

Dear clients,

We would like to inform you that on **June 04, 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:

- **Standard 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  | 0.01%   |
| EUR      |                 | up to EUR 25'000.00                                       |
|          | Saving account  | 0.01%   |
| USD      |                 | up to USD 25'000.00                                       |
|          | Saving account  | 0.01%   |
| GBP      |                 | up to GBP 18'000.00                                       |
|          | Saving account  | 0.01%   |
| CHF      |                 | up to CHF 40'000.00                                       |
|          | Saving account  | 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          | 0.02%                            | 0.01%                         | 5.00 - 249.99           | 0.02%                            | 0.01%                         | 5.00 - 249.99           | 0.02%                            | 0.01%                         |
| II    | 500.00 - 999.99         | 0.02%                            | 0.01%                         | 250.00 - 349.99         | 0.02%                            | 0.01%                         | 250.00 - 349.99         | 0.02%                            | 0.01%                         |
| III   | 1'000.00 - 2'499.99     | 0.02%                            | 0.01%                         | 350.00 - 1'249.99       | 0.02%                            | 0.01%                         | 350.00 - 1'249.99       | 0.02%                            | 0.01%                         |
| IV    | Над 2'500.00            | 0.02%                            | 0.01%                         | Над 1'250.00            | 0.02%                            | 0.01%                         | Над 1'250.00            | 0.02%                            | 0.01%                         |

➤ 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<br>49 999.99   | above<br>50 000 | up to<br>24 999.99 | above<br>25 000 | up to<br>24 999.99 | above<br>25 000 |
| <b>6 months</b>  | 0.00%  | 0.00%           | 0.00%              | 0.00%           | 0.00%              | 0.00%           |
| <b>12 months</b> | 0.00%  | 0.00%           | 0.00%              | 0.00%           | 0.00%              | 0.00%           |

*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.*