

Dear clients,

We would like to inform you that on **January 3, 2014** new interest rates which the Bank applies to individual customers savings accounts will enter into force. The changes in the Interest Rates Bulletin for Individuals will affect all newly opened and existing savings accounts. The new rates are as follows:

1. In Section 1 (Application 1), interest rates applicable to **Standard savings accounts**:

Currency	Annual interest rate
BGN	0.50%
EUR	0.40%
USD	0.40%
GBP	0.30%
CHF	0.30%

2. In Section 4.1. (Application 4.1.) **Interest rates applicable to savings accounts „More“**:

Interest period	Bonus annual interest rate as per account balance and currency		
	BGN		
	Up to 9 999.99	10 000 - 49 999.99	Above 50 000
6 months	2.30%	3.00%	3.30%
12 months	3.00%	3.80%	4.00%

3. In Section 4.2. (Application 4.2.) **Interest rates applicable to Multi-factor savings accounts**:

Group	BGN			EUR			USD		
	Average monthly balance	Annual interest rate		Average monthly balance	Annual interest rate		Average monthly balance	Annual interest rate	
		Up to 2 withdrawals per month	Above 2 withdrawals per month		Up to 2 withdrawals per month	Above 2 withdrawals per month		Up to 2 withdrawals per month	Above 2 withdrawals per month
I	10.00 - 499.99	0.70%	0.50%	5.00 - 249.99	0.45%	0.40%	5.00 - 249.99	0.45%	0.40%
II	500.00 - 999.99	0.75%	0.50%	250.00 - 349.99	0.50%	0.40%	250.00 - 349.99	0.50%	0.40%
III	1'000.00 - 2'499.99	0.80%	0.50%	350.00 - 1'249.99	0.55%	0.40%	350.00 - 1'249.99	0.55%	0.40%
IV	Above 2'500.00	0.90%	0.50%	Above 1'250.00	0.65%	0.40%	Above 1'250.00	0.70%	0.40%

4. In Section 4.3. (Application 4.3.) **Interest rates applicable to savings accounts „At a bargain“:**

Currency/Number of debit operations	Annual IR, depending on the account balance and the number of debit operations per month			
BGN	500 - 9 999.99	10 000 - 49 999.99	50 000 - 150 000	above 150 000
up to 3 debit operations	0.90%	1.00%	1.10%	1.20%
over 3 debit operations*	0.50%	0.50%	0.50%	0.50%
EUR	250 - 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
up to 3 debit operations	0.60%	0.70%	0.80%	0.90%
over 3 debit operations*	0.40%	0.40%	0.40%	0.40%
USD	250 - 4 999.99	5 000 - 24 999.99	25 000 - 75 000	above 75 000
up to 3 debit operations	0.55%	0.60%	0.65%	0.70%
over 3 debit operations*	0.40%	0.40%	0.40%	0.40%

5. In Section 5.3. (Application 5.3.) **Interest rates applicable to Pension seasonal savings accounts** (temporary suspended from sale):

Currency	Balance	Annual interest rate by months											
		I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
BGN	up 1'000	0.50%	0.50%	0.50%	0.55%	0.55%	0.55%	0.60%	0.60%	0.60%	0.50%	0.50%	0.50%
	above 1'000	0.55%	0.55%	0.55%	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.55%	0.55%	0.55%
EUR	up 500	0.40%	0.40%	0.40%	0.45%	0.45%	0.45%	0.50%	0.50%	0.50%	0.40%	0.40%	0.40%
	above 500	0.45%	0.45%	0.45%	0.50%	0.50%	0.50%	0.55%	0.55%	0.55%	0.45%	0.45%	0.45%
USD	up 500	0.40%	0.40%	0.40%	0.45%	0.45%	0.45%	0.50%	0.50%	0.50%	0.40%	0.40%	0.40%
	above 500	0.45%	0.45%	0.45%	0.50%	0.50%	0.50%	0.55%	0.55%	0.55%	0.45%	0.45%	0.45%

6. In Section 5.4. (Application 5.4.) **Interest rates applicable to Savings accounts with bonus interest** (temporary suspended from sale):

Group	Month of savings account opening	Annual bonus interest rate		
		BGN	EUR	USD
I	January - March	0.75%	0.70%	0.65%
II	April - June	0.70%	0.65%	0.60%
III	July - September	0.65%	0.60%	0.55%
IV	October - December	0.60%	0.55%	0.50%

This notification is provided by the Bank in regards to its obligation as a payment service provider pursuant to Art. 43 of the Law on Payment Services and Payment Systems to communicate with its customers as payment service users any upcoming change in the terms of the concluded framework agreement with 2-month notice.

The Bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract, unless otherwise notified before the date of entry into force of the changes. Provided that the payment service users did not accept the changes, they would have the right to terminate immediately the framework contract and any other related contracts without any cost and charge prior to the proposed date of entry into force of the changes.