

# **INTEREST RATE BULLETIN OF CIBANK JSC FOR DEPOSITS AND ACCOUNTS APPLICABLE FOR INDIVIDUALS**

*In force as from 08.08.2011 z.*



## 1. General interest rate terms and conditions

- 1.1. The interest rates which the CIBANK JSC accrues and pays on current, saving and deposit accounts are influenced by market interest rates of domestic and international markets and interest rate policy of the Bank. The annual interest rates for current, saving and deposit accounts are approved by the Bank's Management Board.
- 1.2. The Bank accrues and pays interest on accounts in the following foreign currencies: EUR, USD and CHF, but only when their amount exceeds one foreign currency unit.
- 1.3. The Bank accrues interest on current, saving and deposit accounts on a 360/360 basis, where a year is considered 360 days and a month is 30 days.
- 1.4. For current and saving deposits, the interest is accrued and paid at the end of each calendar year.
- 1.5. For deposit accounts, the interest is accrued and paid as agreed under the terms and conditions of the respective term deposit contract – in advance, prior to the maturity date; on the maturity date; each interest period.
- 1.6. On blocked funds for utilization of an overdraft on a current account with an issued bank card, the Bank pays an interest depending on the type of the account on which the funds have been blocked.
- 1.7. On blocked loan collaterals no interest rate is accrued, unless otherwise negotiated under the loan contract.
- 1.8. For amounts above 50 000 foreign currency units, depending on the total amount of the client's funds with the Bank, the deposit term and amount, the interest rates can be negotiate up to 50% above those announced in the interest rate bulletin, and in this case the client concludes contract under individual conditions.
- 1.9. The Bank may unilaterally and independently change the interest rates on the different types of deposit accounts and it shall promptly notify its clients of any changes by placing them in prominent places in the banking halls or on the Bank's website.
- 1.10. The sums deposited by the holder and accepted by CIBANK JSC, regardless of their amount and currency, are guaranteed through the Bank's participation in the Deposit Insurance Fund in Bulgaria, up to BGN 196 000 incl. principal and accrued interest, under the Law on Bank Deposit Guarantee.

## 2. Interest rates on current and saving accounts:

### 2.1 Current account

Currency	Minimum opening balance	Annual interest rate
BGN	20 BGN	0.10%
EUR	Equivalent of 20 BGN	0.10%
USD	Equivalent of 20 BGN	0.10%
CHF	Equivalent of 20 BGN	0.10%

### 2.2 Current account with an issued bank card

Currency	Minimum opening balance	Annual interest rate
BGN	according to the card type	1.00%
EUR	according to the card type	0.35%
USD	according to the card type	0.20%

### 2.3 Saving account with differentiated interest accrual

Currency	Minimum opening balance	Balance at the end of Interest Day	Annual interest rate
BGN	100	0 - 99.99	0.00%
		100 - 999.99	2.00%
		1 000 - 4 999.99	2.20%
		5 000 - 14 999.99	2.40%
		above 15 000	2.70%
EUR	50	0 - 49.99	0.00%
		50 - 499.99	1.65%
		500 - 2 999.99	1.75%
		3 000 - 9 999.99	1.95%
		above 10 000	2.15%
USD	50	0 - 49.99	0.00%
		50 - 499.99	1.15%
		500 - 2 999.99	1.25%
		3 000 - 9 999.99	1.40%
		above 10 000	1.50%

## 2.4 Children's saving account "DREAMS"

Currency	Minimum opening balance	Term (in years)	Base/ Low interest rate	Interest bonus	Annual interest rate	Annual interest rate for early termination
BGN	100	1	3.00%	2.25%	5.25%	3.00%
		2	3.00%	2.45%	5.45%	3.00%
		3	3.00%	2.65%	5.65%	3.00%
		4	3.00%	2.85%	5.85%	3.00%
		5	3.00%	3.05%	6.05%	3.00%
		6	3.00%	3.25%	6.25%	3.00%
		7	3.00%	3.45%	6.45%	3.00%
		8	3.00%	3.65%	6.65%	3.00%
		9	3.00%	3.85%	6.85%	3.00%
		10	3.00%	4.10%	7.10%	3.00%
		11	3.00%	4.35%	7.35%	3.00%
		12	3.00%	4.60%	7.60%	3.00%
		13	3.00%	4.85%	7.85%	3.00%
		14	3.00%	5.10%	8.10%	3.00%
		15	3.00%	5.35%	8.35%	3.00%
		16	3.00%	5.50%	8.50%	3.00%
		17	3.00%	5.75%	8.75%	3.00%
		18	3.00%	6.00%	9.00%	3.00%
EUR	50	1	3.00%	1.25%	4.25%	3.00%
		2	3.00%	1.45%	4.45%	3.00%
		3	3.00%	1.65%	4.65%	3.00%
		4	3.00%	1.85%	4.85%	3.00%
		5	3.00%	2.05%	5.05%	3.00%
		6	3.00%	2.25%	5.25%	3.00%
		7	3.00%	2.45%	5.45%	3.00%
		8	3.00%	2.65%	5.65%	3.00%
		9	3.00%	2.85%	5.85%	3.00%
		10	3.00%	3.10%	6.10%	3.00%
		11	3.00%	3.35%	6.35%	3.00%
		12	3.00%	3.60%	6.60%	3.00%
		13	3.00%	3.85%	6.85%	3.00%
		14	3.00%	4.10%	7.10%	3.00%
		15	3.00%	4.35%	7.35%	3.00%
		16	3.00%	4.60%	7.60%	3.00%
		17	3.00%	4.85%	7.85%	3.00%
		18	3.00%	5.00%	8.00%	3.00%
USD	50	1	1.75%	1.15%	2.90%	1.75%
		2	1.75%	1.35%	3.10%	1.75%
		3	1.75%	1.55%	3.30%	1.75%
		4	1.75%	1.75%	3.50%	1.75%
		5	1.75%	1.95%	3.70%	1.75%
		6	1.75%	2.15%	3.90%	1.75%
		7	1.75%	2.35%	4.10%	1.75%
		8	1.75%	2.55%	4.30%	1.75%
		9	1.75%	2.75%	4.50%	1.75%
		10	1.75%	3.00%	4.75%	1.75%
		11	1.75%	3.25%	5.00%	1.75%
		12	1.75%	3.50%	5.25%	1.75%
		13	1.75%	3.75%	5.50%	1.75%
		14	1.75%	4.00%	5.75%	1.75%
		15	1.75%	4.25%	6.00%	1.75%
		16	1.75%	4.50%	6.25%	1.75%
		17	1.75%	4.75%	6.50%	1.75%
		18	1.75%	5.25%	7.00%	1.75%

### 3. Interest rates on deposit accounts

#### 3.1 Eurodeposit

Currency	Minimum opening balance	Term	Annual interest rate	Annual interest rate for early termination
BGN	500	1 month	3.60%	0.10%
		3 months	3.95%	0.10%
		6 months	4.30%	0.10%
		12 months	5.60%	0.10%
		24 months	5.80%	0.10%
	10 000	36 months	6.20%	0.10%
		1 month	3.90%	0.10%
		3 months	4.20%	0.10%
		6 months	4.60%	0.10%
		12 months	5.85%	0.10%
EUR	500	24 months	6.00%	0.10%
		36 months	6.50%	0.10%
		1 month	2.50%	0.10%
		3 months	2.80%	0.10%
		6 months	3.30%	0.10%
	5 000	12 months	3.80%	0.10%
		24 months	4.10%	0.10%
		36 months	4.50%	0.10%
		1 month	2.80%	0.10%
		3 months	3.00%	0.10%
USD	500	6 months	3.50%	0.10%
		12 months	4.00%	0.10%
		24 months	4.35%	0.10%
		36 months	4.75%	0.10%
		1 month	1.55%	0.10%
	5 000	3 months	2.00%	0.10%
		6 months	2.25%	0.10%
		12 months	2.75%	0.10%
		24 months	3.00%	0.10%
		36 months	3.60%	0.10%
5 000	1 month	1.80%	0.10%	
	3 months	2.25%	0.10%	
	6 months	2.50%	0.10%	
	12 months	3.00%	0.10%	
	24 months	3.25%	0.10%	
5 000	36 months	3.85%	0.10%	

#### 3.2 Term deposit "1+2+3"

Currency	Minimum opening balance	Term (interest period)	Annual interest rate	Annual interest rate for early termination
BGN	500	1 <sup>st</sup> interest period	4.00%	0.10%
		2 <sup>nd</sup> interest period	4.60%	0.10%
		3 <sup>rd</sup> interest period	6.00%	0.10%
EUR	250	1 <sup>st</sup> interest period	3.50%	0.10%
		2 <sup>nd</sup> interest period	3.95%	0.10%
		3 <sup>rd</sup> interest period	4.60%	0.10%
USD	250	1 <sup>st</sup> interest period	2.40%	0.10%
		2 <sup>nd</sup> interest period	2.70%	0.10%
		3 <sup>rd</sup> interest period	3.20%	0.10%

### 3.3 “TOP deposit +”

Currency	Minimum opening balance	Term	Annual interest rate	Annual interest rate for early termination
BGN	1 000	1 month	3.40%	0.10%
		3 months	4.15%	0.10%
		6 months	4.70%	0.10%
		12 months	6.00%	0.10%
EUR	500	1 month	2.40%	0.10%
		3 months	3.15%	0.10%
		6 months	3.80%	0.10%
		12 months	4.60%	0.10%
USD	500	1 month	1.50%	0.10%
		3 months	2.10%	0.10%
		6 months	3.00%	0.10%
		12 months	3.70%	0.10%

### 3.4 “Growing deposit +”

Currency	Minimum opening balance	Term (Interest period)	Annual interest rate	Annual interest rate for early termination
BGN	2 000	1 <sup>st</sup> month	4.00%	0.10%
		2 <sup>nd</sup> month	4.50%	0.10%
		3 <sup>rd</sup> month	4.70%	0.10%
		4 <sup>th</sup> month	5.50%	0.10%
		5 <sup>th</sup> month	6.00%	0.10%
		6 <sup>th</sup> month	6.50%	0.10%
		7 <sup>th</sup> month	6.50%	0.10%
		8 <sup>th</sup> month	6.50%	0.10%
		9 <sup>th</sup> month	6.60%	0.10%
		10 <sup>th</sup> month	6.60%	0.10%
		11 <sup>th</sup> month	6.60%	0.10%
		12 <sup>th</sup> month	8.00%	0.10%
EUR	1 000	1 <sup>st</sup> month	3.30%	0.10%
		2 <sup>nd</sup> month	3.90%	0.10%
		3 <sup>rd</sup> month	4.20%	0.10%
		4 <sup>th</sup> month	4.50%	0.10%
		5 <sup>th</sup> month	4.60%	0.10%
		6 <sup>th</sup> month	4.70%	0.10%
		7 <sup>th</sup> month	4.70%	0.10%
		8 <sup>th</sup> month	4.70%	0.10%
		9 <sup>th</sup> month	4.80%	0.10%
		10 <sup>th</sup> month	4.80%	0.10%
		11 <sup>th</sup> month	5.00%	0.10%
		12 <sup>th</sup> month	6.00%	0.10%
USD	1 000	1 <sup>st</sup> month	2.40%	0.10%
		2 <sup>nd</sup> month	2.60%	0.10%
		3 <sup>rd</sup> month	2.80%	0.10%
		4 <sup>th</sup> month	3.00%	0.10%
		5 <sup>th</sup> month	3.20%	0.10%
		6 <sup>th</sup> month	3.40%	0.10%
		7 <sup>th</sup> month	3.60%	0.10%
		8 <sup>th</sup> month	3.70%	0.10%
		9 <sup>th</sup> month	3.80%	0.10%
		10 <sup>th</sup> month	4.00%	0.10%
		11 <sup>th</sup> month	4.50%	0.10%
		12 <sup>th</sup> month	5.00%	0.10%

### 3.5 Term deposit "ELIT"

Currency	Minimum opening balance	Term	Annual interest rate	Annual interest rate for early termination
BGN	50 000	12 months	6.70%	1.50%
	100 000		6.90%	1.50%
EUR	25 000	12 months	5.00%	0.50%
	50 000		5.20%	0.50%
USD	35 000	12 months	3.90%	0.50%
	70 000		4.10%	0.50%

### 3.6 High return time deposit

Currency	Minimum opening balance	Term	Annual interest rate	Annual interest rate for early termination
BGN	500	3 months	4.10%	0.10%
		6 months	4.90%	0.10%
		12 months	6.00%	0.10%
	10 000	3 months	4.30%	0.10%
		6 months	5.15%	0.10%
		12 months	6.25%	0.10%
EUR	500	3 months	3.70%	0.10%
		6 months	4.30%	0.10%
		12 months	4.80%	0.10%
	5 000	3 months	3.90%	0.10%
		6 months	4.50%	0.10%
		12 months	5.00%	0.10%
USD	500	3 months	2.70%	0.10%
		6 months	3.20%	0.10%
		12 months	3.80%	0.10%
	5 000	3 months	2.90%	0.10%
		6 months	3.40%	0.10%
		12 months	4.00%	0.10%

### 3.7 Attractive term deposit

Currency	Minimum opening balance	Deposit amount	Term (Interest period)	Annual interest rate	Annual interest rate for early termination
BGN	5 000	5 000 - 9 999	1 <sup>st</sup> interest period	5.25%	0.10%
			2 <sup>nd</sup> interest period	6.25%	2.00%
			3 <sup>rd</sup> interest period	6.50%	2.50%
			4 <sup>th</sup> interest period	6.70%	3.00%
		10 000 - 49 999	1 <sup>st</sup> interest period	5.45%	0.10%
			2 <sup>nd</sup> interest period	6.45%	2.00%
			3 <sup>rd</sup> interest period	6.70%	2.50%
			4 <sup>th</sup> interest period	6.90%	3.00%
		50 000 - 99 999	1 <sup>st</sup> interest period	5.60%	0.10%
			2 <sup>nd</sup> interest period	6.60%	2.00%
			3 <sup>rd</sup> interest period	6.85%	2.50%
			4 <sup>th</sup> interest period	7.05%	3.00%
		above 100 000	1 <sup>st</sup> interest period	5.80%	0.10%
			2 <sup>nd</sup> interest period	6.80%	2.00%
			3 <sup>rd</sup> interest period	7.05%	2.50%
			4 <sup>th</sup> interest period	7.25%	3.00%

EUR	2 500	2 500 - 4 999	1 <sup>st</sup> interest period	4.30%	0.10%
			2 <sup>nd</sup> interest period	4.70%	2.00%
			3 <sup>rd</sup> interest period	4.85%	2.50%
			4 <sup>th</sup> interest period	5.00%	3.00%
		5 000 - 24 999	1 <sup>st</sup> interest period	4.45%	0.10%
			2 <sup>nd</sup> interest period	4.85%	2.00%
			3 <sup>rd</sup> interest period	5.00%	2.50%
			4 <sup>th</sup> interest period	5.15%	3.00%
		25 000 - 49 999	1 <sup>st</sup> interest period	4.60%	0.10%
			2 <sup>nd</sup> interest period	5.00%	2.00%
			3 <sup>rd</sup> interest period	5.15%	2.50%
			4 <sup>th</sup> interest period	5.30%	3.00%
		above 50 000	1 <sup>st</sup> interest period	4.80%	0.10%
			2 <sup>nd</sup> interest period	5.20%	2.00%
			3 <sup>rd</sup> interest period	5.35%	2.50%
			4 <sup>th</sup> interest period	5.50%	3.00%
USD	3 500	3 500 - 6 999	1 <sup>st</sup> interest period	3.00%	0.10%
			2 <sup>nd</sup> interest period	4.00%	2.00%
			3 <sup>rd</sup> interest period	4.20%	2.50%
			4 <sup>th</sup> interest period	4.50%	3.00%
		7 000 - 34 999	1 <sup>st</sup> interest period	3.10%	0.10%
			2 <sup>nd</sup> interest period	4.10%	2.00%
			3 <sup>rd</sup> interest period	4.30%	2.50%
			4 <sup>th</sup> interest period	4.60%	3.00%
		35 000 - 69 999	1 <sup>st</sup> interest period	3.20%	0.10%
			2 <sup>nd</sup> interest period	4.20%	2.00%
			3 <sup>rd</sup> interest period	4.40%	2.50%
			4 <sup>th</sup> interest period	4.70%	3.00%
		above 70 000	1 <sup>st</sup> interest period	3.30%	0.10%
			2 <sup>nd</sup> interest period	4.30%	2.00%
			3 <sup>rd</sup> interest period	4.50%	2.50%
			4 <sup>th</sup> interest period	4.80%	3.00%

### 3.8 Term deposit "EXTRA"

Currency	Minimum opening balance	Deposit amount	Term	Annual interest rate	Annual interest rate for early termination
BGN	5 000	5 000 - 9 999	12 months	5.75%	0.10%
			24 months	6.20%	0.10%
		10 000 - 49 999	12 months	5.95%	0.10%
			24 months	6.35%	0.10%
		50 000 - 99 999	12 months	6.10%	0.10%
			24 months	6.50%	0.10%
		above 100 000	12 months	6.30%	0.10%
			24 months	6.70%	0.10%
EUR	2 500	2 500 - 4 999	12 months	4.50%	0.10%
			24 months	4.70%	0.10%
		5 000 - 24 999	12 months	4.65%	0.10%
			24 months	4.85%	0.10%
		25 000 - 49 999	12 months	4.80%	0.10%
			24 months	5.00%	0.10%
		above 50 000	12 months	5.00%	0.10%
			24 months	5.20%	0.10%
USD	3 500	3 500 - 6 999	12 months	3.50%	0.10%
			24 months	3.90%	0.10%
		7 000 - 34 999	12 months	3.60%	0.10%
			24 months	4.00%	0.10%
		35 000 - 69 999	12 months	3.70%	0.10%
			24 months	4.10%	0.10%
		above 70 000	12 months	3.80%	0.10%
			24 months	4.20%	0.10%