

General conditions:

1. The Bank calculates interest on the amounts in accounts and deposits applying the interest rates specified in this Interest Rates Bulletin. All interest rates in this bulletin are on an annual basis (annual nominal interest rate).
2. The Bank reserves the right to change the interest rates at any time without prior notice to the clients in the event of changes in the interest rates on the domestic and international markets, the market conditions and the interest rate policy of the Bank.
3. The Bank announces any new interest rates through its offices and on the it's website – www.rbb.bg
4. The Bank may change interest rates applicable to current accounts (including Deposit accounts included in a Savings Program), card and savings accounts at any time by notifying its clients at least two months before those changes come into effect. The notification may be sent by mail, with the account statement or be published on the web site of the Bank.
5. Changes to interest rates applicable to Child Deposits shall enter into force as of the date of change. The interest rates applicable to fixed term and special deposits shall remain unchanged for the duration of the deposit. Upon automatic deposit renewal by the Bank for a new term, the current interest rate in force at the time of renewal shall apply.
6. The interest is calculated based on 360 interest days per year and 30 interest days per month for accounts and deposits in BGN, EUR, USD, and CHF; and 365/365 days per annum for accounts and deposits in GBP.
7. Private individual residents owe tax of 8% over the received interest from all bank accounts. The tax on deposit accounts will be collected by the Bank on the maturity date of the deposit or on the date of early termination. For products with advanced interest payments, the latter is considered paid on the maturity date of the deposit or on the date of early termination. The tax over termless accounts (current, saving accounts, etc.) will be collected by the Bank at the moment the account is credited with the interest due.
Pursuant to the Law on income tax for individuals, non-resident Private individuals owe tax over the accrued interest from all accounts. The tax will be collected by the Bank on the date of interest payment.
8. Deposits at the Bank are guaranteed through the participation of the Bank in the Bulgarian Deposit Insurance Fund (hereafter "the Fund"). The Fund shall guarantee full payment of the amounts on the deposits of a person at a bank, irrespective of their number and amount up to BGN 196,000, under the terms and conditions of the Bulgarian Deposit Insurance Fund Act (BDIFA). The previous statement shall not refer to persons acquiring deposit rights as a result of deposit-related arrangements within the period of validity of the measures under Article 116(2)(2) and (3) of the Credit Institutions Act and after the date of issuing an act under Article 20(1) of the BDIFA. The Fund shall pay the guaranteed amounts of deposits via one or more banks designated by the Board of Directors of the Fund. The Fund shall secure bank depositors access to the payable amounts on the guaranteed deposits not later than 7 working days from the date of issuing an act under Article 20(1) of the BDIFA.
 - 8.1. The following deposits are guaranteed up to BGN 250,000 at most within three months from the time of crediting the amount in the depositor's account or the time when the depositor acquired the right to dispose with the amounts in the deposit:
 - 8.1.1. Deposits of individuals emerging as a result of transactions with real estate for residential purposes;
 - 8.1.2. Deposits of individuals which emerge as a result of amounts paid over the conclusion or termination of marriage, termination of employment or service, disability or death;
 - 8.1.3. Deposits emerging as a result of insurance or social security payments or the payment of compensation for victims of crime, or overturned conviction related damages.

Deposits under point 8.1.1, 8.1.2 and 8.1.3 do not participate in the calculation of the total amount of bank's liability to single depositor under Article 12 of BDIFA within the term under point 8.1.

9. No guaranteed amounts on bank deposits shall be paid to:
 - 9.1. Other banks when they are made on their behalf and at their expense;
 - 9.2. Financial institutions under Article 3 of the Credit Institutions Act;
 - 9.3. Insurers and re-insurers under Article 8 of the Insurance Code;
 - 9.4. Pension insurance companies and funds for mandatory and voluntary pension contributions;
 - 9.5. Investment intermediaries;
 - 9.6. Collective investment schemes, national investment funds, alternative investment funds and special purpose vehicles;
 - 9.7. Budget organizations under § 1(5) of the supplementary provisions of the Public Finance Act;
 - 9.8. Investment Compensation Fund, the Bulgarian Deposit Insurance Fund and the Guarantee Fund under Article 287 of the Insurance Code.
10. No guarantee is offered for deposits which emerged or are related to transactions or actions representing money laundering within the meaning of Article 2 of the Measures Against Money Laundering Act or financing terrorism within the meaning of the Measures Against Terrorism Financing Act established with an enforced sentence.
11. No deposits shall be paid to a holder unidentified in accordance with Article 3 of the Measures Against Money Laundering Act as at the date of issuing an act under Article 20(1) of the Bank Deposit Guarantee Act. The circumstances reasoning the exceptions under point 10 and point 11 shall be established as at the date of issuing an act under Article 20(1) of the Bank Deposit Guarantee Act.
12. The Bank reserves the right to refuse to open a new deposit or renew an existing one on or after maturity of the existing deposit for a new period for amounts exceeding BGN 50,000, USD 25,000, EUR 25,000 or equivalent in other currency, except in cases where the conditions of the existing deposit explicitly include a clause for automatic rollover of the deposit at maturity.

1. Interest rates on funds attracted for a non-fixed term:

1.1. Current accounts

Currency	Minimum balance	Annual interest rate
BGN	--	0,00%
EUR	--	0,00%
USD	--	0,00%
GBP	--	0,00%

Note: Accounts servicing investment in collective investment schemes offered and distributed by the Bank do not accrue any interest.

1.2. Current accounts with debit cards

1.2.1. Current accounts with debit cards (standard conditions)

Currency	Minimum balance	Annual interest rate
BGN	--	0,00%
EUR	--	0,00%
USD	--	0,00%
GBP	--	0,00%

1.2.2. Current accounts with debit cards Visa Electron issued with preferential conditions for retired individuals

Currency	Minimum amount	Annual interest rate
BGN	-	0,00%

1.3. Saving account "Perspective"

Currency	Minimum amount	Amount	Interest rate	Interest bonus for salary clients/ clients with regular monthly income over BGN 145	Total interest
BGN	100	100-100 000	0.01%	0.02%	0.03%
		over 100 000	0.00%	-	0.00%
EUR	50	50-50 000	0.01%	0.02%	0.03%
		over 50 000	0.00%	-	0.00%

- Interest on Savings account "Perspective" is accrued every year at the date of account opening and the interest is calculated on a daily basis. If the date of account opening is not a working day, the interest is accrued on the first working day after the date of account opening.
- Bank customers have the right to open only one Savings account "Perspective" in each of the currencies referred to above.
- The interest bonus is applied for customers with salary transfer/ other regular monthly income over BGN 145, who have received at least 3 incoming transfers and have filled in the Declaration in Application contract for opening and maintaining a saving account "Perspective" and provision of Bank services for Private Individuals / Request for Bank services and change of parameters of Saving account "Perspective"

1.4. Current Account "Raiffeisen Premium Gold"

Currency	Minimum balance	Annual interest rate
BGN	20	0,00%
EUR	25	0,00%

1.5. Saving account “Premium”

Currency	Minimum balance	Interest rate for amount up to 75 000	Interest rate for amount between 75 001-250 000	Interest rate for amount above 250 000
BGN	20	0,07%	0,03%	0,00%
EUR	25	0,07%	0,03%	0,00%

The Bank customers are entitled to open only one Savings account “Premium” in each of the currencies stated above.

- Interest on current and card accounts is accrued at the end of the month as the interest is calculated on a daily basis.
- Interest on Savings account “Premium” is accrued at the end of the year and the interest is calculated on a daily basis.

1.6. Payment account with basic features

Currency	Minimum amount	Annual interest rate
BGN	-	0,00%

- The Bank customers have the right to open only one payment account with basic features in BGN.

2. Interest rates on term deposits

2.1. Standard term deposits

- The minimum amount required for the opening of a term deposit is BGN 100, EUR 100, USD 100
- 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.

Currency/ Term	BGN	EUR	USD
2 years	0.01%	0.01%	0.01%
3 years	0.01%	0.01%	-

3. Child deposit

Currency	Minimum balance	Annual interest rate
BGN	100	0,10%
EUR	50	0,10%
USD	50	0,10%

- Minimum required amount for the opening of the deposit – BGN 100, EUR 50 and USD 50.
- 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.

4. Interest rates on special term deposits

4.1. MIX Deposit

- Term – 12 months.
- Minimum required amount for the opening of the deposit – BGN 2 000, EUR 1 000.
- The deposited sum is allocated as follows: 70% in the term deposit and 30% is invested in the shares of RAM.
- The interests on MIX Deposit are calculated as follows:
 - a margin of 0,05% is added to the interest rate for the 12 -month standard term deposit in BGN, EUR.

5. Products closed for sales

5.1. Interest rates on “Deposit +”

Currency	BGN	EUR	USD
2 years	0.00%	0.00%	0.00%
3 years	0.00%	0.00%	0.00%
5 years	0.00%	0.00%	0.00%

5.2. Interest rates on “Deposit with an increasing interest rate”

Interest periods	1	2	3	4	5	6	7	8	9	10	11	12
Months in the interest period	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36
BGN	0,01%	0,02%	0,03%	0,04%	0,05%	0,06%	0,07%	0,08%	0,09%	0,10%	0,11%	0,12%
EUR	0,01%	0,02%	0,03%	0,04%	0,05%	0,06%	0,07%	0,08%	0,09%	0,10%	0,11%	0,12%
USD	0,01%	0,02%	0,03%	0,04%	0,05%	0,06%	0,07%	0,08%	0,09%	0,10%	0,11%	0,12%

- Minimum required amount for the opening of the deposit – BGN, EUR, USD 500.
- Interest is calculated on base 360/360 days.
- Interest accrual - at the end of 36 month period.

- If the deposit is terminated before the maturity date, the Bank pays interest for each completed 3 month period, and for the time after the last completed 3 month period till the day of termination, the Bank does not pay interest.
- Upon maturity the deposit is automatically renewed for another 36-month term.

5.3. Standard term deposits

Currency/ Term	BGN	EUR	USD	GBP	CHF
1 week	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%	-	-	-
3 months	0,00%	0,00%	0,00%	0,00%	0,00%
6 months	0,00%	0,00%	0,00%	0,00%	0,00%
1 year	0,00%	0,00%	0,00%	0,00%	0,00%

5.4. MIX Deposit in USD

- Term – 12 months.
- Minimum required amount for the opening of the deposit – USD 2 000.
- The deposited sum is allocated as follows: 70% in the term deposit and 30% is invested in the shares of RAM.
- The interests on MIX Deposit are calculated as follows:
 - a margin of 0,00% is added to the interest rate for the 12 month standard term deposit in USD.

5.5. Current account in CHF

Currency	Minimum balance	Annual interest rate
CHF	31	0,00%

5.6. “No limitations” savings account

Currency	Minimum amount	Annual interest rate
BGN	100	0,00%
EUR	100	0,00%
USD	100	0,00%

- Interest on Savings account “No limitations” is accrued at the end of the year and the interest is calculated on a daily basis.

5.7. Saving Program

Annual interest rate on Deposit account under Saving Program in BGN

Standard Interest rate	0,00%
------------------------	-------

- Interest on Deposit account under Savings program is accrued at the end of each month with interest rate on current account in BGN according to the current Interest Rates Bulletin.

5.8. Deposit with account

- The minimum amount required for opening is BGN 100, EUR 100, USD 100
- Interest accrual – at the end of the respective period
- If terminated before the maturity date, The Bank does not pay interest.
- On the maturity date, the deposit amount along with accrued interest shall be credited to the account servicing the deposit, where the holder may dispose of the funds. Not allow automatic rollover of the deposit after its expiry.

Currency/ Term	BGN	EUR	USD
6 months	0.00%	0.00%	0.00%
1 year	0.00%	0.00%	0.00%