



UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS

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I.BGN

Time deposit

min. 2000

12 months 0.00%

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.

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.

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%

Child Open deposit

min. 50

Frequency of payment of the interest

3 months 0.05%

6 months 0.10%

12 months 0.15%

"Privilege" Account

0.00%

"Activity" Account

0.00%

Standard Current Account

min. 50

0.00%

Payment Account with Basic Features

0.00%

II. EUR

Time deposit

min. 1000

12 months

0.00%

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.

Deposit Invest

min. 1500

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.

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%

Child Open deposit

min. 50

Frequency of payment of the interest

3 months

0.03%

6 months

0.05%

12 months

0.15%

“Activity” Account

0.00%

Standard Current Account

min. 50

0.00%

12 months

0.00%

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.

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%

Child Open deposit

min. 50

Frequency of payment of the interest

3 months

0.01%

6 months

0.03%

12 months

0.15%

“Activity” Account

0.00%

min. 50

Standard Current Account

0.01%

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 days for interest accrual purposes per year and 30 days for interest accrual purposes per month**
Savings accounts	365/365 (366/366)/ 360 days for interest accrual purposes per year and 30 days for interest accrual purposes 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 days for interest accrual purposes per year and 30 days for interest accrual purposes 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 : Applicable to certain Deposit Agreements, concluded with KBC Bank Bulgaria EAD. The interest is being calculated based on 360 days for interest accrual purposes per year and 30 days for interest accrual purposes per month. This method is being applied to deposits and accounts in Bulgarian leva (BGN) and to all currency types with the exception of British Pounds (GBP), where the interest calculation basis is deemed the actual number of days /365 days for interest accrual purposes per year. More information is available in the branch network of United Bulgarian Bank AD.

**Note : Under certain Current Account Agreements, concluded with KBC Bank Bulgaria EAD, the interest accrual is being made on a monthly basis or upon account closing. More information is available in the branch network of United Bulgarian Bank AD.

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%.

* This tariff is valid since 09.10.2023

** Note: For individual customers, which accounts are serviced by KBC Bank's systems, the period of interest on current accounts - monthly or upon closing the account.

VI. Discontinued products

[Attachment 1 – Discontinued products in UBB AD](#)