

**INTEREST RATE BULLETIN OF CIBANK JSC
FOR DEPOSITS AND ACCOUNTS
APPLICABLE FOR LEGAL ENTITIES AND
SOLE PROPRIETORS**

In force as from 18.07.2011 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. For deposit accounts with a term less than 1 month the interest is accrued on 365/365 basis.
- 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 accumulation accounts for depositing registered capital prior to registration, on liquidation, letter of credit, cheque and other special purpose accounts as well as on blocked collaterals under issued bank guarantees no interest rate is accrued. 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, 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 Current account with differentiated interest accrual

| Currency | Minimum opening balance | Balance at the end of Interest Day | Annual interest rate |
|----------|-------------------------|------------------------------------|----------------------|
| BGN | 50 | up to 1 000.00 | 0.05% |
| | | 1 000.01 – 50 000.00 | 1.00% |
| | | 50 000.01 – 150 000.00 | 1.30% |
| | | above 150 000.01 | 1.80% |
| EUR | 25 | up to 500.00 | 0.05% |
| | | 500.01 – 25 000.00 | 0.60% |
| | | 25 000.01 – 75 000.00 | 1.00% |
| | | above 75 000.01 | 1.40% |

3. Interest rates on deposit accounts

3.1 Term deposit

| Currency | Minimum opening balance | Term | Deposit amount | Annual interest rate | Annual interest rate for early termination |
|----------|-------------------------|---------|------------------------|----------------------|--|
| BGN | 10 000 | 7 days | 10 000.00 - 50 000.00 | 0.85% | 0.10% |
| | | 14 days | 50 000.01 - 100 000.00 | 1.00% | 0.10% |
| EUR | 10 000 | 7 days | 10 000.00 - 50 000.00 | 0.15% | 0.10% |
| | | 14 days | 50 000.01 - 100 000.00 | 0.20% | 0.10% |
| USD | 10 000 | 7 days | 10 000.00 - 50 000.00 | 0.15% | 0.10% |
| | | 14 days | 50 000.01 - 100 000.00 | 0.20% | 0.10% |

3.2. Standard term deposit

| Currency | Minimum opening balance | Term | Deposit amount | Annual interest rate | Annual interest rate for early termination | | |
|-----------|-------------------------|-----------|------------------------|----------------------|--|-------|-------|
| BGN | 1 000 | 1 month | 1 000.00 - 50 000.00 | 3.30% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 3.70% | 0.10% | | |
| | | 3 months | 1 000.00 - 50 000.00 | 3.80% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 4.00% | 0.10% | | |
| | | 6 months | 1 000.00 - 50 000.00 | 4.20% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 4.50% | 0.10% | | |
| | | 12 months | 1 000.00 - 50 000.00 | 5.00% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 5.50% | 0.10% | | |
| | | 24 months | 1 000.00 - 50 000.00 | 5.50% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 5.70% | 0.10% | | |
| | | EUR | 1 000 | 1 month | 1 000.00 - 50 000.00 | 1.80% | 0.10% |
| | | | | | 50 000.01 - 100 000.00 | 2.00% | 0.10% |
| 3 months | 1 000.00 - 50 000.00 | | | 2.30% | 0.10% | | |
| | 50 000.01 - 100 000.00 | | | 2.50% | 0.10% | | |
| 6 months | 1 000.00 - 50 000.00 | | | 3.00% | 0.10% | | |
| | 50 000.01 - 100 000.00 | | | 3.20% | 0.10% | | |
| 12 months | 1 000.00 - 50 000.00 | | | 3.50% | 0.10% | | |
| | 50 000.01 - 100 000.00 | | | 3.80% | 0.10% | | |
| 24 months | 1 000.00 - 50 000.00 | | | 3.80% | 0.10% | | |
| | 50 000.01 - 100 000.00 | | | 4.00% | 0.10% | | |
| USD | 1 000 | | | 1 month | 1 000.00 - 50 000.00 | 1.00% | 0.10% |
| | | | | | 50 000.01 - 100 000.00 | 1.30% | 0.10% |
| | | 3 months | 1 000.00 - 50 000.00 | 1.30% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 1.50% | 0.10% | | |
| | | 6 months | 1 000.00 - 50 000.00 | 1.80% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 2.00% | 0.10% | | |
| | | 12 months | 1 000.00 - 50 000.00 | 2.20% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 2.40% | 0.10% | | |
| | | 24 months | 1 000.00 - 50 000.00 | 2.60% | 0.10% | | |
| | | | 50 000.01 - 100 000.00 | 2.80% | 0.10% | | |