



INTEREST RATE TARIFF FOR BUSINESS CLIENTS

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Section I. Interest Rate Tariff for Business Accounts

1. Interest rates on current accounts

Currency	Currency Code	Interest Rate, p.a.
Bulgarian lev	BGN	0,00%
Euro	EUR	0,00%
US dollar	USD	0,00%
British pound	GBP	0,00%
Swiss franc	CHF	0,00%
Danish krone	DKK	0,00%
Japanese yen	JPY	0,00%
Swedish krone	SEK	0,00%
Romanian leu	RON	0,00%
Polish zloty	PLN	0,00%
Canadian dollar	CAD	0,00%
Hungarian forint	HUF	0,00%
Czech koruna	CZK	0,00%
Norwegian krone	NOK	0,00%
Australian dollar	AUD	0,00%
Turkish lira	TRY	0,00%
New Zealand dollar	NZD	0,00%

2. New Package for Private Enforcement Agents (PEA)

Currency	Interest Rate, p.a.
BGN	Up to 99 999.99 - 0,05%
BGN	Above 100 000.00 - 0,10%

* 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.

3. Interest Rates on Private Enforcement Agents (PEA) Comfort Account – Fees and Expenses (own funds account – fees and expenses, collected by PEA)

BGN	Up to 500.00	0,05%
BGN	From 500.01 to 1 000.00	0,02%
BGN	Above 1 000.00	0,01%

4. Interest Rates on Private Enforcement Agents (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)

Currency	Amount	Interest Rate, p.a.
BGN	Up to 500.00	0,05%
BGN	From 500.01 to 1 000.00	0,02%
BGN	Above 1 000.00	0,01%

5. Interest Rates on Current account servicing a POS terminal

Currency	Interest Rate, p.a.
BGN	0,00%
EUR	0,00%
USD	0,00%

Section II. Interest Rate Tariff on Time Deposits

1. Time deposits in BGN, EUR and USD

Currency	BGN		EUR		USD	
	From BGN 1 000 to BGN 300 000	Above BGN 300 000	From EUR 500 to EUR 150 000	Above EUR 150 000	From USD 500 to USD 150 000	Above USD 150 000
1 month	0,00%	Negotiable	0,00%	Negotiable	0,00%	Negotiable
3 months	0,00%	Negotiable	0,00%	Negotiable	0,00%	Negotiable
6 months	0,00%	Negotiable	0,00%	Negotiable	0,00%	Negotiable
12 months	0,00%	Negotiable	0,00%	Negotiable	0,00%	Negotiable

Notes:

- Opening/renewal of one person of a single deposit over BGN 300 000, USD 150 000 or EUR 150 000, respectively opening/renewal of a deposit with a total amount of deposits of one person, at the time of opening/renewal over BGN 300 000 with in the Bank, can be done only by individual agreement with the Bank.

The total amount of deposits of one person in the Bank includes the total amount of all existing deposits of this person in the Bank and those for which are requested to be opened and / or renewed. In determining the total amount of deposits under the previous sentence, foreign currency deposits are calculated into BGN as per the BNB reference exchange rates for the respective currency as of the specific date on which a new or renewal of an existing deposit is requested.

- In case of termination of a term deposit prior the maturity, the Bank pays interest at a rate equal to the current account interest rate for the respective currency for the actual number of days of the deposit.

Section III. Interest Calculation Basis

Product	Convention
Current account for Business clients	365/365 (366/366)
Current account for Financial institutions	360/360
Deposit accounts of Business clients	365/365 (366/366)
Deposit accounts of Financial institutions	360/360
Loan accounts	360/360

Section IV. Interest Accrual Period

Product	Period
Current account for Business clients	Annually
Current account for Financial institutions	Annually
Deposit account of Business clients	According to agreed period
Deposit account of Financial institutions	According to agreed period
Loan accounts	According to 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- Accounts for funds of clients of insurance brokers and agents, as well as such of free-lancers – standard.

Section V. Discontinued products

The current Tariff for interest terms comes into force on 15.01.2025