



**INTEREST RATES TARIFF FOR  
ACCOUNTS OF INDIVIDUALS IN  
UNITED BULGARIAN BANK AD**

- I. **BGN**
- II. **EUR**
- III. **USD**
- IV. **Interest calculation basis**
- V. **Interest accrual period**
- VI. **Discontinued products**

## I.BGN

### Time deposit \*

min. 2000

12 months

0.00%

\* Not available in all offices of the Bank

### Standard term deposits \*

min. 100

12 months

0.00%

- Interest accrual – at the end of the respective period the interest is added to the amount of the deposit.
- If a term deposit is terminated prior to maturity date in order to withdraw part of or the whole principal or add an amount to the principal, the Bank shall pay interest for the actual number of days of the deposit, applying an interest rate as per current account in the respective currency according to the official "Interest rates bulletin for retail clients" of the BANK in effect at the moment of the termination.

\* Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD

### Available Funds Deposit\* without automatic renewal

min. 3000

max. 199 999.99

Opened via U-Online / UBB mobile

12 months

0.00%

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

\*Not available in all offices of the Bank

### Deposit Invest \*

min. 3000

12 months

0.25%

\* Deposit Invest is opened only together with an investment in UBB Expertease Funds and the ratio of investment part/ deposit part is 30%/70%.

\* In case of early termination of the deposit agreement, interest is due as on a current account in the respective currency.

\* In case of automatic renewal, it is renewed under the conditions of a standard twelve-month term deposit.

\* Not available in all offices of the Bank

### Open deposit \*

min. 50

#### Frequency of payment of the interest

1 month

0.00%

3 months

0.00%

6 months

0.00%

12 months

0.00%

\* Not available in all offices of the Bank

### Child Open deposit \*

min. 50

#### Frequency of payment of the interest

3 months

0.05%

6 months	<b>0.10%</b>	
12 months	<b>0.15%</b>	
* Not available in all offices of the Bank		
<b>Children deposit *</b>	<b>0.10 %</b>	<b>min.100</b>

\* Interest on the Child deposit is accrued at the end of the year, the interest is calculated on a daily basis.

\*Possibility for depositing of additional sums – at any time without any limits on the sums.

\*It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

<b>"Privilege" Account*</b>	<b>0.00%</b>	
* Not available in all offices of the Bank		
<b>"Activity" Account*</b>	<b>0.00%</b>	
* Not available in all offices of the Bank		
<b>Standard Current Account</b>		<b>min. 50</b>
	<b>0.00%</b>	
<b>Payment Account with Basic Features</b>	<b>0.00%</b>	
<b>Current Account "Premium Gold" *</b>	<b>0.00 %</b>	<b>min.20</b>
<b>Saving account "Premium" *</b>		<b>min.20</b>
For amount up to 75 000	<b>0.01%</b>	
For amount over 75 000	<b>0.00%</b>	

The Bank customers are entitled to open only one Savings account "Premium".

Interest on Savings account "Premium" is accrued at the end of the year and the interest is calculated on a daily basis.

\* Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD

<b>Payment Account with Basic Features</b>	<b>0.00%</b>
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## II. EUR

**Time deposit \*** **min. 1000**

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12 months	<b>0.00%</b>
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\* Not available in all offices of the Bank

**Standard term deposits \*** **min. 100**

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12 months	<b>0.00%</b>
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- Interest accrual – at the end of the respective period the interest is added to the amount of the deposit.
- If a term deposit is terminated prior to maturity date in order to withdraw part of or the whole principal or add an amount to the principal, the Bank shall pay interest for the actual number of days of the deposit, applying an interest rate as per current account in the respective currency according to the official "Interest rates tariff for accounts of individuals" of the BANK in effect at the moment of the termination.

\* Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD

**Available Funds Deposit\*** without automatic renewal **min.1500**  
**max. 99 999.99**

**Opened via U-Online / UBB mobile**

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12 months	<b>0.00%</b>
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\*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, the Bank will pay the interest due until that moment, less the interest for a one-month period.

\* Not available in all offices of the Bank

**Deposit Invest \*** **min. 1500**

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12 months	<b>0.25%</b>
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\* Deposit Invest is opened only together with an investment in UBB Expertease Funds and the ratio of investment part/ deposit part is 30%/70%.

\* In case of early termination of the deposit agreement, interest is due as on a current account in the respective currency.

\* In case of automatic renewal, it is renewed under the conditions of a standard twelve-month term deposit.

\* Not available in all offices of the Bank

**Open deposit \*** **min. 50**

**Frequency of payment of the interest**

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1 month	<b>0.00%</b>
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3 months	<b>0.00%</b>
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6 months	<b>0.00%</b>
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12 months	<b>0.00%</b>
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\* Not available in all offices of the Bank

<b>Child Open deposit *</b>		<b>min. 50</b>
<b>Frequency of payment of the interest</b>		
3 months	<b>0.03%</b>	
6 months	<b>0.05%</b>	
12 months	<b>0.15%</b>	
* Not available in all offices of the Bank		

<b>Children deposit</b>	<b>0.10%</b>	<b>min. 50</b>
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\* Interest on the Child deposit is accrued at the end of the year, the interest is calculated on a daily basis.

\*Possibility for depositing of additional sums – at any time without any limits on the sums.

\*It is available for individual clients who at the date of entry into force of this Tariff were customers of “KBC Bank Bulgaria” EAD.

<b>“Activity” Account*</b>	<b>0.00%</b>	
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\* Not available in all offices of the Bank

<b>Standard Current Account</b>		<b>min. 50</b>
	<b>0.00%</b>	

<b>Current Account “Premium Gold” *</b>	<b>0.00 %</b>	<b>min.25</b>
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<b>Saving account “Premium” *</b>		<b>min.25</b>
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For amount up to 75 000	<b>0.01%</b>	
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For amount over 75 000	<b>0.00%</b>	
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The Bank customers are entitled to open only one Savings account “Premium”.

Interest on Savings account “Premium” is accrued at the end of the year and the interest is calculated on a daily basis.

\* Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of “KBC Bank Bulgaria” EAD

### III: USD

#### Time deposit \*

min. 1000

12 months

0.00%

\* Not available in all offices of the Bank

#### Standard term deposits \*

min. 100

12 months

- Interest accrual – at the end of the respective period the interest is added to the amount of the deposit.
- If a term deposit is terminated prior to maturity date in order to withdraw part of or the whole principal or add an amount to the principal, the Bank shall pay interest for the actual number of days of the deposit, applying an interest rate as per current account in the respective currency according to the official "Interest rates tariff for accounts of individuals " of the BANK in effect at the moment of the termination.

\*Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD

#### Available Funds Deposit\* without automatic renewal

min. 1500  
max. 99 999.99

Opened via U-Online / UBB mobile

12 months

0.00%

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

\* Not available in all offices of the Bank

#### Open deposit \*

min. 50

##### Frequency of payment of the interest

1 month

0.00%

3 months

0.00%

6 months

0.00%

12 months

0.00%

\* Not available in all offices of the Bank

#### Child Open deposit\*

min. 50

##### Frequency of payment of the interest

3 months

0.01%

6 months

0.03%

12 months

0.05%

\* Not available in all offices of the Bank

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**Children deposit\*****0.10 %****min.50**

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\* Interest on the Child deposit is accrued at the end of the year, the interest is calculated on a daily basis.

\*Possibility for depositing of additional sums – at any time without any limits on the sums.

\*It is available for individual clients who at the date of entry into force of this Tariff were customers of “KBC Bank Bulgaria” EAD.

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**“Activity” Account\*****0.00%**

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\* Not available in all offices of the Bank

**min. 50**

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**Standard Current Account****0.01%**

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## IV. Interest calculation basis

The bank accrues interest on time deposits, current and saving accounts in currency units in the currency of the deposit /account on the following basis:

For current accounts of individual clients	365/365 (366/366)/ 360 interest days per year and 30 interest days per month**
Saving accounts	365/365 (366/366)/ 360 interest days per year and 30 interest days per month**
For time deposits with a period up to 3 months*	365 interest accrual days per annum and 30 interest accrual days per month
For time deposits with a period over 3 months *- respectively	6 months – 183 days 9 months - 273 days 12 months - 365 days 18 months - 548 days 24 months - 730 days 36 months -1095 days and the year shall be treated as comprising of 365 days, unless the Interest Rates Tariff states otherwise
Standard term deposits**	360 interest days per year and 30 interest days per month**

For loan accounts 360/360

For current accounts of individual clients 365/365 (366/366)

**\* The day of closing a time deposit shall not be an interest accrual day.**

\*\* Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD. The interest is calculated based on 360 interest days per year and 30 interest days per month for accounts and deposits in BGN, and other type of currency, and 365/365 days per annum for accounts and deposits in GBP.



## **V. Interest accrual period**

For current accounts - on annual basis or upon closing the account\*\*

For time deposits - as per agreed contract

For saving accounts - on annual, on periodically basis or upon closing the account

For loan accounts - as per agreed contract

\* Interest upon termination of standard time deposits ahead of term – The bank shall pay interest at a rate, equaling the interest rate on a current account in the respective currency, according to the effective as of the moment of termination UBB AD Interest Rates Tariff for Accounts of Individuals, for the actual number of days of the deposit.

\* Current accounts opened in currency other than BGN, EUR and USD shall bear an interest rate equal to 0.00%.

\*\*Note: For current accounts under contracts with KBC Bank Bulgaria EAD by individual clients, the remuneration period is monthly or upon closing the account.

This tariff is adopted on xx.xx.xxxx and enters into force after the expiration of sixty days from that date and as of that date cancels the UBB Interest Rates Tariff on accounts of individuals and the Interest Rates Bulletin of individuals of KBC Bank Bulgaria EAD.

## **IV. Discontinued products**

[Attachment 1 – Discontinued products in UBB AD, opened up to 01.09.2021](#)