



## UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS

- I. BGN
- II. EUR
- III. USD
- IV. Interest calculation basis
- V. Interest accrual period
- VI. Discontinued products

## I. BGN

### Time deposit

min. 500

1 month	0.01%
3 months	0.01%
6 months	0.05%
12 months	0.08%

### Available Funds Deposit without automatic renewal

min. 3000

#### Opened at a UBB branch

#### Opened via U-Online

6 months	0.05%	0.07%
12 months	0.07%	0.10%

\*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.

### Time deposit Extra

min. 5000

#### 12 months

From 5 000,00 to 9 999,99	0.10%
From 10 000,00 to 49 999,99	0.15%
From 50 000,00 to 99 999,99	0.20%
Over 100 000,00	0.25%

### Eurodeposit

min. 500

1 month	0.01%
3 months	0.01%
6 months	0.05%



**9-month deposit 3x3****min. 5000**

	From 5 000,00 to 9 999,99	From 10 000,00 to 49 999,99	From 50 000,00 to 99 999,99	Over 100 000,00
First period (first three months)	<b>0.05%</b>	<b>0.10%</b>	<b>0.15%</b>	<b>0.20%</b>
Second period (second three months)	<b>0.10%</b>	<b>0.15%</b>	<b>0.20%</b>	<b>0.25%</b>
Third period (third three months)	<b>0.15%</b>	<b>0.20%</b>	<b>0.25%</b>	<b>0.30%</b>

\* The interest is accrued in accordance with the tables presented above and the annual interest rates indicated therein and paid at the end of each period. At the end of each period, accrued interest is not capitalized on the principal but remains available on the client's current account.

**Open deposit****min. 50****Frequency of payment of the interest**

1 month	<b>0.01%</b>
3 months	<b>0.01%</b>
6 months	<b>0.03%</b>
12 months	<b>0.04%</b>

**Child Open deposit****min. 50****Frequency of payment of the interest**

3 months	<b>0.05%</b>
6 months	<b>0.10%</b>
12 months	<b>0.15%</b>

**“Privilege” Account****0.00%****“Activity” Account****0.00%****min. 50****Standard Current Account****0.00%****Payment Account with Basic Features****0.00%**

## II. EUR

### Time deposit

min. 250

1 month	0.01%
3 months	0.01%
6 months	0.05%
12 months	0.08%

### Available Funds Deposit without automatic renewal

min. 1500

	Opened at a UBB branch	Opened via U-Online
6 months	0.05%	0.07%
12 months	0.07%	0.10%

\*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.

### Time deposit Extra

min. 2500

#### 12 months

From 2 500,00 to 4 999,99	0.10%
From 5 000,00 to 24 999,99	0.15%
From 25 000,00 to 49 999,99	0.20%
Over 50 000,00	0.25%

### Eurodeposit

min. 500

1 month	0.01%
3 months	0.01%
6 months	0.05%



**9-month deposit 3x3****min. 2500**

	From 2 500,00 to 4 999,99	From 5 000,00 to 24 999,99	From 25 000,00 to 49 999,99	Over 50 000,00
First period (first three months)	<b>0.05%</b>	<b>0.10%</b>	<b>0.15%</b>	<b>0.20%</b>
Second period (second three months)	<b>0.10%</b>	<b>0.15%</b>	<b>0.20%</b>	<b>0.25%</b>
Third period (third three months)	<b>0.15%</b>	<b>0.20%</b>	<b>0.25%</b>	<b>0.30%</b>

\* The interest is accrued in accordance with the tables presented above and the annual interest rates indicated therein and paid at the end of each period. At the end of each period, accrued interest is not capitalized on the principal but remains available on the client's current account.

**Open deposit****min. 50****Frequency of payment of the interest**

1 month	<b>0.01%</b>
3 months	<b>0.01%</b>
6 months	<b>0.03%</b>
12 months	<b>0.04%</b>

**Child Open deposit****min. 50****Frequency of payment of the interest**

3 months	<b>0.03%</b>
6 months	<b>0.05%</b>
12 months	<b>0.10%</b>

**“Activity” Account****0.00%****min. 50****Standard Current Account****0.00%****Content**

### III: USD

#### Time deposit

min. 250

1 month	0.01%
3 months	0.02%
6 months	0.04%
12 months	0.06%

#### Available Funds Deposit without automatic renewal

min. 1500

##### Opened at a UBB branch

##### Opened via U-Online

6 months	0.05%	0.06%
12 months	0.08%	0.10%

\*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.

#### Time deposit Extra

min. 3500

##### 12 months

From 3 500,00 to 6 999,99	0.10%
From 7 000,00 to 34 999,99	0.15%
From 35 000,00 to 69 999,99	0.20%
Over 70 000,00	0.25%

#### Eurodeposit

min. 500

1 month	0.01%
3 months	0.02%
6 months	0.04%



Content

**9-month deposit 3x3****min. 3500**

	From 3 500,00 to 6 999,99	From 7 000,00 to 34 999,99	From 35 000,00 to 69 999,99	Over 70 000,00
First period (first three months)	<b>0.05%</b>	<b>0.10%</b>	<b>0.15%</b>	<b>0.20%</b>
Second period (second three months)	<b>0.10%</b>	<b>0.15%</b>	<b>0.20%</b>	<b>0.25%</b>
Third period (third three months)	<b>0.15%</b>	<b>0.20%</b>	<b>0.25%</b>	<b>0.30%</b>

\* The interest is accrued in accordance with the tables presented above and the annual interest rates indicated therein and paid at the end of each period. At the end of each period, accrued interest is not capitalized on the principal but remains available on the client's current account.

**Open deposit****min. 50****Frequency of payment of the interest**

1 month	<b>0.01%</b>
3 months	<b>0.02%</b>
6 months	<b>0.03%</b>
12 months	<b>0.05%</b>

**Child Open deposit****min. 50****Frequency of payment of the interest**

3 months	<b>0.01%</b>
6 months	<b>0.03%</b>
12 months	<b>0.05%</b>

**"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)
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
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.**

## 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 01.09.2018

## VI. Discontinued products

[Attachment 1 – Discontinued products in UBB AD, opened up to 06.04.2018](#)

