

**TBI Bank EAD product specifications for deposits in EUR brokered
via the WeltSparen Internet Platform effective 11.01.2019****1. Interest Rates and other parameters**

Term	6 m.	9 m.	12 m.	18 m.	24 m.	36 m.
EUR	0.50%	0.20%	1.00%	0.55%	1.20%	0.90%

The deposit can be opened only via the WeltSparen Internet Platform (<https://www.weltsparen.de/angebote/>) operating by Raisin GmbH, seat: Immanuelkirchstraße 14a, 10405 Berlin, Germany, phone +4930770191291, mail: kundenservice@weltsparen.de. To open a deposit in TBI Bank the Depositor should have a WeltSpar-Account in MHB Bank AG, which is licensed credit institution in the Federal Republic of Germany by BaFin, seat: Hamburger Allee 14, 60486 Frankfurt/Main, Germany, BIC: MHBFDEFF. MHB-Bank provides the Depositors with the opportunity to open a WeltSpar-Account, to use the online banking via the WeltSparen Internet Platform, to execute payments in connection with the deposits opened, as well as to send and receive documents between the Depositor and TBI Bank. Depositors could be individuals: (a) with permanent residence in Germany (b) of legal age having the right to enter into a contract under the applicable law (c) acting personally placing their own funds on their own behalf; deposits through a proxy of a Depositor shall not be processed; and (d) with no US person status as defined in FATCA /Foreign Account Tax Compliance Act/. During the term of the deposit, no operations are allowed except its closing before maturity as per the terms and conditions described below and renewal which can be done only through the WeltSparen Internet Platform. All transactions to/from the deposit with TBI Bank shall only be executed through electronic payments from/to the Depositor's WeltSpar-Account at MHB-Bank. At maturity, unless TBI Bank did not receive the Depositor's request for renewal of the deposit, TBI Bank shall terminate the deposit and transfer the principal and the interest accrued less the withholding tax due to the Depositor's WeltSparAccount at MHB-Bank. The Depositor shall have the right to early terminate (close) the deposit prior to maturity in which case TBI Bank shall transfer the initial principal to the Depositor's WeltSparAccount at MHB-Bank (interest rates in the event of early termination is 0%). Depositor may initiate via the WeltSparen Internet Platform a renewal of the deposit by submitting an online request for renewal via the WeltSparen Internet Platform at least 5 calendar days prior to maturity.

2. Minimum required balances and Maximum exposure

The minimum required balance to open a deposit with TBI Bank is EUR 10,000 /ten thousand euro/. The total value of Depositor's funds at TBI Bank (the Maximum Exposure) must not exceed EUR 100,000 /one hundred thousand euro/ in one or several deposits.

3. Others

The interest rate on deposits shall be calculated at base 365 days per annum unless otherwise agreed under an agreement in writing entered between TBI Bank and the Depositor. TBI Bank reserves its right to change the above interest rates. The new interest rates for the deposits shall be effectively applicable to the existing deposits starting from the date of the first maturity following the date the change has taken effect. The funds on the deposit are guaranteed by the Bulgarian Bank Deposit Insurance Fund ("The Fund") /www.dif.bg; email: contact@dif.bg/ as per the regulations and pursuant to the terms and conditions of the Bulgarian Bank Deposits Guarantee Act ("BG Guarantee Act"). The Fund guarantees the funds of the deposits in TBI Bank of Bulgarian and foreign natural persons in the amount and under the conditions defined in the BG Guarantee Act. The Fund guarantees full reimbursement of deposits in BGN and in foreign currency, together with the interest accrued on them, up to the amount of BGN 196,000 (as per current fixed rate equivalent of EUR 100,213.21) for each client per one bank, regardless of the number of accounts and the amount of each deposit. All terms and conditions of the deposits are regulated into the General Terms and conditions of TBI Bank applicable to deposits brokered via WeltSparen Internet Platform.