UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS

ОББ
Част от KBC Group
Можеш.

PRODUCTS

INTEREST CALCULATION BASIS

INTEREST ACCRUAL PERIOD

DISCONTINUED PRODUCTS

National currency | Foreign currency

PRODUCTS

Currency	EUR	USD
TERM DEPOSIT		
Minimum balance for opening	1 000	1 000
Interest - 3 months	0%	0%
Interest - 6 months	0%	0%
Interest - 12 months	0%	0%
AVAILABLE FUNDS DEPOSIT without automatic renewal		
Opened via UBB Mobile/ UBB Online		
Minimum balance for opening	1 500	1 500
Maximum balance	99 999.99	99 999.99
Interest - 1 month	0%	
Interest - 3 months	0%	0%
Interest - 6 months	0%	0%
Interest - 9 months	0%	0%
Interest - 12 months	0%	0%
Interest - 24 months	0%	0%

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		
Minimum balance for opening	1 500	N/A
Interest - 12 months	0.40%	

Deposit Invest is opened only together with an investment in UBB Expertise 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*

PRODUCTS
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Currency	National currency EUR	Foreign currency USD
OPEN DEPOSIT		
Minimum balance for opening	25	25
Frequency of payment of the interest		
1 month	0%	0%
3 months	0%	0%
6 months	0%	0%
12 months	0%	0%
CHILD OPEN DEPOSIT		
Minimum balance for opening	25	25
Frequency of payment of the interest		
1 month	0.05%	0.01%
6 months	0.10%	0.03%
12 months	0.15%	0.10%
"PRIVILEGE" Account		
Interest - 12 months	0%	0%
"ACTIVITY" Account		
Minimum balance for interest accrual	0	0
Interest - 12 months	0%	0%
CURRENT ACCOUNT		
Minimum balance for interest accrual	50	50
Interest - 12 months	0%	0.01%
PAYMENT ACCOUNT WITH BASIC FEATURES		
Interest - 12 months	0%	0%

PRODUCTS
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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 interest days per year and 30 interest days per month **
Saving accounts	365/365 (366/366)/ 360 interest days per year and 30 interest days 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 deposit**	360 interest days per year and 30 interest days per month **
For loan accounts	360/360
For current account	365/365(366/366)

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

*****Note:** It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD. The interest is calculated based on 360 interest days per year and 30 interest days per month for accounts and deposits in EUR and other type of currency, and 365/365 days per annum for accounts and deposits in GBP.*

PRODUCTS

INTEREST CALCULATION BASIS

INTEREST ACCRUAL PERIOD

DISCONTINUED PRODUCTS

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

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 from 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 EUR and USD shall bear an interest rate equal to 0.00%.

This tariff is valid since 24.11.2026.

PRODUCTS

INTEREST CALCULATION BASIS

INTEREST ACCRUAL PERIOD

DISCONTINUED PRODUCTS

DISCONTINUED PRODUCTS

Appendix 1 – Duscontinued products







