

INTEREST RATE BULLETIN

of UniCredit Bulbank AD

for legal entities and sole proprietors

Effective from 07.05.2007

The last edited version is effective from 01.07.2021

I. Interest Rates Conditions

1. The interests, which the Bank accrues and pays to current accounts and term deposits in BGN and foreign currency, are determined and may be updated by virtue of a decision by the Assets and Liabilities Committee of the Bank based on the market interest rates on the domestic and international market and the interest rate policy of UniCredit Bulbank.
 - 1.1. The interest rates are calculated on an annual basis observing the following interest rate conventions:
 - Current and card accounts - 30/360 days
 - Term deposits with a term of one or more than one month - 30/360 days
 - Term deposits with a term of less than one month - 365/365 (366/366) days
 - 1.2 By mutual agreement the Bank can apply interest rate conventions other than those mentioned above.

2. The Bank accrues and pays interests to restricted funds for securing commitments undertaken by the Bank, respectively:
 - where the funds are in the form of a deposit – the interest rate applicable to term deposits in the respective currency is to be accrued;
 - where the funds are not in the form of a deposit – the interest rate applicable to current accounts in the respective currency is to be accrued;

II. Term deposits

1. The minimum balance for opening and minimum monthly balance of a term deposit is 3,000 currency units.
2. Standard interest rates:

| Depending on the available terms and currencies | BGN | EUR | USD | GBP | CHF |
|---|-------|-------|-------|-------|-------|
| 1 week | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2 weeks | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 1 month | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2 months | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3 months | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 months | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 9 months | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 months | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 24 months | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Remark: In case of early redemption / early termination of term deposits the Bank accrues an interest rate applicable to current accounts in the respective currency.

III. Current and card accounts

| Currency | Currency code | Minimum balance for opening and minimum monthly balance of a current account (currency units) | Interest rate |
|-----------------------|---------------|---|---------------|
| Bulgarian Lev | BGN | 50 | 0.00% |
| Euro | EUR | 200 | 0.00% |
| US Dollar | USD | 200 | 0.00% |
| British Pound | GBP | 200 | 0.00% |
| Swiss Franc | CHF | 200 | 0.00% |
| Australian Dollar | AUD | 0 | 0.00% |
| Danish Krone | DKK | 2,500 | 0.00% |
| Canadian Dollar | CAD | 600 | 0.00% |
| Norwegian Crone | NOK | 2,500 | 0.00% |
| Polish Zloty | PLN | 0 | 0.00% |
| Rumanian New Leu | RON | 1,000 | 0.00% |
| Russian Ruble | RUB | 8,000 | 0.00% |
| Serbian Dinar | RSD | 0 | 0.00% |
| Turkish Lira | TRY | 500 | 0.00% |
| Czech Koruna | CZK | 6,000 | 0.00% |
| Swedish Krona | SEK | 3,000 | 0.00% |
| Japanese Yen | JPY | 45,000 | 0.00% |
| Hungarian Forint | HUF | 60,000 | 0.00% |
| Chinese Yuan Renminbi | CNH | 1,500 | 0.00% |

Remark: The conditions for a minimum monthly balance, for a minimum balance for opening and the Interest rates for current accounts shall also be applied to following accounts: cumulative accounts, subscribed capital/donation special accounts, liquidation accounts, insolvency and guarantee accounts.

The Bank opens current accounts with issued bank card Visa Business, Visa Business Electron или MasterCard Business in the currencies BGN, EUR and USD under the conditions of chapter III of the current bulletin.