

# **INTEREST RATES BULLETIN OF CIBANK PLC FOR RETAIL DEPOSITS AND ACCOUNTS**

*With effect from 18.10.2010*



## 1. General Terms and Conditions for Interest Rates

- 1.1. The Bank charges interest on demand and term deposits on a 360/360 basis, where a year is considered 360 days and a month is 30 days.
- 1.2. For demand deposits, the interest is calculated and paid at the end of each calendar year.
- 1.3. For term deposits, the interest is calculated 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.
- 1.4. The annual interest rates for demand and term deposits are approved by the Bank's Management Board based on the interest rate policy pursued by the Bank.
- 1.5. The Bank may unilaterally and independently change the interest rates on the different types of deposit and it shall promptly notify its customers of any changes by placing them in prominent places in the banking halls or on the Bank's website.
- 1.6. The sums deposited by the holder and accepted by CIBANK PLC, regardless of their amount and currency, are guaranteed through the Bank's participation in the Deposit Insurance Fund in Bulgaria, up to BGN 100 000 incl. principal and accrued interest, under the Law on Bank Deposit Guarantee

## 2. Interest Rates on Demand Deposits:

### 2.1 Current Accounts

Currency Type	Minimum Amount for Opening	Annual Interest Rate
BGN	20	0.10%
EUR	Equivalent of BGN 20	0.10%
USD	Equivalent of BGN 20	0.10%
CHF	Equivalent of BGN 20	0.10%

### 2.2 Current Accounts with an Issued Bank Card with a Minimum Balance and/or an Overdraft

Currency Type	Minimum Amount for Opening	Annual Interest Rate
BGN	-	1.00%
EUR	-	0.35%
USD	-	0.20%

### 2.3 Deposit with a Differentiated Interest Accrual

Currency Type	Minimum Amount for Opening	Deposit Balance at the End of Interest Day	Annual Interest Rate	Annual Interest Rate for Early Termination
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%	-
		More than 15 000	2.70%	-
EUR	50	0 - 49.99	0.00%	-
		50 - 499.99	1.40%	-
		500 - 2 999.99	1.50%	-
		3 000 - 9 999.99	1.70%	-
		More than 10 000	1.90%	-
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%	-
		More than 10 000	1.50%	-

## 2.4 Children's Deposit "Dreams"

Currency Type	Minimum Amount for Opening	Period in Years	Base/ Low Interest Rate	Interest Bonus	Total 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 Term Deposits

#### 3.1 Eurodeposit

Currency Type	Minimum Amount for Opening	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%	
		36 months	3.85%	0.10%

#### 3.2 Term Deposit „1+2+3”

Currency Type	Minimum Amount for Opening	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	4.30%	0.10%
		3 <sup>rd</sup> interest period	6.00%	0.10%
EUR	250	1 <sup>st</sup> interest period	2.70%	0.10%
		2 <sup>nd</sup> interest period	3.60%	0.10%
		3 <sup>rd</sup> interest period	4.30%	0.10%
USD	250	1 <sup>st</sup> interest period	1.60%	0.10%
		2 <sup>nd</sup> interest period	2.35%	0.10%
		3 <sup>rd</sup> interest period	2.90%	0.10%

### 3.3 „TOP Deposit +”

Currency Type	Minimum Amount for Opening	Term	Annual Interest Rate	Annual Interest Rate for Early Termination
BGN	1 000	1 month	3.40%	0.10%
		3 months	3.90%	0.10%
		6 months	4.20%	0.10%
		12 months	5.40%	0.10%
EUR	500	1 month	2.40%	0.10%
		3 months	2.60%	0.10%
		6 months	3.20%	0.10%
		12 months	3.70%	0.10%
USD	500	1 month	1.50%	0.10%
		3 months	1.90%	0.10%
		6 months	2.20%	0.10%
		12 months	2.70%	0.10%

### 3.4 „Growing Deposit +”

Currency Type	Minimum Amount for Opening	Term (Interest Period)	Annual Interest Rate	Annual Interest Rate for Early Termination
BGN	2 000	1 <sup>st</sup> month	3.70%	0.10%
		2 <sup>nd</sup> month	4.00%	0.10%
		3 <sup>rd</sup> month	4.30%	0.10%
		4 <sup>th</sup> month	4.60%	0.10%
		5 <sup>th</sup> month	4.90%	0.10%
		6 <sup>th</sup> month	5.20%	0.10%
		7 <sup>th</sup> month	5.85%	0.10%
		8 <sup>th</sup> month	5.95%	0.10%
		9 <sup>th</sup> month	6.00%	0.10%
		10 <sup>th</sup> month	6.50%	0.10%
		11 <sup>th</sup> month	7.00%	0.10%
		12 <sup>th</sup> month	8.00%	0.10%
EUR	1 000	1 <sup>st</sup> month	2.30%	0.10%
		2 <sup>nd</sup> month	2.50%	0.10%
		3 <sup>rd</sup> month	2.70%	0.10%
		4 <sup>th</sup> month	2.90%	0.10%
		5 <sup>th</sup> month	3.00%	0.10%
		6 <sup>th</sup> month	3.20%	0.10%
		7 <sup>th</sup> month	3.40%	0.10%
		8 <sup>th</sup> month	3.60%	0.10%
		9 <sup>th</sup> month	4.00%	0.10%
		10 <sup>th</sup> month	5.00%	0.10%
		11 <sup>th</sup> month	6.00%	0.10%
		12 <sup>th</sup> month	7.00%	0.10%
USD	1 000	1 <sup>st</sup> month	1.65%	0.10%
		2 <sup>nd</sup> month	1.85%	0.10%
		3 <sup>rd</sup> month	2.05%	0.10%
		4 <sup>th</sup> month	2.25%	0.10%
		5 <sup>th</sup> month	2.45%	0.10%
		6 <sup>th</sup> month	2.55%	0.10%
		7 <sup>th</sup> month	2.75%	0.10%
		8 <sup>th</sup> month	2.85%	0.10%
		9 <sup>th</sup> month	2.90%	0.10%
		10 <sup>th</sup> month	3.00%	0.10%
		11 <sup>th</sup> month	3.50%	0.10%
		12 <sup>th</sup> month	4.00%	0.10%

### 3.5 Term Deposit „Elite”

Currency Type	Minimum Amount for Opening	Term	Annual Interest Rate	Annual Interest Rate for Early Termination
BGN	50 000	12 months	6.30%	1.50%
	100 000		6.50%	1.50%
EUR	25 000	12 months	4.40%	0.50%
	50 000		4.60%	0.50%
USD	35 000	12 months	3.75%	0.50%
	70 000		4.00%	0.50%