



UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS

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I : BGN

Time deposit

min. 1000

1 month	0.01%
3 months	0.03%
6/9 months	0.05%
12 months	0.08%

Term deposit for clients, using *Comfort* and *Privilege* Packages

min. 1000

12 months	0.20%
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Available Funds Deposit without automatic renewal

min. 3000

	Opened at a UBB branch	Opened via U-Online
6 months	0.05%	0.07%
12 months	0.10%	0.13%
24 months	0.15%	0.20%

*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.

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

	Minimum opening balance	Additional deposit minimum
12 months	1000	1000
18 months	10 000	1000
	Interest rate upon opening	Interest rate upon additional depositing
12 months	0.25%	0.35%
18 months	0.30%	0.40%

* 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



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“My choice” saving account *

	Without debit operations	With debit operations
12 months	0.40%	0.20%
36 months	0.60%	0.30%
60 months	1.20%	0.60%

* 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.

Open deposit

Frequency of payment of the interest	Up to 3000	Over 3000
1 month	0.00%	0.01%
3 months	0.00%	0.02%
6 months	0.00%	0.04%
12 months	0.00%	0.06%

Child Open deposit

Frequency of payment of the interest	Up to 3000	Over 3000
3 months	0.00%	0.10%
6 months	0.00%	0.20%
12 months	0.00%	0.30%

* The Open Deposit is equivalent to the Open Account product, offered by 23.05.2015r.

“Privilege” Account *

Up to 500,00	0.20%
From 500,01 to 1 000,00	0.10%
Over 1 000,00	0.05%

“Comfort” Account *

Up to 500,00	0.20%
From 500,01 to 1 000,00	0.10%
Over 1 000,00	0.05%

* 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.

“Activity” Account

	Opened at a UBB branch	Opened via U-Online
Up to 2 500,00	0.01%	0.05%
Over 2 500,00	0.20%	0.25%
Demand deposit		0.05%
Child savings deposit		0.30%
Current account		0.00%
Payment Account with Basic Features as per Art.73s. of the Payment Services and Payment Systems’ Act		0.00%



II : EUR

Time deposit **min. 500**

1 month	0.01%
3 months	0.03%
6/9 months	0.05%
12 months	0.08%

Term deposit for clients, using *Comfort* and *Privilege* Packages **min.550**

12 months	0.20%
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Available Funds Deposit without automatic renewal **min. 3000**

	Opened at a UBB branch	Opened via U-Online
6 months	0.05%	0.07%
12 months	0.10%	0.13%
24 months	0.13%	0.15%

*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 pay 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.

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

	Minimum opening balance	Additional deposit minimum
12 months	500	500
18 months	5 000	500
	Interest rate upon opening	Interest rate upon additional depositing
12 months	0.25%	0.35%
18 months	0.30%	0.40%

* 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



“My choice” saving account *

	Without debit operations	With debit operations
12 months	0.30%	0.15%
36 months	0.50%	0.25%
60 months	1.00%	0.50%

* 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.

Open deposit

Frequency of payment of the interest	Up to EUR 1500	Over EUR 1500
1 month	0.00%	0.01%
3 months	0.00%	0.02%
6 months	0.00%	0.04%
12 months	0.00%	0.06%

Child Open deposit

Frequency of payment of the interest	Up to EUR 1500	Over EUR 1500
3 months	0.00%	0.05%
6 months	0.00%	0.10%
12 months	0.00%	0.20%

* The Open Deposit is equivalent to the Open Account product, offered by 23.05.2015r.

“Activity” Account

	Opened at a UBB branch	Opened via U-Online
Up to 2 500,00	0.01%	0.05%
Over 2 500,00	0.10%	0.15%

Demand deposit

0.03%

Child savings deposit

0.10%

Current account

0.00%



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UNITED
FOR YOU



III : USD

Time deposit min. 500

1 month	0.01%
3 months	0.02%
6/9 months	0.04%
12 months	0.06%

Term deposit for clients, using *Comfort* and *Privilege* Packages min. 500

12 months	0.15%
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Available Funds Deposit without automatic renewal min. 3000

Opened at a UBB branch **Opened via U-Online**

6 months	0.05%	0.06%
12 months	0.08%	0.10%
24 months	0.10%	0.13%

*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.

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

Minimum opening balance **Additional deposit minimum**

12 months	500	500
18 months	5 000	500

Interest rate upon opening **Interest rate upon additional depositing**

12 months	0.20%	0.30%
18 months	0.25%	0.35%

* 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

“My choice” saving account *

	Without debit operations	With debit operations
12 months	0.20%	0.10%
36 months	0.40%	0.20%
60 months	0.80%	0.40%

* 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.

Open deposit

Frequency of payment of the interest	Up to USD 1500	Over USD 1500
1 month	0.00%	0.01%
3 months	0.00%	0.02%
6 months	0.00%	0.03%
12 months	0.00%	0.04%

“Activity” Account

	Opened at a UBB branch	Opened via U-Online
Up to 2 500,00	0.01%	0.05%
Over 2 500,00	0.05%	0.10%

Demand deposit

0.01%

Current account

0.00%



IV : GBP

Time deposit

min. 500

1 month	0.01%
3 months	0.02%
6 /9 months	0.04%
12 months	0.06%

Demand deposit	0.01%
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Current account	-
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V : CHF

Time deposit

min. 500

1 month	0.01%
9 months	0.01%
6/9 months	0.03%
12 months	0.04%

Demand deposit

-

Current account

-



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VI: Discontinued products

Available Funds Deposit

min. 3000

BGN

6 months	0.01%
12 months	0.03%
24 months	0.05%

EUR

6 months	0.01%
12 months	0.03%
24 months	0.05%

USD

6 months	0.01%
12 months	0.02%
24 months	0.04%

* Interest rates effective as of 10.04.2017

* 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.



“FOREX” deposit with option for changing the deposit currency *

BGN	min. 1000
6 months	0.50%
12 months	0.90%
24 months	1.90%

EUR	min. 500
6 months	0.30%
12 months	0.70%
24 months	1.60%

USD	min. 500
6 months	0.20%
12 months	0.60%
24 months	1.20%

* Discontinued product since 01.02.2016. To existing Forex deposits, opened prior to 01.02.2016, the applicable interest rates shall be those from the Tariff, in effect as of the deposit's opening date.

* Until expiry of the agreement period the deposit currency may be changed and the currency conversion shall be performed at UBB's buy/sell rate for the respective currencies on the transaction date. Upon a change of the agreed currency, the Bank shall pay the interest amount, accrued until the currency conversion date, to a current account in the respective currency and the interest rate for the respective currency on the particular product, effective as of the moment of currency conversion, shall come into effect..

* Upon termination of the agreement ahead of maturity on the part of the depositor, without changing the currency, the bank will pay to the current account in the respective currency the deposited amount and interest, under the standard terms and conditions for a current account in the respective currency for the days of the deposit.

* Upon termination of the agreement ahead of maturity, after a made change in the currency, the Bank will pay to the current account in the respective currency the deposited amount and interest, under the standard terms and conditions for a current account in the respective currency for the days of the deposit, as the depositor shall owe a fee for termination ahead of maturity equaling 0.10% per month on the principal for the period from the date of the termination ahead of maturity till the maturity date.



365 - day "Bonus" deposit*

BGN	min. 1000
Interest rate with included 1/12 bonus	0.35%
Annual Interest Rate	0.32%

EUR	min. 1000
Interest rate with included 1/12 bonus	0.30%
Annual Interest Rate	0.28%

USD	min. 1000
Interest rate with included 1/12 bonus	0.25%
Annual Interest Rate	0.23%

* Discontinued product since 01.09.2016. To existing "Bonus" 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 date.

18-month "18+2" deposit*

BGN	min. 500
Interest rate with included 2/12 bonus	0.60%
Annual Interest Rate	0.54%

EUR	min. 500
Interest rate with included 2/12 bonus	0.50%
Annual Interest Rate	0.45%

USD	min. 500
Interest rate with included 2/12 bonus	0.40%
Annual Interest Rate	0.36%

* 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 date.

Long - term deposit*

BGN	min. 1000
2 year deposit	0.80%
3 year deposit	1.00%
In case of preterm termination of a long-term deposit	80.00% deduction of the accrued and paid interest rate
EUR	min. 1000
2 year deposit	0.70%
3 year deposit	0.90%
In case of preterm termination of a long-term deposit	80.00% deduction of the accrued and paid interest rate
USD	min. 1000
2 year deposit	0.60%
3 year deposit	0.80%
In case of preterm termination of a long-term deposit	80.00% deduction of the accrued and paid interest rate

* 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 date.

“Leva Plus” saving deposit

Up to 1 000	0.01%
From 1 000,01 to 2 000,00	0.02%
From 2 000,01 to 3 000,00	0.03%
From 3 000,01 to 5 000,00	0.04%
Over 5 000,01	0.05%

“EUR Plus” savings deposit

Up to 1 000	0.00%
From 1 000,01 to 2 000,00	0.01%
From 2 000,01 to 3 000,00	0.02%
From 3 000,01 to 5 000,00	0.03%
Over 5 000,01	0.04%

“PLUS” savings deposit in USD

Up to 1 000	0.00%
From 1 000,01 to 2 000,00	0.01%
From 2 000,01 to 3 000,00	0.02%
From 3 000,01 to 5 000,00	0.03%
Over 5 000,01	0.04%

* 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 1st of October 2016.



VII : 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)
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.
For loan accounts	360/360

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

VIII: Interest accrual period

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

*For time deposits - in accordance with the agreed period

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

For loan accounts - as agreed

* 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.