

# Interest rate Tariff for business clients of **“United Bulgarian Bank” AD**



INTEREST RATE  
TARIFF FOR  
BUSINESS  
ACCOUNTS



INTEREST RATE  
TARIFF ON TIME  
DEPOSITS



INTEREST  
CALCULATION  
BASIS



INTEREST  
ACCRUAL PERIOD



DISCONTINUED  
PRODUCTS

I. INTEREST RATE TARIFF FOR BUISINESS ACCOUNTS

INTEREST RATES ON CURRENT ACCOUNT

Currency	Currency Code	Interest Rate, p.a.
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%



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II. INTEREST RATE TARIFF ON TERM DEPOSITS

TERM DEPOSITS IN EUR AND USD

Currency	EUR		USD	
Amount / Term	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
3 months	0,00%	Negotiable	0,00%	Negotiable
6 months	0,00%	Negotiable	0,00%	Negotiable
1 year	0,00%	Negotiable	0,00%	Negotiable

Notes:

§ Opening/renewal of one person of a single deposit over 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 EUR 150 000 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 EUR 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.



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III. INTEREST CALCULATION BASIS

INTEREST RATE CANODITIONS ON CURRENT ACCOUNT

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



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IV. INTEREST ACCRUAL PERIOD

Product	Convention
Current account for Business clients	Annually
Current account for Financial institutions	Annually
Deposit accounts of Business clients	According to agreed period
Deposit accounts 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.



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V. DISCONTINUED PRODUCTS

INTEREST CONDITONS FOR NEW PACKAGE FOR PRIVATE ENFORCEMENT AGENTS (PEA)\* IN SALE TO 01.06.2025

Currency	Interest Rate, p.a.
EUR	up to 49 999.99 - 0,05%
EUR	above 50 000.00 - 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.*

INTEREST RATES ON PRIVATE ENFOCEMENT AGENTS (PAE) COMFORT ACCOUNT – FEES AND EXPENSES IN SALE TO 01.06.2025

Currency	Amount	Interest Rate, p.a.
EUR	up to 256.00	0,05%
EUR	from 256.01 to 512.00	0,02%
EUR	above 512.01	0,01%

INTEREST RATES ON PRIVATE ENFOCEMENT AGENTS (PAE) COMFORT ACCOUNT – ADDITIONAL ACTIVITIES (OWN FUNDS ACCOUNT –CASH FUNDS, WHICH PEA RECEIVED IN RELATION TO ADDITIONAL ACTIVITIES, PERFORMED UNDER ART.18 OF PRIVATE ENORCEMENT AGENTS ACT IN SALE TO 01.06.2025

Currency	Amount	Interest Rate, p.a.
EUR	up to 256.00	0,05%
EUR	from 256.01 to 512.00	0,02%
EUR	above 512.01	0,01%



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V. DISCONTINUED PRODUCTS

DEPOSITS DISCONTINUED FROM OFFERING

As of 13.08.2024, UBB AD does not accept term deposits in GBP.

TERM DEPOSITS FOR LEGAL ENTITIES AND SOLE TRADERS

Currency	EUR	USD
Amount / Term	Minimum balance for opening EUR 10 000 Maximum balance for opening EUR 200 000	Minimum balance for opening USD 10 000 Maximum balance for opening USD 200 000
7 days	0,00%	0,00%
14 days	0,00%	0,00%

TERM DEPOSITS FOR LEGAL ENTITIES AND SOLE TRADERS

Currency	EUR	USD
Amount / Term	Minimum balance for opening EUR 1 000 Maximum balance for opening EUR 200 000	Minimum balance for opening USD 1 000 Maximum balance for opening USD 200 000
1 month	0,00%	0,00%
3 months	0,00%	0,00%
6 months	0,00%	0,00%
12 months	0,00%	0,00%



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The current Tariff for interest terms comes into force on 01.01.2026.