

UBB INTEREST RATES TARIFF FOR BUSINESS ACCOUNTS AND BANKS

Section I. INTEREST RATES TARIFF FOR BUSINESS ACCOUNTS AND BANKS

- I. BGN
- II. EUR
- III. USD

Section II. UBB INTEREST RATES TARIFF FOR MICRO BUSINESS ACCOUNTS

- I. BGN
- II. EUR
- III. USD

Section III. INTEREST CALCULATION BASIS

Section IV. INTEREST ACCRUAL PERIOD

Section I. INTEREST RATES TARIFF FOR BUSINESS ACCOUNTS AND BANKS

I: BGN

Time deposit	min. 1000		
	From 1 000 up to 50 000 (total deposits amount per client)	From 50 000.01 up to 400 000 (total deposits amount per client)	Above 400 000 (total deposits amount per client)
30 days	0.00%	0.00%	Negotiable
90 days	0.00%	0.00%	Negotiable
180 days	0.00%	0.00%	Negotiable
360 days	0.00%	0.00%	Negotiable
Pre term termination			0.00%, but not higher than the initially agreed interest rate on the deposit
Current account			0.00%

II: EUR

Time deposit

min. 1000

	From 1000 up to 50 000 (total deposits amount per client)	From 50 000.01 up to 200 000 (total deposits amount per client)	Above 200 000 (total deposits amount per client)
30 days	0.00%	0.00%	Negotiable
90 days	0.00%	0.00%	Negotiable
180 days	0.00%	0.00%	Negotiable
360 days	0.00%	0.00%	Negotiable
Pre term termination			0.00%, but not higher than the initially agreed interest rate on the deposit
Current account			0.00%

III: USD

Time deposit

min. 1000

	From 1000 up to 50 000	From 50 000.01 up to 200 000	Above 200 000
30 days	0.15%	0.20%	Negotiable
90 days	0.25%	0.30%	Negotiable
180 days	0.35%	0.40%	Negotiable
360 days	0.50%	0.60%	Negotiable
Pre term termination			0.00%, but not higher than the initially agreed interest rate on the deposit
Current account			0.00%

Section II. UBB INTEREST RATES TARIFF FOR MICRO BUSINESS ACCOUNTS

I: BGN

Time deposit	min. 1000		
	From 1 000 up to 50 000 (total deposits amount per client)	From 50 000.01 up to 400 000 (total deposits amount per client)	Above 400 000 (total deposits amount per client)
30 days	0.00%	0.00%	Negotiable
90 days	0.00%	0.00%	Negotiable
180 days	0.00%	0.00%	Negotiable
360 days	0.00%	0.00%	Negotiable
Pre term termination			0.00%, but not higher than the initially agreed interest rate on the deposit
Current account			0.00%
Current account, servicing a POS terminal			0.00%

New package for PEA (Private enforcement agents)

Account for funds of PEA clients (account for somebody else's funds)

Up to 50 000.00	0.05%
From 50 000.01 to 100 000.00	0.10%
Over 100 000.00	0.20%

* Interest is accrued and posted to a separate current account for interest accrual purposes pursuant to Art. 24 Para.1 of the Private Enforcement Agents Act.

PEA Comfort Account – Fees and Expenses (own funds account – fees and expenses, collected by PEA)

Up to 500.00	0.05%
From 500.01 to 1 000.00	0.02%
Over 1 000.00	0.01%



PEA Comfort Account – Additional activities (own funds account – cash funds, which PEA receives in relation to additional activities, performed under Art. 18 of Private Enforcement Agents Act)

Up to 500.00	0.05%
From 500.01 to 1 000.00	0.02%
Over 1 000.00	0.01%



II: EUR

Time deposit

min. 1000

	From 1000 up to 50 000 (total deposits amount per client)	From 50 000.01 up to 200 000 (total deposits amount per client)	Above 200 000 (total deposits amount per client)
30 days	0.00%	0.00%	Negotiable
90 days	0.00%	0.00%	Negotiable
180 days	0.00%	0.00%	Negotiable
360 days	0.00%	0.00%	Negotiable
Pre term termination			0.00%, but not higher than the initially agreed interest rate on the deposit
Current account			0.00%
Current account, servicing a POS terminal			0.00%

III: USD

Time deposit	min. 1000		
	From 1000 up to 50 000	From 50 000.01 up to 200 000	Above 200 000
30 days	0.15%	0.20%	Negotiable
90 days	0.25%	0.30%	Negotiable
180 days	0.35%	0.40%	Negotiable
360 days	0.50%	0.60%	Negotiable
Pre term termination			0.00%, but not higher than the initially agreed interest rate on the deposit
Current account			0.00%
Current account, servicing a POS terminal			0.00%



Section III. INTEREST CALCULATION BASIS

Current accounts	365/365 (366/366)
Current accounts of financial institutions	360/360
Deposit accounts	365/365 (366/366)
Deposit accounts of financial institutions	360/360
Saving accounts	365/365 (366/366)
Loan accounts	360/360

Section IV. INTEREST ACCRUAL PERIOD

Current accounts – per annum

Deposit accounts – according to the agreed period

Saving accounts - per annum

Loan accounts – according to the agreed repayment schedule

Notes:

- Accounts for funds of clients of private enforcement agents (not in PEA package) – no interest is accrued.
- Accounts for funds of clients of insurance brokers and agents, as well as such of free-lancers – standard-type interest accrual as for a current account.