

Interest Rate Bulletin of Eurobank Bulgaria AD
for individuals as of 25 October 2017

1. Term Deposits

1.1. Standard Term Deposits

	BGN	EUR	USD	GBP	CHF
1 month	0.01%	0.01%	0.01%	0.01%	0.01%
3 months	0.03%	0.03%	0.03%	0.04%	0.03%
6 months	0.05%	0.05%	0.05%	0.05%	0.05%
12 months	0.10%	0.10%	0.08%	0.10%	0.10%

Minimum balance required - 250 BGN/EUR/USD/ GBP/ CHF;

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. "FX Freedom" Term Deposit - with Possibility for Currency Conversion

	BGN	EUR	USD
6 months	0.05%	0.05%	0.05%
12 months	0.10%	0.10%	0.10%

Minimum balance required - 1 000 BGN/EUR/USD

1.4. Long Term Deposits

	BGN	EUR	USD
18 months	0.20%	0.25%	0.20%
24 months	0.30%	0.35%	0.30%

Minimum balance required - 2 000 BGN/EUR/USD;

1.5. Bundle Product - 6m Term Deposit SpestInvest

	BGN	EUR
SpestInvest 85/15	0.40%	0.40%
SpestInvest 70/30	0.45%	0.45%
SpestInvest 50/50	0.55%	0.55%

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.

1.6. Bundle Deposit "Deposit Combination" /Former Name "Deposit Ladder"/

	BGN	EUR	USD
3 months	0.10%	0.10%	0.15%
6 months	0.15%	0.15%	0.25%
9 months	0.35%	0.35%	0.40%

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

Deposited amount is automatically split into three equal parts and with each 1/3 simultaneously are opened three separate deposits in one of the following currencies: BGN, EUR or USD, with initial term respectively 3 months, 6 months and 9 months. Bank liquidates interest on the maturity date of each of the deposits. Each of the deposits is automatically renewed in 9 months term, under the conditions and interest rates of 9m term deposit "Deposit Combination" /former name "Deposit Ladder"/ according to the current Interest Rate Bulletin for Individuals as of the maturity date.

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.

Interest rates and minimum balance on Standard Current Account in BGN are valid for Payment Account for Basic Operations which is offered only in BGN

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	0.05%

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

2.2.2. My Advantage Current Account

Daily balance	BGN
0 - 9 999.99	0.05%
over 10 000	0.15%

Minimum balance required - 20 BGN

2.2.3. My Prestige Current Account

Daily balance	BGN
0 - 9 999.99	0.10%
10 000 - 399 999.99	0.35%
over 400 000	0.10%

Minimum balance required - 50 BGN

2.2.4. 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	0.05%
over 500	0.10%

Minimum balance required - 3 BGN

Interest rates and minimum balance on Payroll Current Account in BGN are valid for payroll current account Super @ccount which is offered only in BGN

2.4. Special Purpose Accounts for Private Bailiffs and Lawyers

Daily Balance	BGN	EUR
0 - 99 999.99	0.05%	0.05%
over 100 000	0.10%	0.10%

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. Saving Account "Mega Plus"

Daily Balance	BGN	EUR	USD
0 - 4 999.99	0.02%	0.02%	0.02%
над 5 000	0.05%	0.04%	0.03%

Minimum balance - 0 BGN/EUR/USD

3.2. Child Saving Account

BGN	EUR	USD
0.50%	0.50%	0.20%

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	0.01%	0.01%	0.01%

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	0.03%	0.03%	0.03%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.20%	0.20%	0.20%
EUR	0.03%	0.03%	0.03%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.20%	0.20%	0.20%
USD	0.03%	0.03%	0.03%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.20%	0.20%	0.20%

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

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

Special Deposit Offers

1. Term "Deposit 30"

	BGN	EUR	USD
30 months	0.60%	0.60%	0.60%

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 12m Standard Deposit in the relevant currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

This offer is for all present and future clients of the bank, as those who want to open Deposits 30 with funds from current/saving/deposit accounts should increase them with minimum 25%.

2. Saving Account "Prestige"

BGN	EUR
0.08%	0.07%

Minimum balance - 25 000 BGN/EUR

Special Offers for Holders of Package Programs for Everyday Transactions

1. USD Deposit Plus

	USD
12 months	0.50%

Minimum balance required - 25 000 USD

Additional depositing is allowed during the first 2 months of the deposit. The interest for the whole deposit period is liquidated in advance 2 months after the opening date. The conditions and interest rates of USD Deposit Plus are valid for the first contracted period. On maturity USD Deposit Plus is automatically transferred to the conditions and interest rate for 12m Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

2. "FX Freedom Plus" Term Deposit - with Possibility for Currency Conversion

	BGN	EUR	USD
3 months	0.10%	0.09%	0.05%

Minimum balance required - 10 000 BGN, 5 000EUR/USD.

3. Child Saving Account "My Future"

BGN	EUR	USD
0.55%	0.55%	0.25%

Minimum balance - 20 BGN/EUR/USD

4. Bundle Product - Term Deposit "SpestInvest Plus"

12 m Term Deposit	BGN	EUR	USD
SpestInvest Plus 80/20	0.50%	0.50%	0.65%
SpestInvest Plus 70/30	0.60%	0.60%	0.75%
SpestInvest Plus 50/50	0.75%	0.75%	1.00%

Minimum balance required for the Bundle product - 5 000 BGN/EUR/USD (for the deposited part - 4 000 BGN/EUR/USD at 80/20 ratio deposit/investment in mutual funds offered by Postbank, 3 500 BGN/EUR/USD at 70/30 ratio and 2 500 BGN/EUR/USD at 50/50 ratio).

The interest rates of deposit SpestInvest Plus are valid for the first contracted period after which the amounts will accumulate interest under the conditions and interest rates of 12m term deposits in the relevant currency pointed in item 1.1 Standard Time Deposits of the present Interest Rate Bulletin.

Special Offers for Individuals Who Receive Their Pension/ Salary with the Bank

1. Current Account "Golden Time"

Daily balance	BGN
0 - 1 000.00	0.20% (for the part of the amount up to 1 000 BGN)
1 000.01 - 2 000.00	0.10% (for the part of the amount from 1 000 to 2 000 BGN)
over 2 000.01	0.03% (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	0.25%	0.25%	0.15%

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;

This attachment is an integral part of the Eurobank Bulgaria AD's Interest Rate Bulletin for Individuals as of 25 October 2017

Special Deposit Offers

Structured Deposit "INDEX TECH"

1. Term Deposit "INDEX TECH" with possibility of Bonus interest, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 25.10.2017 to 20.12.2017 incl.	0.01%	no fee
48m. Term Deposit from 21.12.2017 to 21.12.2021	0.01% + possible additional interest rate*	5.00%

Minimum balance required - 2 500 EUR

For the period of short-term deposit, the applicable interest rate is 0.01% on annual basis, which is liquidated on 21.12.2017 to the deposit account and together with the principal are automatically transferred to the conditions of 48m. Term Deposit "INDEX TECH", according to the concluded contracts.

For the 48m period of TD "INDEX TECH" the applicable basic interest rate is 0.01% on annual basis, which is liquidated on maturity (21.12.2021) to the deposit account and together with the principal and bonus interest (if any) are automatically transferred to the conditions and interest rate for 3m Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date, under the conditions of the concluded contract.

*Possible additional interest - bonus interest rate is equal to the doubled positive percentage change in the levels of index STOXX Europe 600 Technology Price EUR for 48m. of depositing period, calculated as difference between the index values as of the opening date 21.12.2017 and the final date for fixing the index - 16.12.2021. deposit. According to the contracted cap, the maximum bonus interest, regardless of the change rate of the index, is up to 14.00% for 48m. TD "INDEX TECH" from the total deposited amount for the respective period. Bonus interest** is accrued for the whole period of the deposit and is paid on maturity date of TD "INDEX TECH" only under condition of a positive growth of index STOXX Europe 600 Technology Price EUR for the deposit period. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. According Bulgarian legislation, tax on interest income (basic and bonus interest) is payable in statutory rate as of the maturity date.

Deposit "INDEX TECH" is guaranteed under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the Bonus interest for 48 m. Deposit "INDEX TECH"

Examples	Deposited amount	Value of STOXX Europe 600 Technology Price EUR		Percentage change of index STOXX Europe 600 Technology Price EUR	Participation in positive change of the index - doubled positive percentage change of index STOXX Europe 600 Technology Price EUR	Maximum bonus interest rate, paid on maturity date	Bonus Interest rate (%)	Amount of the bonus interest in EUR /for 48m./
		21.12.2017 r.	16.12.2021 r.					
Example 1	10 000	100	105	5.00%	10.00%	14.00%	10.00%	1000
Example 2	10 000	100	108	8.00%	16.00%	14.00%	14.00%	1 400
Example 3	10 000	100	95	-5.00%	Bonus interest is not paid. The Bank pays the deposited amount and the basic interest for the deposit period			

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General conditions

The presented interest rates are on annual base

Interest rate day count convention: 360/360 for all currencies

Interest liquidation for standard current accounts and saving accounts - at the end of the calendar year on 31 December or at closing

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

- Term Deposits - item 1.1 and item 1.4
- Current accounts - item 2.1
- Savings account - item 3.1 and item 3.4

Saving 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.

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

Private Bailiffs: 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.

Foreign currency: 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.

For saving accounts "Active Money" 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.

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.

Products no longer sold

Saving accounts "Loyal Saver": 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:** 0.01% 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 15 September 2016 the Additional interest rate (bonus) on saving accounts "Loyal Saver" changes as follows: 0.02% 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.

Current accounts "Interest", "Interest Package" and "Interest Plus": As of 21.03.2011 current account "Interest" is no longer offered. As of 01 June 2015 "Interest Package" and "Interest Plus" are no longer offered. As of 05.08.2015 existing current accounts "Interes" in BGN and EUR and "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 2.2.2 "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.2.2.4 Current account in foreign currency to every day banking programs.

Saving account "Plus": 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.

Saving accounts "Mega", "Super Mega" and "Mega 20": Interest rates on saving accounts "Mega", "Super Mega" and "Mega 20" are equal to those pointed in 3.1 Savings account "Mega Plus".

Deposit with Regular Interest Payment - 12m "Rent" : As of 2 June 2016 Deposits with Regular Interest Payment - 12m "Rent" are no longer offered. Deposits that renew automatically on next maturity date after 1 June 2016 accrue interest for the relevant currency and 12 months tenor under the rates pointed in item 1.1 Standard Time Deposits of the present Interest Rate Bulletin.

My Finance Current Account: As of 2 June 2016 My Finance Current Accounts are no longer offered. As of 2 August 2016 existing My Finance Current Accounts accrue interest under the rates pointed in item 2.2.1. My Banking Current Account of the present Interest Rate Bulletin.

Deposit "Pre-paid Interest": As of 15 September 2016 Deposit "Pre-paid Interest" is no longer offered. Deposits that renew automatically on next maturity date after 14 September 2016 accrue interest for the relevant currency and tenor under the rates pointed in item 1.1 Standard Time Deposits of the present Interest Rate Bulletin.

Long Term Deposits - 36 months: As of 15 September 2016 Long Term Deposits - 36 months are no longer offered. Deposits that renew automatically on next maturity date after 14 September 2016 accrue interest as follows: BGN - 0.30%, EUR - 0.35%, USD - 0.30%

FX Freedom Term Deposit - 3 months with Possibility for Currency Conversion: As of 15 March 2017 FX Freedom Term Deposits - 3 months are no longer offered. Deposits that renew automatically on next maturity date after 15 March 2017 accrue interest for the relevant currency and 3 months tenor under the rates pointed in item 1.1 Standard Time Deposits of the present Interest Rate Bulletin.

Structured deposit INDEX:The subscription and short-term deposit period of Deposit INDEX expire on 19.06.2017. After this date, the receipt of funds and the opening of deposits under the terms of Deposit INDEX are no longer offered.

Changes in terms and conditions of products contracts (current accounts, saving accounts and term deposits), concluded in the offices of the acquired by Eurobank Bulgaria - Alpha Bank Bulgaria Branch

As of 25 May 2016 listed below products are no longer offered in the offices of the the acquired by Eurobank Bulgaria - Alpha Bank Bulgaria Branch.

Current Accounts: as of 25 May 2016 existing current accounts will be transferred to the conditions and interest rates of item 2.1. Standard Current Account of the present Interest Rate Bulletin.

Current Accounts Servicing Time Deposits: existing current accounts servicing time deposits preserve the provisions of the concluded contracts.

Payroll Accounts: as of 25 May 2016 existing Payroll accounts will be transferred to the conditions and interest rates of item 2.3. Payroll Current Account of the present Interest Rate Bulletin

Saving Accounts: existing saving accounts as of 25 May 2016 accrue interest for the relevant currency under the rates pointed in item 3.3 Saving Account of the present Interest Rate Bulletin

"Ultima" Saving Accounts: existing "Ultima" saving accounts as of 25 May 2016 accrue interest for the relevant currency under the rates pointed in item 3.1. Saving Account "Mega Plus".

"Future" Child Saving Account: as of 25 May 2016 existing "Future" child saving accounts will be transferred to the conditions and interest rates of item 3.2. Child Saving Account of the present Interest Rate Bulletin.

Term Deposits: existing term deposits preserve the provisions and interest rates of the concluded contracts up to their maturity date. Term deposits that according to concluded contracts renew automatically on next maturity date after 25 May 2016 accrue interest for the relevant currency and tenor under the rates pointed in item 1.1 Standard Time Deposits of the present Interest Rate Bulletin.

9m Term Deposits: 9m term deposits that according to concluded contracts renew automatically on next maturity date after 25 May 2016 accrue interest for the relevant currency under the rates for 6m term deposits pointed in item 1.1 Standard Time Deposits of the present Interest Rate Bulletin.

Structured Deposit "INDEX"

1. Term Deposit "INDEX" with possibility of Bonus interest, depending on performance of index

Period	Interest rate	Fee collected in case of preterm closure
Short Term Deposit from 21.04.2017 to 19.06.2017 incl.	0.01%	no fee
36m. Term Deposit from 20.06.2017 to 20.06.2020	0.01% + possible additional interest rate*	5%
60m. Term Deposit from 20.06.2017 to 20.06.2022	0.01% + possible additional interest rate*	5%

Minimum balance required - 2 500 EUR

For the period of short-term deposit, the applicable interest rate is 0.01% on annual basis, which is liquidated on 20.06.2017 to the deposit account and together with the principal are automatically transferred to the conditions of 36m./60m.Term Deposit "INDEX", according to the concluded contracts.

For the period of TD "INDEX", respectively for 36m. or 60m. the applicable basic interest rate is 0.01% on annual basis, which is liquidated on maturity (20.06.2020 for 36m. TD "INDEX" and 20.06.2022 for 60m. TD "INDEX") to the deposit account and together with the principal and bonus interest (if any) are automatically transferred to the conditions and interest rate for 3m Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date, under the conditions of the concluded contract.

*Possible additional interest - bonus interest rate is equal to the doubled positive percentage change in the levels of index STOXX Europe 600 Health Care for 36m., respectively 60m. of depositing period, calculated as difference between the index values as of the opening date 20.06.2017 and the final date for fixing the index - 16.06.2020 for 36m., respectively 15.06.2022 for 60m. deposit. According to the contracted cap, the maximum bonus interest, regardless of the change rate of the index, is up to 10.60% for 36m. TD "INDEX" or up to 29.50% for 60m. TD "INDEX" from the total deposited amount for the respective period. Bonus interest** is accrued for the whole period of the deposit and is paid on maturity date of TD "INDEX" only under condition of a positive growth of index STOXX Europe 600 Health Care for the deposit period, respectively 36m or 60m. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. According Bulgarian legislation, tax on interest income (basic and bonus interest) is payable in statutory rate as of the maturity date.

Deposit "INDEX" is guaranteed under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the Bonus interest for 36 m. Deposit "INDEX"

Examples	Deposited amount	Value of STOXX Europe 600 Health Care		Percentage change of index STOXX Europe 600 Health Care	Participation in positive change of the index - doubled positive percentage change of index STOXX Europe 600 Health Care	Maximum bonus interest rate, paid on maturity date	Bonus Interest rate (%)	Amount of the bonus interest /for 36m./
	EUR	20.06.2017	16.06.2020					
Example 1	10 000	100	102	2.00%	4.00%	10.60%	4.00%	400
Example 2	10 000	100	106	6.00%	12.00%	10.60%	10.60%	1060
Example 3	10 000	100	95	-5.00%	Bonus interest is not paid. The Bank pays the deposited amount and the basic interest for the deposit period			

** Examples for calculating the Bonus interest for 60 m. Deposit "INDEX"

Examples	Deposited amount	Value of STOXX Europe 600 Health Care		Percentage change of index STOXX Europe 600 Health Care	Participation in positive change of the index - doubled positive percentage change of index STOXX Europe 600 Health Care	Maximum bonus interest rate, paid on maturity date	Bonus Interest rate (%)	Amount of the bonus interest /for 60m./
	EUR	20.06.2017	15.06.2022					
Example 1	10 000	100	103	3.00%	6.00%	29.50%	6.00%	600
Example 2	10 000	100	116	16.00%	32.00%	29.50%	29.50%	2 950
Example 3	10 000	100	95	-5.00%	Bonus interest is not paid. The Bank pays the deposited amount and the basic interest for the deposit period			

Note:

The official closing level of the Underlying Index - STOXX Europe 600 Health Care (SXDP) of the opening (base) date as of 20 June 2017 is 789.99