 - 29 999.99	2.40%	2.10%	1.50%
	over 30 000	2.70%	2.40%	1.80%

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

1.7. Long term deposits

	BGN	EUR	USD
18 months	3.20%	2.80%	2.40%
24 months	3.25%	2.90%	2.50%
36 months	3.30%	3.00%	2.60%

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

1.8. Bundle Product - 6m term deposit SpestInvest

EUR	
SpestInvest 80/20	3.75%
SpestInvest 70/30	4.50%

Interest rate day count convention: 360/360

Minimum balance required for the Bundle product - 600 EUR (for the deposited part - 480 EUR at 80/20 ratio deposit/investment in mutual funds offered by Postbank and 420 EUR at 70/30 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	0.10%	0.10%	0.10%

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. Packages for daily transactions

2.2.1. Current account "Interest Package"

Daily balance

	BGN
0 - 4 999.99	0.20%
over 5 000	1.50%

Minimum balance required - 10 BGN

2.2.2. Current account "Interest Plus"

Daily balance	BGN
0 - 4 999.99	0.75%
5 000 - 14 999.99	1.75%
over 15 000	3.00%

Minimum balance required - 100 BGN

As of 07 October 2014 annual interest rates on "Interest Plus" current account will be changed as follows: 0 - 4 999.99 BGN - 0.75%, 5 000 - 14 999.99 BGN - 1.25%, over 15 000 BGN - 2.25%

As of 17 November 2014 annual interest rates on "Interest Plus" current account will be changed as follows: 0 - 4 999.99 BGN - 0.75%, 5 000 - 14 999.99 BGN - 1.00%, over 15 000 BGN - 2.00%

2.3. Payroll current account

Daily balance	BGN
0 - 249.99	0.10%
250 - 2 499.99	0.50%
2 500 - 4 999.99	1.25%
over 5 000	2.00%

Minimum balance required - 3 BGN

As of 07 October 2014 annual interest rates on Payroll current account will be changed as follows:

0 - 249.99 BGN - 0.10%, 250 - 2 499.99 BGN - 0.25%, 2 500 - 4 999.99 BGN - 0.75%, over 5 000 BGN - 1.25%

2.4. Special purpose accounts for Private Bailiffs and Lawyers

Daily Balance	BGN
Up to 50 000	2.00%
50 000.01 - 100 000	2.25%
over 100 000	2.75%

Minimum balance required for Special and Interest Accounts of Private Bailiffs - 0 BGN; Minimum balance required for Accounts for Taxes and expenses and for Supplementary activity of Private Bailiffs and Account of Lawyers - 5 BGN

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	2.20%	2.20%	1.20%
1 000 - 4 999.99	2.45%	2.45%	1.45%
over 5 000	2.70%	2.70%	1.70%

Minimum balance - 0 BGN/EUR/USD

As of 07 October 2014 annual interest rates on Mega SA, Super Mega SA, Mega 20 and Mega Plus SA will be changed as follows:

- BGN - for amounts up to 999.99 BGN - 1.40%, for amounts between 1 000 - 4 999.99 BGN - 1.70%, for amounts over 5 000 BGN - 2.00%

- EUR - for amounts up to 999.99 EUR - 1.00%, for amounts between 1 000 - 4 999.99 EUR - 1.40%, for amounts over 5 000 EUR - 1.80%

- USD - for amounts up to 999.99 USD - 0.50%, for amounts between 1 000 - 4 999.99 USD - 0.80%, for amounts over 5 000 USD - 1.20%

As of 17 November 2014 annual interest rates on Mega SA, Super Mega SA, Mega 20 and Mega Plus SA will be changed as follows:

- BGN - for amounts up to 999.99 BGN - 1.00%, for amounts between 1 000 - 4 999.99 BGN - 1.30%, for amounts over 5 000 BGN - 1.60%

- EUR - for amounts up to 999.99 EUR - 0.90%, for amounts between 1 000 - 4 999.99 EUR - 1.10%, for amounts over 5 000 EUR - 1.40%

- USD - for amounts up to 999.99 USD - 0.50%, for amounts between 1 000 - 4 999.99 USD - 0.70%, for amounts over 5 000 USD - 1.00%

3.2. Child saving account

BGN	EUR	USD
4.50%	4.00%	3.50%

Minimum balance - 20 BGN/EUR/USD

3.3. Saving account

Daily balance	BGN	EUR	USD
0 - 499.99	0.10%	0.10%	0.10%
over 500	1.00%	1.00%	0.50%

Minimum balance - 20 BGN/EUR/USD

As of 17 November 2014 annual interest rates on Saving account will be changed as follows:

- BGN - for amounts up to 499.99 BGN - 0.10%, for amounts over 500 BGN - 0.80%

- EUR - for amounts up to 499.99 EUR - 0.10%, for amounts over 500 EUR - 0.80%

- USD - for amounts up to 499.99 USD - 0.10%, for amounts over 500 USD - 0.30%

3.4. Saving account "Active Money"

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	0.55%	0.55%	0.55%	1.55%	1.55%	1.55%	1.90%	1.90%	1.90%	4.00%	4.00%	4.00%
EUR	0.45%	0.45%	0.45%	1.25%	1.25%	1.25%	1.70%	1.70%	1.70%	3.80%	3.80%	3.80%
USD	0.25%	0.25%	0.25%	0.65%	0.65%	0.65%	1.10%	1.10%	1.10%	3.20%	3.20%	3.20%

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

Additional depositing: up to 1 000 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
- Current accounts - item 2.1
- Savings account - item 3.1, item 3.4 and "Loyal Saver" saving account

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 - 1.95%, EUR - 1.35% и USD - 1.05%.

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 10 May 2011. For existing 18m, 24m and 36m term deposits with automatic renewal opened before 1 July 2014 new interest rates become effective at renewal at their maturity date.

As of 21.03.2011 current account "Interest" is no longer offered. Existing "Interest" current accounts as of 08.08.2013 accrue interest under the following rates:

- BGN - for amounts up to 4 999.99 BGN - 0.20%; for amounts over 5 000 BGN - 1.50%;

- EUR - for amounts up to 2 499.99 EUR - 0.20%; for amounts over 2 500 EUR - 1.50%

As of 01.04.2013 saving account "Plus" is no longer offered. As of 03.02.2014 interest rates on saving account "Plus" will be changed as follows: for amounts up to 499.99 BGN - 0.10%, for amounts over 500 BGN - 1.00%. As of 17.11.2014 interest rates on saving account "Plus" will be changed as follows: for amounts up to 499.99 BGN - 0.10%, for amounts over 500 BGN - 0.80%

As of 27 January 2014 12m "Active Money" time deposits will no longer be available for opening. All "Active Money" time deposits opened before or on 24 January 2014 will continue to accrue interest according to the interest rate table included in the contracts issued on the account opening date. At maturity all such deposits will automatically renew as Standard 12m time deposits under the conditions and interest rates according to the Interest Rate Bulletin in effect on the maturity date.

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 and TRY 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.

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.

Special Deposit Offers

1. "Loyal Saver" Savings Account

	BGN	EUR	USD
Base interest rate	1.00%	1.00%	0.50%
Additional interest rate (Bonus)	1.30%	1.00%	1.00%
Total Interest Rate*	2.30%	2.00%	1.50%

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 opened till September 15, 2014 incl. 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 17.11.2014 base interest rate on "Loyal Saver" saving accounts will be changed as follows: BGN - 0.80%, EUR - 0.80%, USD - 0.30%. This change will be valid for all existing and newly opened accounts as of the date of the change.

Special offers for holders of packages for daily transactions

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

	BGN	EUR	USD
1m TD "1, 2 or 3 - Interest" – first period	1.20%	1.00%	0.80%
1m TD "1, 2 or 3 - Interest" – second period	1.40%	1.20%	1.00%
1m TD "1, 2 or 3 - Interest" – third period	1.60%	1.40%	1.20%

The offer is valid for holders of "Interest Plus" current account, "Interest Package" current account, payroll current account or account where monthly pensions are transferred

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.

2. 3-month term deposit "2x3 Plus"

	BGN	EUR	USD
3m TD "2x3 Plus" – 1-st period	1.70%	1.50%	1.20%
3m TD "2x3 Plus" – 2-nd period	2.70%	2.30%	2.00%

The offer is valid for holders of "Interest Plus" current account, "Interest Package" current account, payroll current account or account where monthly pensions are transferred

Minimum balance required - 20 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR, USD

At maturity the deposit is automatically renewed for new three-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 2 consecutive three-month periods. At expiring the second three-month period the amounts will accumulate interest under the conditions and interest rates of the relevant standard 3-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 "SpestInvest Plus"

	EUR
SpestInvest+ 80/20	4.00%
SpestInvest+ 70/30	4.75%

The offer is valid for holders of "Interest Plus" current account, "Interest Package" current account, payroll current account or account where monthly pensions are transferred

Interest rate day count convention: 360/360

Minimum balance required for the Bundle product - 5000 EUR (for the deposited part - 4 000 EUR at 80/20 ratio deposit/investment in mutual funds offered by Postbank and 3500 EUR at 70/30 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 monthly pension transfers with the bank

1. Current Account "Golden Time"

Daily balance	BGN
0 - 1 000.00	3.00% (for the part of the amount up to 1 000 BGN)
1 000.01 - 2 000.00	2.00% (for the part of the amount from 1 000 to 2 000 BGN)
over 2 000.01	1.00% (for the part of the amount above 2 000 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.

As of 07 October 2014 interest rates on current account "Golden Time" will be changed as follows:

- 0 - 1 000.00 - 2.00% (for amounts up to 1 000 BGN)
- 1 000.01 - 2 000.00 - 1.50% (for amounts from 1 000 to 2 000 BGN)
- over 2 000.01 - 1.00% (for amount over 2 000 BGN)

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

	BGN	EUR	USD
12 months	2.70%	2.40%	1.80%

Minimum balance required - 200 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR and USD

This attachment is integral part of the Eurobank Bulgaria AD's Interest Rate Bulletin for Individuals as of 16 September 2014