UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS











National currency Foreign currency PRODUCTS BGN EUR USD Currency TERM DEPOSIT Minimum balance for opening 2 000 1 000 1 000 Interest - 3 months 0% 0% 0% 0% 0% 0% Interest - 2 months 0% 0% 0% Interest - 12 months **AVAILABLE FUNDS DEPOSIT without automatic renewal** Opened via UBB Mobile/ UBB Online

1 500

99 999.99

0%

| * The interest is accrued daily and paid on monthly bas | sis since the date of openina the deposit to a | current account of the client. |
|---|--|--------------------------------|

Minimum balance for opening

Maximum balance

Interest - 12 months

3 000

199 999.99

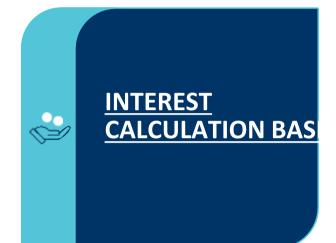
0%

^{*} 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 | 3 000 | 1 500 | N/A | |
| Interest - 12 months | 0.40% | 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%









1 500

99 999.99

0%

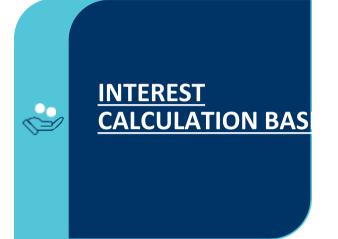
^{*} Upon early termination of the agreement on the part of the depositor up to the 3-rd month of opening the deposit, the Bank shall not owe interest.

^{*} 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

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







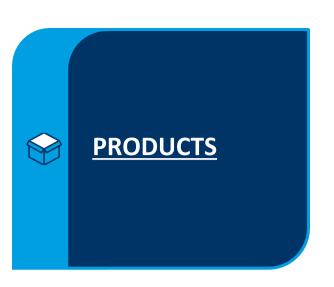


INTEREST CALCULATION BASIS

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 BGN, and other type of currency, and 365/365 days per annum for accounts and deposits in GBP.

INTERESR ACCRUAL PERIOD

For current accounts - on annual basis or upon closing the account**

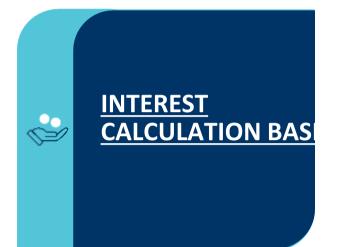
For time deposits - as per agreed contract

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 BGN, EUR and USD shall bear an interest rate equal to 0.00%.
- * This tariff is valid since 22.10.2025.









DISCONTINUED PRODUCTS

Appendix 1 – Duscontinued products



