

INTEREST RATES BULLETIN OF “TBI Bank” EAD FOR LEGAL ENTITIES

The present Interest Rates Bulletin of “TBI Bank” EAD for Legal Entities, hereinafter referred to as Interest Rates Bulletin was adopted by the Management Board (MB) of “TBI Bank”, having its registered office and correspondence address as specified in the relevant Framework Contract and Individual Contract , UIC 131134023, licensed as a Bank and accordingly providing banking services with License № B 30 and Ordinances RD 22 – 1067/13.08.2003, RD 22 – 1560/20.07.2007, RD 22 – 2270/16.11.2009, RD 22 – 0451/28.02.2012, and RD 22 – 0451/22.10.2012 of Bulgarian National Bank (BNB) and registered as Data Controller under Certificate № 0008067/20.10.2006 of CPDP, e-mail: office@tbibank.bg, website: www.tbibank.bg (hereinafter referred to only as the “Bank”) on 22.12.2011, as amended by resolutions of the MB respectively, 02.02.2012, 09.03.2012, 15.06.2012, 05.07.2012, 13.07.2012, 12.10.2012 , 07.11.2012, 10.01.2013 , 01.03.2013, 21.03.2013, 25.04.2013, 11.06.2013, 16.01.2014, 22.05.2014, 25.09.2014, 11.12.2014, 26.02.2015, 10.08.2015, 21.01.2016, 05.06.2017, 19.07.2017, 06.03.2018, 30.07.2018 and by decision of Asset and Liability Management Committee (ALCO) on 26.03.2019 and become effective on 03.04.2019.

I. GENERAL PROVISIONS

1. Charging interest

- 1.1.** Interest charged and paid by the Bank on borrowings in accounts is determined according to the present Interest Rates Bulletin, unless the contract for opening the relevant account explicitly states otherwise.
- 1.2.** Interest on borrowings is charged, collected and paid in the currency of the borrowings, unless the contract for opening the relevant account explicitly states otherwise.
- 1.3.** Interest rates specified in Section II are valid and enforceable only for amounts up to EUR 100,000.00 (one hundred thousand euro) or their equivalence in another currency. For amounts exceeding this limit, interest rates can be negotiated between the Bank and the Depositor.
- 1.4.** The Bank reserves the right to unilaterally impose limits on the amounts that can be additionally paid to already opened deposit accounts and other types of accounts specified by the Bank as the valid limit amounts for additional payments under the various accounts are given in the Special Conditions applied for the relevant account in Section II.
- 1.5.** Interest rates on borrowings in accounts are calculated on an annual basis at the respective interest convention as follows:
 - 1.5.1** For deposit accounts 365/365 days;
 - 1.5.2** For current (payment) accounts 360/365 days.
- 1.6.** The Bank may at any time amend the present Interest Rates Bulletin by publishing the amendments at its website www.tbibank.bg and/or by providing them on paper in its cash centers. The customer must regularly, at least once a month, check the website of the Bank and/or the Bank cash centers for any changes in the Interest Rates Bulletin. In particular, the Bank reserves the right to unilaterally change the interest rates under the Interest Rates Bulletin, specifically for deposit accounts already opened before the respective change, the change shall automatically become effective on the day following the date of their maturity. In all other cases, any changes in interest rates and exchange rates which are based on the reference interest rate or reference exchange rate shall be applied immediately and without prior notice by the Bank and shall be binding to the customer from the date of their publication at the Bank’s website.

2. Other terms

- 2.1.** Funds in the accounts listed in Section II are guaranteed by the Fund for Guaranteeing Bank Deposits, which guarantees their full payment through a commercial bank under the Bank Deposit Guarantee Act (BDGA), to a person, regardless of their number and amount up to BGN 196,000.00 (one hundred ninety–six thousand leva) as the specified amount includes interest accrued to the date of issuing of an act under Art. 20, Para. 1 of that Act, except for the cases

specifically listed in the law. The establishment of the total obligation of the Bank to a depositor shall be determined according to Art. 12 of BDGA. Payments from the Fund for Guaranteeing Bank Deposits shall start no later than 7 working days from the date of issuing an act under Art. 20, para.1 of BDGA.

- 2.2.** In case on the day of maturity, some term deposit does not exist as a product according to the current interest report on the same date, the Bank continues to keep the funds that are not withdrawn from the deposit in relation with the same account, as from the day, following the day of maturity, funds are accrued with interest as for standard current account, according to the current Interest report.

II. INTEREST RATES BULLETIN

3. Deposit accounts

3.1. Interest rates for Promo Deposit

Currency	1 month	3 months	6 months	12 months	24 months
BGN	-	-	0.25%	0.45%	-
EUR	-	-	0.25%	0.45%	-
USD	0.50%	0.80%	1.10%	1.30%	1.50%

Special terms for the account:

In Promo Deposit the Depositor may deposit additional funds at any time until the expiry of the deposit without limitation, which amounts will increase the amount of the deposit retaining the agreed provisions.

4. Payment (current) accounts

4.1. Interest rates for current accounts under standard conditions

Currency	Interest rates
BGN	0.00 %
EUR	0.00 %
USD	0.10 %

Special terms for the account:

Current accounts bear interest at rates for the respective currency. Accrued interest is capitalized in the current account at the end of the year.

5. Interest rates for current accounts in BGN with Business Packages

Interest rates		
Business Package „L”	Business Package „XL”	Business Package „XXL”
Interest rate acc. Sec. 5.1	Interest rate acc. Sec. 5.1	Interest rate acc. Sec. 5.1

Special terms for the account:

Current accounts bear interest at interest rates for the relevant currency depending on the used Business Package. Accrued interest is capitalized in the current account at the end of each month.