

**DISCONTINUED PRODUCTS IN UBB AD, OPENED UP TO 04.01.2021**

**UBB INTEREST RATES TARIFF  
FOR ACCOUNTS OF INDIVIDUALS**

**NB! As of 19.03.2020 the annual interest rate for all types of term deposits in USD, suspended from sale, will be 0% in case of automatic renewal. The conditions, described in this Appendix, are applied to all other term deposits suspended from sale.**

<b>Time deposit BGN</b>	<b>min. 1000</b>
9 months	<b>0.05%</b>
<b>Time deposit EUR</b>	<b>min. 500</b>
9 months	<b>0.05%</b>
<b>Time deposit USD</b>	<b>min. 500</b>
9 months	<b>0.04%</b>
<b>Time deposit GBP</b>	<b>min. 500</b>
1 month	<b>0.01%</b>
3 months	<b>0.01%</b>
6/9 months	<b>0.01%</b>
12 months	<b>0.05%</b>
<b>Time deposit CHF</b>	<b>min. 500</b>
1 month	<b>0.01%</b>
3 months	<b>0.01%</b>
6/9 months	<b>0.01%</b>
12 months	<b>0.04%</b>
<b>Term deposit for clients, using Comfort and Privilege Packages BGN</b>	<b>min. 1000</b>
12 months	<b>0.08%</b>
<b>EUR</b>	<b>min. 500</b>
12 months	<b>0.08%</b>

**USD**  
12 months

**min. 500**  
**0.08%**

**Available Funds Deposit** without automatic renewal

**min. 3000**

	<b>Opened at a UBB branch</b>	<b>Opened via U-Online</b>
6 months B USD	<b>0.05%</b>	-
12 months B USD	<b>0.08%</b>	-
24 months B BGN	<b>0.10%</b>	<b>0.15%</b>
24 months B EUR	<b>0.10%</b>	<b>0.15%</b>
24 months B USD	<b>0.10%</b>	<b>0.13%</b>

\*The interest is accrued daily and paid on monthly basis since the date of opening the deposit to a current account of the client.

\* Upon early termination of the agreement on the part of the depositor up to the 3-rd month of opening the deposit, the Bank

shall not owe interest.

\* Upon early termination of the agreement on the part of the depositor after the 3-rd month of opening the deposit:

\*For the 24-month period the Bank will pay the interest due until that moment, less the interest for a 3-month period.

### **Term deposit with an option for additional depositing of amounts, for clients using the Activity Package**

<b>BGN</b>	<b>Minimum opening balance</b>	<b>Additional deposit minimum</b>
12 months	<b>1000</b>	<b>1000</b>
18 months	<b>10 000</b>	<b>1000</b>
	<b>Interest rate upon opening</b>	<b>Interest rate upon additional depositing</b>
12 months	<b>0.08%</b>	<b>0.10%</b>
18 months	<b>0.08%</b>	<b>0.10%</b>
<b>EUR</b>	<b>Minimum opening balance</b>	<b>Additional deposit minimum</b>
12 months	<b>500</b>	<b>500</b>
18 months	<b>5 000</b>	<b>500</b>
	<b>Interest rate upon opening</b>	<b>Interest rate upon additional depositing</b>
12 months	<b>0.08%</b>	<b>0.10%</b>

18 months	<b>0.08%</b>	<b>0.10%</b>
<b>USD</b>	<b>Minimum opening balance</b>	<b>Additional deposit minimum</b>
12 months	<b>500</b>	<b>500</b>
18 months	<b>5 000</b>	<b>500</b>
	<b>Interest rate upon opening</b>	<b>Interest rate upon additional depositing</b>
12 months	<b>0.06%</b>	<b>0.08%</b>
18 months	<b>0.06%</b>	<b>0.08%</b>

\* A client may repeatedly deposit additional funds over the agreed deposit term. Upon additional depositing of funds, the deposit's amount shall be accrued with the interest rate for additional depositing, as specified above in this Tariff, since the date of the first additional depositing until the deposit's maturity

### Available Funds Deposit

**min. 3000**

#### **BGN**

6 months	<b>0.01%</b>
12 months	<b>0.01%</b>
24 months	<b>0.01%</b>

#### **EUR**

6 months	<b>0.01%</b>
12 months	<b>0.01%</b>
24 months	<b>0.01 %</b>

#### **USD**

6 months	<b>0.01%</b>
12 months	<b>0.01%</b>
24 months	<b>0.01%</b>

\* Interest rates effective as of 24.10.2017

\* Interest rate changes concerning existing Available Funds deposits, opened prior to 24 February 2014, will come into effect upon their renewal at maturity.

\*The interest is accrued daily and paid on monthly basis since the date of opening the deposit to a current account of the client.

\* Upon early termination of the agreement on the part of the depositor up to the 3-rd month of opening the deposit, the Bank shall not owe interest.

\* Upon early termination of the agreement on the part of the depositor after the 3-rd month of opening the deposit:

\*For the 6 and 12-month periods the Bank will pay the interest due until that moment, less the interest for a one-month period.

\*For the 24-month period the Bank will pay the interest due until that moment, less the interest for a 3-month period.

\* Termination of the agreement by the depositor following automatic renewal of the initially agreed period:

\*Up to the 3-rd month, for all periods 6, 12 and 24 months, the Bank will accrue interest rate for the respective currency, applicable to current accounts of individuals, in accordance with the terms and conditions of the Bank's Interest Rates Tariff, effective as of the moment of termination.

\*After the 3-rd month:

\*For the 6 and 12-month periods the Bank will pay the interest due until that moment, less the interest for a one-month period.

\*For the 24-month period the Bank will pay the interest due until that moment, less the interest for a 3-month period.

### 18-month "18+2" deposit\*

<b>BGN</b>	<b>min. 500</b>
Interest rate with included 2/12 bonus	<b>0.60%</b>
Annual Interest Rate	<b>0.54%</b>
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<b>EUR</b>	<b>min. 500</b>
Interest rate with included 2/12 bonus	<b>0.50%</b>
Annual Interest Rate	<b>0.45%</b>
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<b>USD</b>	<b>min. 500</b>
Interest rate with included 2/12 bonus	<b>0.40%</b>

\* Discontinued product since 01.09.2016. To existing "18+2" deposits, opened prior to 01.09.2016, the applicable interest rates shall be those from the Tariff, in effect as of the deposit's opening/renewal date.

### Long - term deposit\*

<b>BGN</b>	<b>min. 1000</b>
2 year deposit	<b>0.80%</b>
3 year deposit	<b>1.00%</b>
In case of preterm termination of a long-term deposit	<b>80.00% deduction of the accrued and paid interest rate</b>
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<b>EUR</b>	<b>min. 1000</b>
2 year deposit	<b>0.70%</b>
3 year deposit	<b>0.90%</b>
In case of preterm termination of a long-term deposit	<b>80.00% deduction of the accrued and paid interest rate</b>

**USD****min. 1000**

2 year deposit	<b>0.60%</b>
3 year deposit	<b>0.80%</b>
In case of preterm termination of a long-term deposit	<b>80.00% deduction of the accrued and paid interest rate</b>

\* Discontinued product since 01.09.2016. To existing Long - term deposits, opened prior to 01.09.2016, the applicable interest rates shall be those from the Tariff, in effect as of the deposit's opening/renewal date.

**9-month deposit 3x3 in BGN****min. 5000**

	<b>From 5 000,00 to 9 999,99</b>	<b>From 10 000,00 to 49 999,99</b>	<b>From 50 000,00 to 99 999,99</b>	<b>Over 100 000,00</b>
First period (first three months)	<b>0.03%</b>	<b>0.05%</b>	<b>0.08%</b>	<b>0.10%</b>
Second period (second three months)	<b>0.05%</b>	<b>0.07%</b>	<b>0.10%</b>	<b>0.12%</b>
Third period (third three months)	<b>0.08%</b>	<b>0.10%</b>	<b>0.13%</b>	<b>0.15%</b>

**9-month deposit 3x3 in EUR****min. 2500**

	<b>From 2 500,00 to 4 999,99</b>	<b>From 5 000,00 to 24 999,99</b>	<b>From 25 000,00 to 49 999,99</b>	<b>Over 50 000,00</b>
First period (first three months)	<b>0.03%</b>	<b>0.05%</b>	<b>0.08%</b>	<b>0.10%</b>
Second period (second three months)	<b>0.05%</b>	<b>0.07%</b>	<b>0.10%</b>	<b>0.12%</b>
Third period (third three months)	<b>0.08%</b>	<b>0.10%</b>	<b>0.13%</b>	<b>0.15%</b>

**9-month deposit 3x3 in USD****min. 3500**

	<b>From 3 500,00 to 6 999,99</b>	<b>From 7 000,00 to 34 999,99</b>	<b>From 35 000,00 to 69 999,99</b>	<b>Over 70 000,00</b>
First period (first three months)	<b>0.03%</b>	<b>0.05%</b>	<b>0.08%</b>	<b>0.10%</b>
Second period (second three months)	<b>0.05%</b>	<b>0.07%</b>	<b>0.10%</b>	<b>0.12%</b>
Third period (third three months)	<b>0.08%</b>	<b>0.10%</b>	<b>0.13%</b>	<b>0.15%</b>

\* Discontinued product since 01.09.2016. To existing deposits, opened prior to 14.10.2019, the applicable interest rates shall be those from the Tariff, in effect as of the deposit's opening/renewal date.

**“Plus” saving deposit in BGN**

Up to 1 000	<b>0.00%</b>
From 1 000,01 to 2 000,00	<b>0.00%</b>
From 2 000,01 to 3 000,00	<b>0.00%</b>
From 3 000,01 to 5 000,00	<b>0.00%</b>
Over 5 000,01	<b>0.00%</b>

## “Plus” saving deposit in EUR

Up to 1 000	0.00%
From 1 000,01 to 2 000,00	0.00%
From 2 000,01 to 3 000,00	0.00%
From 3 000,01 to 5 000,00	0.00%
Over 5 000,01	0.00%

## “Plus” saving deposit in USD

Up to 1 000	0.00%
From 1 000,01 to 2 000,00	0.00%
From 2 000,01 to 3 000,00	0.00%
From 3 000,01 to 5 000,00	0.00%
Over 5 000,01	0.00%

\* Discontinued product since 05.10.2015. The current changes in the interest rates applicable to Plus" savings deposit shall be valid for all existing accounts and shall come into effect as of 04.01.2021

## “My choice” saving account \*

### BGN

	Without debit operations	With debit operations
12 months	0.08%	0.04%
36 months	0.15%	0.08%
60 months	0.20%	0.10%

### EUR

	Without debit operations	With debit operations
12 months	0.08%	0.04%
36 months	0.10%	0.05%
60 months	0.15%	0.08%

### USD

	Without debit operations	With debit operations
12 months	0.06%	0.03%
36 months	0.08%	0.04%
60 months	0.10%	0.05%

\* The indicated interest rates shall be applied depending on the absence or presence of debit transactions on the account. In case that during the respective month no withdrawal is made from the account, it should be accrued with the indicated interest rates in column “Without debit transactions”. Upon withdrawal of funds from the account, the latter shall be accrued with the stated interest rates in "Debit operations Included" column for the respective month, following that of the transaction. In case that no debit transactions are made in a following month, interest rates in column “Without debit transactions” will be valid again.

\* After reaching a balance of BGN 40 000 or EUR or USD 20 000, the sum above the maximum threshold shall be accrued with the interest rate for standard savings account.

\* In case of failure to pay 3 consecutive monthly payments, the conditions for accruing interest for standard savings account shall be applied.

\* After expiry of the agreement, the funds on the account shall be accrued with the interest rates that are valid for standard savings account.

### “Comfort” Account \*

Up to 500,00	<b>0.05%</b>
From 500,01 to 1 000,00	<b>0.02%</b>
Over 1 000,00	<b>0.01%</b>

\* The interest rate shall be accrued and paid on the client’s account on quarterly basis.

\*The interest rates for a Comfort account shall also be applicable to accounts, opened under the Comfort package of services for individuals and concerning agreements, concluded prior to 01.03.2010.

**min. 100**

<b>Demand deposit in BGN</b>	<b>0.00%</b>
<b>Demand deposit in EUR</b>	<b>0.00%</b>
<b>Demand deposit in USD</b>	<b>0.00%</b>
<b>Demand deposit in GBP</b>	<b>0.00%</b>
<b>Demand deposit in CHF</b>	<b>0.00%</b>

<b>Child savings deposit in BGN</b>	<b>0.00%</b>
<b>Child savings deposit in EUR</b>	<b>0.00%</b>
<b>Child savings deposit in USD</b>	<b>0.00%</b>

### Beneficial Savings Account

Type of currency	Minimum amount for interest accrual	Deposit balance at the end of the interest accrual day	Annual interest rate
BGN	100.00	From 100.00	0.00%
EUR	100.00	From 100.00	0.00%
USD	100.00	From 100.00	0.00%

### Eurodeposit

Type of currency	Minimum amount for opening	Deposit amount	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	500.00	from 500.00	12 months	0.08%	0.00%
EUR	500.00	from 500.00	12 months	0.08%	0.00%
USD	500.00	from 500.00	12 months	0.06%	0.00%

### Virtual Term Deposit



Type of currency	Minimum amount for opening	Deposit amount	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	1 000.00	from 1,000.00  to 9,999.00	1 month	0.01%	0.00%
			3 months	0.01%	0.00%
			6 months	0.05%	0.00%
			12 months	0.08%	0.00%
		from 10,000.00  to 49,999.00	1 month	0.05%	0.00%
			3 months	0.05%	0.00%
			6 months	0.09%	0.00%
			12 months	0.12%	0.00%
		from 50,000.00	1 month	0.09%	0.00%
			3 months	0.09%	0.00%
			6 months	0.13%	0.00%
			12 months	0.16%	0.00%
EUR	1 000.00	from	1 month	0.01%	0.00%
		1,000.00 to 9,999.00	3 months	0.01%	0.00%
			6 months	0.05%	0.00%
			12 months	0.08%	0.00%
		from 10,000.00 to 49,999.00	1 month	0.05%	0.00%
			3 months	0.05%	0.00%
			6 months	0.09%	0.00%
			12 months	0.12%	0.00%
		from 50,000.00	1 month	0.09%	0.00%
			3 months	0.09%	0.00%
			6 months	0.13%	0.00%
			12 months	0.16%	0.00%
		USD	1 000.00	from 1,000.00 to 9,999.00	1 month
3 months	0.01%				0.00%
6 months	0.05%				0.00%
12 months	0.10%				0.00%
from 10,000 to 49,999	1 month			0.05%	0.00%
	3 months			0.05%	0.00%
	6 months			0.10%	0.00%
	12 months			0.15%	0.00%
from 50,000.00	1 month			0.09%	0.00%
	3 months			0.09%	0.00%
	6 months			0.15%	0.00%
	12 months			0.20%	0.00%

Other

### Savings accounts with differentiated interest accrual

Type of currency	Minimum amount for opening	Minimum amount for interest accrual	Annual interest rate
BGN	100.00	100.00	0.00%
EUR	100.00	100.00	0.00%
USD	100.00	100.00	0.00%

### Children's Savings Account Dreams

Type of currency	Minimum amount for opening	Annual interest rate
BGN	100.00	0.00%
EUR	50.00	0.00%
USD	50.00	0.00%

### Eurodeposit

Type of currency	Deposit amount	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	from 500.00	24 months	0.01%	0.00%
		36 months	0.05%	0.00%
EUR	from 500.00	24 months	0.01%	0.00%
		36 months	0.05%	0.00%
USD	from 500.00	24 months	0.01%	0.00%
		36 months	0.05%	0.00%

## Attractive Term Deposit

Type of currency	Deposit amount	Term (interest accrual period)	Annual interest rate	Annual interest rate in case of early termination
BGN	from 5,000.00 to 9,999.00	1st interest accrual period	0.01%	0.00%
		2nd interest accrual period	0.01%	0.00%
		3rd interest accrual period	0.05%	0.00%
		4th interest accrual period	0.08%	0.00%
	from 10,000.00 to 49,999.00	1st interest accrual period	0.05%	0.00%
		2nd interest accrual period	0.05%	0.00%
		3rd interest accrual period	0.09%	0.00%
		4th interest accrual period	0.12%	0.00%
	from 50,000.00 to 99,999.00	1st interest accrual period	0.09%	0.00%
		2nd interest accrual period	0.09%	0.00%
		3rd interest accrual period	0.13%	0.00%
		4th interest accrual period	0.16%	0.00%
above 100,000.00	1st interest accrual period	0.13%	0.00%	
	2nd interest accrual period	0.13%	0.00%	
	3rd interest accrual period	0.17%	0.00%	
	4th interest accrual period	0.20%	0.00%	
EUR	from 2,500.00 to 4,999.00	1st interest accrual period	0.01%	0.00%
		2nd interest accrual period	0.01%	0.00%
		3rd interest accrual period	0.05%	0.00%
		4th interest accrual period	0.08%	0.00%
	from 5,000.00 to 24,999.00	1st interest accrual period	0.05%	0.00%
		2nd interest accrual period	0.05%	0.00%
		3rd interest accrual period	0.09%	0.00%
		4th interest accrual period	0.12%	0.00%
	from 25,000.00 to 49,999.00	1st interest accrual period	0.09%	0.00%
		2nd interest accrual period	0.09%	0.00%
		3rd interest accrual period	0.13%	0.00%
		4th interest accrual period	0.16%	0.00%
over 50,000	1st interest accrual period	0.13%	0.00%	
	2nd interest accrual period	0.13%	0.00%	
	3rd interest accrual period	0.17%	0.00%	
	4th interest accrual period	0.20%	0.00%	
USD	from 3,500 to 6,999	1st interest accrual period	0.01%	0.00%
		2nd interest accrual period	0.01%	0.00%
		3rd interest accrual period	0.05%	0.00%
		4th interest accrual period	0.10%	0.00%
	from 7,000 to 34,999	1st interest accrual period	0.05%	0.00%
		2nd interest accrual period	0.05%	0.00%
		3rd interest accrual period	0.09%	0.00%
		4th interest accrual period	0.14%	0.00%
	from 35,000 to 69,999	1st interest accrual period	0.09%	0.00%
		2nd interest accrual period	0.09%	0.00%
		3rd interest accrual period	0.13%	0.00%
		4th interest accrual period	0.18%	0.00%
over 70,000	1st interest accrual period	0.13%	0.00%	
	2nd interest accrual period	0.13%	0.00%	
	3rd interest accrual period	0.17%	0.00%	
	4th interest accrual period	0.22%	0.00%	

## Term Deposit Elite

Type of currency	Deposit amount	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	from 50,000.00 to 99,999.00	12 months	0.10%	0.00%
	above 100,000.00		0.15%	0.00%
EUR	from 25,000.00 to 49,999.00	12 months	0.10%	0.00%
	over 50,000.00		0.15%	0.00%
USD	from 35,000.00 to 69,999.00	12 months	0.05%	0.00%
	over 70,000.00		0.10%	0.00%

## Standard Term Deposit

Term	BGN	EUR	USD	CHF	Annual interest rate in case of early termination for all currencies
7 days	n/a	0.00%	0.00%	n/a	0.00%
14 days	n/a	0.00%	0.00%	n/a	0.00%
1 month	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%
12 months	0.00%	0.00%	0.00%	0.00%	0.00%

## Growing Term Deposit

Term (3-month interest accrual period)	BGN	EUR	USD	Annual interest rate in case of early termination for all currencies
1st period	0.00%	0.00%	0.00%	0.00%
2nd period	0.00%	0.00%	0.00%	0.00%
3rd period	0.00%	0.00%	0.00%	0.00%
4th period	0.00%	0.00%	0.00%	0.00%
5th period	0.00%	0.00%	0.00%	0.00%
6th period	0.00%	0.00%	0.00%	0.00%
7th period	0.00%	0.00%	0.00%	0.00%
8th period	0.00%	0.00%	0.00%	0.00%
9th period	0.00%	0.00%	0.00%	0.00%
10th period	0.00%	0.00%	0.00%	0.00%
11th period	0.00%	0.00%	0.00%	0.00%
12th period	0.00%	0.00%	0.00%	0.00%

## Term Deposit Renta

Term	BGN	EUR	USD	Annual interest rate in case of early termination for all currencies
12 months	0.00%	n/a	n/a	0.00%
24 months	0.00%	0.00%	0.00%	0.00%
36 months	0.00%	0.00%	0.00%	0.00%

## Fresh Deposit

Type of currency	Minimum amount for opening	Maximum amount on a client level	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	10,000.00	200,000 BGN	5 month	0.55%	0.01%
EUR	5,000.00	200,000 BGN	5 month	0.35%	0.01%
USD	5,000.00	200,000 BGN	5 month	0.15%	0.01%

## Fresh Deposit II

Type of currency	Minimum amount for opening	Maximum amount on a client level	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	10,000.00	200,000 BGN	5 month	0.45%	0.01%
EUR	5,000.00	200,000 BGN	5 month	0.25%	0.01%
USD	5,000.00	200,000 BGN	5 month	0.35%	0.01%

## Top Deposit +

Type of currency	Minimum amount for 0192	Term	Annual interest rate	Annual interest rate in case of early termination
BGN	1 000.00	1 month	0.00%	0.00%
		3 months	0.00%	0.00%
		6 months	0.00%	0.00%
		12 months	0.00%	0.00%
EUR	500.00	1 month	0.00%	0.00%
		3 months	0.00%	0.00%
		6 months	0.00%	0.00%
		12 months	0.00%	0.00%
USD	500.00	1 month	0.00%	0.00%
		3 months	0.00%	0.00%
		6 months	0.00%	0.00%
		12 months	0.00%	0.00%