

Dear clients,

We would like to inform you that on **September 1st, 2014** new interest rates which the Bank applies to individual customers savings accounts „**More**“ will enter into force. The changes in the Interest Rates Bulletin for Individuals will affect all newly opened and existing savings accounts „**More**“. The new rates are as follows:

- 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 | | | EUR | | | USD | | |
| | | Up to 9 999.99 | 10 000 - 49 999.99 | Above 50 000 | Up to 4 999.99 | 5 000 - 24 999.99 | Above 25 000 | Up to 4 999.99 | 5 000 - 24 999.99 | Above 25 000 |
| NEW IR | 6 months | 2.00% | 2.70% | 3.00% | 1.70% | 2.20% | 2.30% | 1.40% | 1.60% | 1.70% |
| | 12 months | 2.70% | 3.60% | 3.70% | 1.80% | 2.50% | 2.80% | 1.50% | 1.70% | 1.90% |

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.