

UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS

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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%

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)	0.05%	0.10%	0.15%	0.20%
Second period (second three months)	0.10%	0.15%	0.20%	0.25%
Third period (third three months)	0.15%	0.20%	0.25%	0.30%

* 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	0.01%
3 months	0.01%
6 months	0.03%
12 months	0.04%

Child Open deposit **min. 50**

Frequency of payment of the interest

3 months	0.05%
6 months	0.10%
12 months	0.15%

“Privilege” Account *

Up to 500,00	0.05%
From 500,01 to 1 000,00	0.02%
Over 1 000,00	0.01%

* Interest is paid at the end of each quarter.

“Activity” Account

Up to 2 500,00	0.00%
Over 2 500,0	0.01%

Min 50

Standard Current Account **0.00%**

Payment Account with Basic Features as per Art.73s. of the Payment Services and Payment Systems’ Act **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%

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)	0.05%	0.10%	0.15%	0.20%
Second period (second three months)	0.10%	0.15%	0.20%	0.25%
Third period (third three months)	0.15%	0.20%	0.25%	0.30%

* 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	0.01%
3 months	0.01%
6 months	0.03%
12 months	0.04%

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

3 months	0.03%
6 months	0.05%
12 months	0.10%

“Activity” Account

Up to 2 500,00	0.00%
Over 2 500,0	0.01%

Min 50

Standard Current Account**0.00%**

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%

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)	0.05%	0.10%	0.15%	0.20%
Second period (second three months)	0.10%	0.15%	0.20%	0.25%
Third period (third three months)	0.15%	0.20%	0.25%	0.30%

* 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	0.01%
3 months	0.02%
6 months	0.03%
12 months	0.05%

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

3 months	0.01%
6 months	0.03%
12 months	0.05%

“Activity” Account

Up to 2 500,00	0.01%
Over 2 500,0	0.01%

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 06.04.2018

VI. Discontinued products