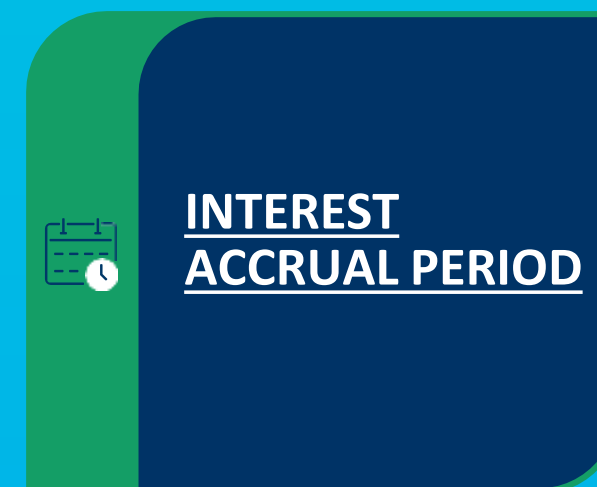
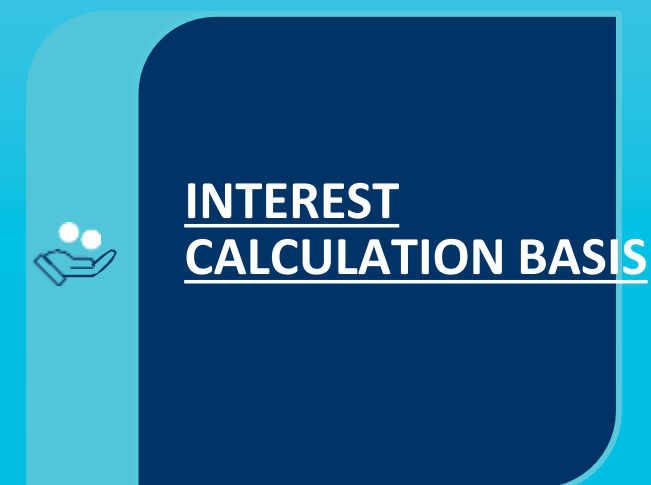


UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS



Currency	National currency		Foreign 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 FEATURES			
Interest - 12 months	0%	0%	0%



PRODUCTS



INTEREST
CALCULATION BAS



INTEREST
ACCRUAL PERIOD



DISCONTINUED
PRODUCTS

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.



PRODUCTS



INTEREST
CALCULATION BAS



INTEREST
ACCRUAL PERIOD



DISCONTINUED
PRODUCTS

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.



PRODUCTS



INTEREST
CALCULATION BAS



INTEREST
ACCRUAL PERIOD



DISCONTINUED
PRODUCTS



DISCONTINUED PRODUCTS

[Appendix 1 – Discontinued products](#)



PRODUCTS



INTEREST
CALCULATION BASIS



INTEREST
ACCRUAL PERIOD



DISCONTINUED
PRODUCTS