

Dear clients,

We would like to inform you that on **February 04, 2018** new interest rates which the Bank applies to individual customer's current (card) accounts will enter into force.

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

➤ In Section 1, enclosure 1.1.: **Interest rates applied on sight deposit and current accounts:**

Currency	Type of account	NEW Annual nominal interest rate as per deposited amounts
BGN		up to BGN 50'000.00
	Current (card) account	0%
EUR		up to EUR 25'000.00
	Current (card) account	0%
USD		up to USD 25'000.00
	Current (card) account	0%
GBP		up to GBP 18'000.00
	Current (card) account	0%
CHF		up to CHF 40'000.00
	Current (card) account	0%

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.