Interest rates bulletin of TBI Bank EAD for individuals, Effective as of 07.03.2025

I. Saving and payment products "Mobile Application" – offered via TBI 'MOBAPP'

1.1. Term deposits. Interest rates on Deposits Mobile application

Currency	3 months	6 months	12 months	24 months	36 months
BGN	1.20%	1.40%	1.90%	2.20%	2.60%
EUR	1.20%	1.40%	1.90%	2.20%	2.60%

- Interest rates are applicable as of 07.03.2025
- Depositor has the possibility to top-up his deposit up to 1 /one/ month after deposit opening date (according to the conditions stated in p.IV)
- Minimum opening amount is currency unit (1 BGN/1 EUR)

1.2. Interest rates for current account 'Neon'

Currency	Interest rates BGN
BGN	0.00%

1.3. Interest rates for current account with limitations 'Kasichka'

Money intervals BGN	BGN	Money intervals EUR	EUR
Up to 50 000	1.00%	Up to 25 000	1.00%
Above 50 000	0.00%	Above 25 000	0.00%

- Current account with limitations 'Kasichka' is account for saving towards specific goal, which is opened automatically, along with current account 'Neon'
- Each client can open up to 4 additional 'Kasichka' accounts, for saving towards reaching specific set goal
- Interest shall be calculated on a daily basis and shall be calculated and paid on the last working day of the calendar month;

II. Saving and payment products available in TBI Bank Office Network

2.1. Interest Rates for Privilege Deposit

Currency	1 month	3 months	5 months	6 months	9 months	12 months	15 months	18 months	24 months	36 months
BGN	0.45%	0.55%	0.80%	1.00%	1.20%	1.70%	1.90%	1.90%	2.00%	2.40%
EUR	0.45%	0.55%	0.80%	1.00%	1.20%	1.70%	1.90%	1.90%	2.00%	2.40%
USD	1.00%	1.50%	2.00%	2.50%	2.75%	3.00%	3.00%	3.00%	3.00%	3.00%
RON	5.00%	5.50%	-	6.00%	-	6.50%-	-	-	-	-

- The rates stated shall be effective as of 07.03.2025, and for Customers with Privilege Deposit opened before 07.03.2025 - as of the day following the day of its maturity, if on that day the Bank maintains this type of deposit, and if the Customer has duly declared that they wish to extend the deposit after the expiry of the agreed period;
- Depositor has the possibility to top-up his deposit up to 1 /one/ month after deposit opening date (according to the conditions stated in p.IV)
- The deposit can be open with chosen from the client amount, the only requirement is in term of up to 1 /one/ month after the opening date, the deposit balance to be minimum BGN 10.00 (ten) EUR/USD 5.00 (five) , RON 50.00 (fifty)
- As of 03.05.2023 the Bank will discountinue offering new 48-month and 60-month in bulgarian lev, euro and US dollars. For already exisiting deposits of such periods and currencies, negotiated terms will be kept until expiration of the agreed period.

2.2. Savings accounts

Interest rates for Free Money Savings account

Cash intervals in BGN	Interest rates in BGN	Cash intervals in EUR	Interest rates in EUR	Cash intervals in USD	Interest rates in USD
To 200 000	0.15 %	To 100 000	0.15 %	To 100 000	0.15 %
Above 200 000	0.00 %	Above 100 000	0.00 %	Above 100 000	0.00 %

- The rates stated shall be valid for all Customers of the Bank with effect from 20.06.2022 (under the rule of Art.5.3.3 of Section I "Other conditions");
- In terms of the Free Money Savings account, the Customer may deposit additionally and draw money at any time until closing of the account, whereupon the agreed terms and conditions shall remain.
- Interest on the amount in the account shall be calculated on a daily basis and shall be capitalized twice a year, at six calendar months, regardless of the date of account opening - on the last calendar day of June and December or upon account closure.

2.3. Current accounts

Interest rates for current accounts

Currency	BGN	EUR	USD	GBP	CHF	CAD	RON
Interest Rate	0.00 %	0.00 %	0.05 %	0.00 %	0.00 %	0.00 %	0.00 %

- The rates stated shall be effective as of 01.02.2022, and for Customers with current account opened before 01.02.2022 - with effect from 01.04.2022 (under the rule of Art.5.3.1 of Section V "Other conditions ");
- Interest shall be calculated on a daily basis and shall be calculated and paid on the last working day of the calendar month;
- Current accounts opened for servicing consumer loans do not accrue interest;
- The Bank shall open accounts for individuals only in the listed types of currencies.

III. General terms and conditions

Charging interest

3.1. The interests charged and paid by the Bank on borrowed funds on accounts shall be determined in accordance with this Interest Rates Bulletin, unless otherwise explicitly stated in the contract for opening of the respective account.

3.2. Interest on borrowed funds shall be charged, collected and paid in the currency of the borrowed funds, unless otherwise explicitly stated in the contract for opening of the respective account

3.3. Interest rates set out in Sections I and II, shall be valid and applicable for amounts of up to EUR 100,000.00 (one hundred thousand) or their equivalent in another currency. The Bank shall be entitled, but not obliged, to refuse the opening of deposits and combined accounts of the same customer whose total amount exceeds the amount of EUR 100,000.00 (one hundred thousand) or offer interest other than that specified in Sections I and II for the amounts on deposit/s exceeding EUR 100,000.00 (one hundred thousand).

3.4. The Bank shall reserve the right to unilaterally impose limits on the amounts that can be additionally paid in to already opened deposit and other types of accounts determined by the bank, where the current limits for additional deposit to the different accounts shall be given in p.IV Special conditions for top-up and termination of deposits.

3.5. Interest rates on borrowed funds on accounts shall be calculated on an annual basis at the respective interest convention, as follows:

- to deposit accounts 365/365 days;
- to Free Money Savings account 365/365 days;
- to current accounts 360/365 days;
- to payment accounts for basic operations 360/365 days

IV. Special conditions for top-up and termination of deposits

4.1. Depositors are entitled to make additional payments only for period of 1 /one/ month of opening the deposit where the additional placed amounts shall earn interest rate which was initially agreed in 'Privilege' Deposit contract. The starting date of the period shall be the date of opening of the deposit and the end of the period shall be the day preceding the opening day of the deposit, of the following month. In cases where the end of the period for depositing is a day off, the amount can be additionally paid by the last working day (including) before the holiday.

4.2. The Bank accept additional payments for already opened deposits only for the period mentioned above (Art.4.1). In case that, the Depositor make an additional payments to the deposit ('Additional Amount') after expiring the period:

4.3. Bank shall automatically transfer the Additional Amount on his own current account with the Bank, if there is such. After crediting the current account with the amount of the surplus, such amount shall have interest accrued at the rate for current accounts under the effective Interest Rate Bulletin

4.2.2. Bank shall automatically transfer the Additional Amount to the account from which the amount was ordered, when the Depositor has not opened a current account with the Bank. In such cases, the Bank shall have right automatically deduct from the amount the corresponding fees and other possible costs for the transfer.

4.2.3. Bank shall refuse to accept the Additional Amount when the Depositor deposits additional funds in cash with the Bank

4.2.4. The Bank shall reserve the right to define amounts to be additionally deposited in the future(under the rule of art. 3.4. section "General Terms and Conditions");

4.2.5. In all cases, when the Depositor wants to draw the funds on deposit in cash, the same shall send to the Bank a written request for this action at least two working days before the date of the draw.

4.4. The depositor can terminate his deposit contract prior the maturity date with at least 2 (two) days written notice - in this case the accrued annual interest rate by the bank is the one applicable for current account, in accordance to section II, p. 2.3. of actual interest rates bulletin, unless otherwise explicitly stated in the contract for opening of deposit. This article is applicable respectively in case the Bank transfer amount from the deposit in fulfillment of incoming distraint from the legal authorities.

V. Other conditions

5.1. Funds in the accounts listed in Sections I and II, shall be guaranteed by the Fund for Guaranteeing Bank Deposits, which shall ensure their full payment through a commercial bank under the Bank Deposits Guarantee Act ("BDGA") to a person, regardless of their number and amount, up to BGN 196,000.00 (one hundred and ninety-six thousand), and such amount shall include the accrued interest up to the date of issuing an act under Art. 20, para.1 of that Act, except in 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.
5.2. Private individual non-residents owe a tax over the gross amount of the received income from interest from bank accounts, in accordance to Personal income tax act ('PITA'). The tax so charged shall be deducted and paid by the Bank on their behalf and for their expense by the end of the month following the month of acquisition of income.
5.3. The Bank may at any time amend and supplement the current Interest Rates Bulletin by publishing changes to its website www.tbibank.bg, TBI MOBAPP and/or put them on paper in the office of the Bank. The customer is obliged to regularly, at least once a month, check the website of the Bank and/or the Bank office for any changes in this Interest Rates Bulletin. In particular, the Bank shall reserve the right to unilaterally change the interest rates in this Interest Rates Bulletin, whereupon:

5.3.1. For current accounts designed exclusively for payment services, changes shall take effect from the date of publication of the updated Interest Rates Bulletin on the website of the Bank, unless a later date of entry into force is stated in the Interest Rate Bulletin. For customers who have already opened such accounts, changes shall take effect after the expiry of two months from the date of publication of the updated Interest Rates Bulletin on the website of the Bank;
5.3.2. For deposits already opened prior to the change (such as the Privilege Deposit), the change shall automatically take effect on the day following the day of maturity, if on that day the Bank maintains this type of deposit, and if the Customer has duly declared that they wish to extend the deposit after the expiry of the agreed period. For all new customers of the Bank, the change shall be effective from the date of publication of the updated Interest Rate Bulletin on the website of the Bank, unless a later date of entry into force is stated in the Interest Rate Bulletin;
5.3.3. For combined accounts, remote access products (e.g. the free money savings account) and/or mixed-use accounts, changes shall take effect for all customers of the Bank, including those who have already opened such accounts, from the date of publication of the updated Interest Rates Bulletin on the website of the Bank, unless a later date of entry into force is stated in the Interest Rate Bulletin;
5.3.4. Possible changes in interest rates and exchange rates based on a reference interest rate or reference exchange rate, shall be applied immediately and without notice by the Bank and shall bind the Customer from the date of their publication on the website of the Bank, unless a later date of entry into force is stated in the Interest Rate Bulletin;
5.3.5. For other cases of change, the provisions of the framework contract and the "General Terms and Conditions for the provision of payment services" by TBI Bank EAD shall apply.