

Dear clients,

We would like to inform you that on **February 22, 2016** new interest rates which the Bank applies to individual customers' savings and current accounts will enter into force. The saving accounts are as follows:

- **Current account, Current account incl. joint current account, current account with charity purpose**
- **Standard and Children's saving accounts**
- **Multi-factor' savings accounts;**
- **Savings accounts 'More'- close for new sales from October 1 2015**

The changes in the Interest Rates Bulletin for Individuals will affect all newly opened and existing savings accounts. The new rates are as follows:

- In Section 1, application 1: **Interest rates applicable to current and standard savings accounts:**

Currency	Type of account	NEW Annual nominal interest rate as per deposited amounts
BGN		up to BGN 50'000.00
	Saving account	0.05%
	Children's Saving account	0.35%
	Current account, incl. joint current account	0.01%
	Current account with charity purpose	0.01%
	Current (card) account	0.01%
EUR		up to EUR 25'000.00
	Saving account	0.05%
	Children's Saving account	0.35%
	Current account, incl. joint current account	0.01%
	Current account with charity purpose	0.01%
	Current (card) account	0.01%
USD		up to USD 25'000.00
	Saving account	0.03%
	Children's Saving account	0.35%
	Current account, incl. joint current account	0.01%
	Current account with charity purpose	0.01%
	Current (card) account	0.01%
GBP		up to GBP 18'000.00
	Saving account	0.03%
	Children's Saving account	0.35%
	Current account, incl. joint current account	0.01%
	Current account with charity purpose	0.01%
CHF		up to CHF 40'000.00

	Saving account	0.03%
	Children's Saving account	0.30%
	Current account, incl. joint current account	0.01%
	Current account with charity purpose	0.01%

➤ In Section 4, application 4.1.: Interest rates applicable to 'Multi-factor' savings accounts:

Group	BGN			EUR			USD		
	Average monthly balance	NEW annual nominal interest rate		Average monthly balance	NEW annual nominal interest rate		Average monthly balance	NEW annual nominal 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	0.08%	0.05%	5.00 - 249.99	0.08%	0.05%	5.00 - 249.99	0.05%	0.03%
II	500.00 - 999.99	0.08%	0.05%	250.00 - 349.99	0.08%	0.05%	250.00 - 349.99	0.05%	0.03%
III	1'000.00 - 2'499.99	0.10%	0.05%	350.00 - 1'249.99	0.10%	0.05%	350.00 - 1'249.99	0.08%	0.03%
IV	Над 2'500.00	0.10%	0.05%	Над 1'250.00	0.10%	0.05%	Над 1'250.00	0.08%	0.03%

➤ Section 5, application 5.1.: Interest rates applicable to savings accounts 'More'

Interest period	Bonus annual interest rate as per account balance and currency					
	BGN		EUR		USD	
	up to 49 999.99	above 50 000	up to 24 999.99	above 25 000	up to 24 999.99	above 25 000
6 months	0.03%	0.05%	0.03%	0.05%	0.02%	0.03%
12 months	0.05%	0.10%	0.05%	0.10%	0.03%	0.05%

*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.*