

**General conditions:**

1. The Bank calculates interest on the amounts in accounts and deposits applying the interest rates specified in this Interest Rates Bulletin. All interest rates in this bulletin are on an annual basis (annual nominal interest rate).
2. The bank reserves the right to change the interest rates at any time without prior notice to the clients in the event of changes in the interest rates on the domestic and international markets, the market conditions and the interest rate policy of the Bank.
3. The Bank announces the new interest rates in its offices and on the Bank's website – [www.rbb.bg](http://www.rbb.bg)
4. The Bank may change interest rates applicable to current accounts (including Deposit accounts included in a Savings Program), card and savings accounts at any time by notifying its clients at least two months before those changes become effective. The notification may be sent by mail, with the account statement or published on the web site of the Bank.
5. Changes to interest rates applicable to Child Deposits shall enter into force as of the date of change. The interest rates applicable to term and special deposits shall remain unchanged for the term of deposit. Upon automatic deposit renewal by the Bank for a new term the current interest rate in force at the time of renewal shall apply.
6. The interest is calculated based on 360 interest days per year and 30 interest days per month for accounts and deposits in BGN, EUR, USD and CHF and 365/365 days per annum for accounts and deposits in GBP.
7. Private individual residents owe tax of 8% over the received interest from deposit accounts (bank accounts for keeping money for a certain fixed period against remuneration (interest)). The tax will be collected from the Bank on the maturity date of the deposit or on the date of early termination. For products with advanced interest payment, the later is considered paid on the maturity date of the deposit or on the date of early termination.  
According to the Law on income tax of individuals, Private individual non-residents owe tax over the received interest from all accounts. The tax will be collected from the Bank on the date of interest receiving.
8. The Bank's accounts/deposits are guaranteed through the Bank's participation in the Deposit Insurance Fund /the Fund/. The Fund guarantees payment of account/deposit amounts per person in the Bank, regardless of the number and amount of the accounts/deposits, up to BGN 196,000 in total on principal and interest on all accounts/deposits, under the terms and conditions of the Bank Deposit Insurance Law. The Fund shall pay the guaranteed amounts of the accounts/deposits through a commercial bank designated by the Fund's Management Board. Payment of amounts by the Fund shall commence not later than 20 business days from the date of the decision of the Bulgarian National Bank on revoking the bank license.  
Not guaranteed under the terms and conditions of the Bank Deposit Insurance Law and not subject to payment of the guaranteed amounts of deposits shall be:
  - 8.1 persons who have been granted preferential interest rates in deviation from the terms and conditions announced by the Bank which the Bank is obliged to apply to all its depositors;
  - 8.2 persons who own shares entitling them to more than 5 percent of the votes in the general meeting of the Bank's shareholders;
  - 8.3 members of the Bank's management or supervisory board, or the board of directors respectively, procurators and members of its internal audit bodies;
  - 8.4 natural persons who are partners in specialized auditing companies, selected or appointed in accordance with the procedure prescribed in law to certify the Bank's financial statement;
  - 8.5 spouses or relatives of direct or lateral lineage up to the second degree, including the persons under items 8.2, 8.3, and 8.4;
  - 8.6 any bank whose deposits are in its name and on its account;
  - 8.7 financial institutions under Article 3 of the Law on Credit Institutions;

- 8.8 insurers;
- 8.9 pension and insurance funds, except for the supplementary compulsory pension insurance funds;
- 8.10 any investment intermediary whose deposits are in his name and on his account;
- 8.11 closed-end investment companies, collective investment schemes and special investment purpose companies;
- 8.12 the government or government institutions;
- 8.13 municipalities;
- 8.14 the Deposit Insurance Fund, the Security Investors Compensation Fund and the Guarantee Fund under Article 287 of the Insurance Code;
- 8.15 persons who have acquired rights on the account/deposit as a result of act of disposal with the deposit performed after the date of the decision of the Bulgarian National Bank on revoking the bank license;
- 8.16 No guarantee shall be provided on accounts/deposits arising out of or related to transactions or actions constituting 'money laundering' within the meaning of Article 2 of the Law on the Measures against Money Laundering if the offender has been convicted and the sentence is effective.

**1. Interest rates on funds attracted for a non-fixed term:****1.1. Current accounts**

<b>Currency</b>	<b>Minimum balance</b>	<b>Annual interest rate</b>
BGN	20	0,05%
EUR	25	0,05%
USD	35	0,05%
GBP	20	0,05%

**1.2. Current accounts with debit cards****1.2.1 Current accounts with debit cards (standard conditions)**

<b>Currency</b>	<b>Minimum balance</b>	<b>Annual interest rate</b>
BGN	-	0,05%
EUR	-	0,05%
USD	-	0,05%

**1.2.2 Current accounts with debit cards Visa Electron issued with preferential conditions for retired individuals**

<b>Currency</b>	<b>Minimum amount</b>	<b>Annual interest rate for amounts up to BGN 5000</b>	<b>Annual interest rate for amounts exceeding BGN 5000</b>
BGN	-	2%	0,05%

**1.3. „No limitations” saving account**

<b>Currency</b>	<b>Minimum amount</b>	<b>Interest rate for amount up to BGN 100 000/ EUR 50 000 / USD 50 000</b>	<b>Interest rate for amount exceeding BGN 100 000.01/ EUR 50 000.01 / USD 50 000.01</b>
<b>BGN</b>	<b>100</b>	<b>2,00%</b>	<b>0,05%</b>
<b>EUR</b>	<b>100</b>	<b>1,00%</b>	<b>0,05%</b>
<b>USD</b>	<b>100</b>	<b>0,20%</b>	<b>0,05%</b>

The Bank customers are entitled to open only one Saving account “No limitations” in each of the currencies stated above.

\* For customers, who open “No limitation” saving account in BGN as an option for automated saving from Current account with a debit card “Plus”, no minimum amount is required for the opening of the saving account. The minimum balance of BGN 100 on the saving account is retained from the first proceeds transferred into the account.

**1.4. Current Account „Raiffeisen Premium Gold”**

BGN	<b>Minimum balance</b>	
	20	0,75%
EUR	<b>Minimum balance</b>	
	25	0,40%

**1.5. Saving account “Premium”**

BGN	<b>Minimum balance</b>	<b>Interest rate for amount up to to 75 000</b>	<b>Interest rate for amount between 75 001-250 000</b>	<b>Interest rate for amount above 250 000</b>
	20	1,00%	2,25%	0,05%
EUR	<b>Minimum balance</b>	<b>Interest rate for amount up to to 75 000</b>	<b>Interest rate for amount between 75 001-250 000</b>	<b>Interest rate for amount above 250 000</b>
	25	0,50%	1,25%	0,05%

The Bank customers are entitled to open only one Saving account “Premium” in each of the currencies stated above.

- Interest on current and card accounts is accrued at the end of the month as the interest is calculated on a daily basis.
- Interest on ‘No limitations’ saving account and Saving account “Premium” are accrued at the end of the year and the interest is calculated on a daily basis.

## 1.6. Saving Program\*

Annual interest rate on Deposit account under Saving Program in BGN	Standard interest rate	Interest bonus	Total interest
<b>Standard Interest rate</b>	1,00%	-	<b>1,00%</b>
<b>Interest bonus 1</b> is applied if for a term of one year the client makes a withdrawal from ATM or a payment to a seller (including payments through the Internet) with his Maestro debit card at least once per month, upon which amounts are automatically transferred to the client's Deposit account.	1,00%	1,00%	<b>2,00%</b>
<b>Interest bonus 2</b> is applied if for a term of one year the client makes a withdrawal from ATM or a payment to a seller (including payments through the Internet) with his Maestro debit card at least once per month, upon which amounts are automatically transferred to the client's Deposit account, and maximum two debit operations annually (withdrawal and/or transfer) from the Deposit account.	1,00%	2,00%	<b>3,00%</b>

Raiffeisenbank applies stated above interest rates only for amounts in Deposit accounts of Saving program with a maximum amount of BGN 100 000 including. The bank does not apply interest on available amounts in the Deposit account in excess of BGN 100 000.

The clients of "Raiffeisenbank (Bulgaria)" EAD are entitled to open and use at any moment no more than one Saving Program.

- No minimum sum is required for the opening of the Deposit account. The minimum balance on the Deposit account is BGN 5, the sum is retained from the first proceeds transferred into the Deposit account.
- Interest on the Deposit account is accrued once a year on the date of the opening of the account or upon the closing of the account; the interest is calculated on a daily basis.
- The Deposit account is opened with the Standard interest rate for the Deposit account under the Saving program, specified in this bulletin.
- The interest bonuses for the Deposit account under the Saving program are applied on the date when interest is accrued on the account depending on the fulfillment of the conditions included in this bulletin.
- If the Deposit account is closed before the date on which interest is accrued, the Standard interest rate is applied for the number of days the Deposit account is opened at the Bank for the respective year.
- The Client may transfer sums to the Deposit account at any time without any limits to the amounts.

\* For Saving programs opened till 30.09.2013 including, the new interest rates shall enter into force from 01.12.2013 and shall be applied for each of them, from the date following the date of expiry of the one year interest period. Until that change for existing customers in force are the interest rates valid as of 30.09.2013.

## 2. Interest rates on term deposits

- The minimum amount required for the opening of a term deposit is BGN 100, EUR 100, USD 100, GBP 100 CHF 100.
- Interest accrual – at the end of the respective period the interest is added to the amount of the deposit.
- If a term deposit is terminated before the maturity date, The Bank pays interest applying the interest rate for the current account in the respective currency, as per the “Interest rates bulletin for Retail clients” that is in force at the time of the termination of the deposit for the actual number of days of the deposit.

### 2.1. Standard term deposits

Currency / Term	BGN	EUR	USD	GBP	CHF
1 month	0,50%	0,50%	0,25%	0,25%	0,20%
3 months	0,75%	0,75%	0,50%	0,50%	0,40%
6 months	1,25%	1,25%	0,75%	0,75%	0,60%
1 year	1,50%	1,50%	1,00%	1,00%	0,80%
2 years	2,60%	2,60%	1,10%	-	-

### 2.2 Promotion on term deposits

Currency/Term	BGN	EUR
1 year	2,50%	2,50%

- The promotional conditions are in force until 31.05.2014 and are valid for new deposits only, for the first deposit period.

## 3. Interest rates on “Deposit 3+3”

BGN	1st 3month period	2nd 3month period
min amount 500	1,00%	2,60%

EUR	1st 3month period	2nd 3month period
min amount 250	1,00%	2,60%

- Minimum required amount for the opening of the "Deposit 3+3" – BGN 500, EUR 250.
- Interest accrual – at the end of each 3-month period the interest is added to the amount of the deposit.
- Possibility for depositing of additional sums – at the end of the first 3-month period - sums to the amount of the initially deposited sum, but not more than 200 000 BGN/100 000 EUR, that were not in accounts or deposits at the Bank.
- Possibility for withdrawal - at the end of the first 3-month period, the balance shall be equal to the minimum amount required for opening of a deposit.
- If the deposit is terminated before the maturity date, the Bank pays interest, applying an interest rate for the current account in the respective currency as per the "Interest rates bulletin for Retail clients" that is in force at the moment of the termination, for the actual number of days of the deposit.
- Upon the second maturity the deposit is automatically renewed as a 3-month standard term deposit; the interest rates applied are as per the "Interest rates bulletin for Retail clients" that is in force at the time of the renewal of the deposit.

#### **4. Child deposit**

<b>Currency</b>	<b>Minimum balance</b>	<b>Annual interest rate</b>
BGN	100	4,00%
EUR	50	3,60%
USD	50	1,65%

- Minimum required amount for the opening of the deposit – BGN 100, EUR 50 and USD 50.
- Interest on the Child deposit is accrued at the end of the year, the interest is calculated on a daily basis.
- Possibility for depositing of additional sums – at any time without any limits on the sums.

#### **5. Interest rates on special term deposits**

##### **5.1. MIX Deposit**

- Term – 12 months.
- Minimum required amount for the opening of the deposit – BGN 2 000, EUR 1 000 and USD 2 000.
- The deposited sum is allocated as follows: 70% in the term deposit and 30% is invested in the shares of RAM.
- The interests on MIX Deposit are calculated as follows:
  - a margin of 0,40% is added to the interest rate for the 12 -month standard term deposit in BGN, EUR and USD (see 2.1), or
  - a margin of 0,20% is added to the interest rate for the 12 -month promotional term deposit in BGN (see 2.2).

**6. Products closed for sales****6.1 Interest rates on "Deposit +"**

Currency	BGN	EUR	USD
2 years	3,50%	3,40%	1,45%
3 years	3,60%	3,50%	1,55%
5 years	3,70%	3,60%	1,65%

- Minimum required amount for the opening of the deposit – BGN 1 000, EUR 500 and USD 500.
- Interest payment – according the client's requirements: at the end of the period or in advance – monthly, quarterly or every six months; interest is paid to the card or current account in the currency of the deposit. The payment of the interest is specified upon the opening of the deposit.
- Possibility for depositing of additional sums – at any time without any limits on the sums.
- If the deposit is terminated before the maturity date the Bank pays interest, applying the interest rate for the last standard period for term deposits that has expired as per the "Interest rates bulletin for Retail clients" that is in force at the time of the termination of the deposit, for the actual number of days of the deposit (see 2.1).
- Upon its maturity the deposit is not renewed automatically. The amounts remain in the account until further orders are issued by the Client.

**6.2 Interest rates on "Deposit with an increasing interest rate"**

Interest periods	1	2	3	4	5	6	7	8	9	10	11	12
Months in the interest period	1 - 3	4 - 6	7 - 9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36
BGN	0,50%	0,55%	0,60%	0,65%	0,70%	0,75%	0,80%	0,85%	0,90%	0,95%	1,00%	1,05%
EUR	0,50%	0,55%	0,60%	0,65%	0,70%	0,75%	0,80%	0,85%	0,90%	0,95%	1,00%	1,05%
USD	0,25%	0,30%	0,35%	0,40%	0,45%	0,50%	0,55%	0,60%	0,65%	0,70%	0,75%	0,80%

- Minimum required amount for the opening of the deposit – BGN, EUR, USD 500.
- Interest is calculated on base 360/360 days.
- Interest accrual - at the end of 36 month period.
- If the deposit is terminated before the maturity date, the Bank pays interest for each completed 3 month period, and for the time after the last completed interest period till the day of termination, the Bank pays interest over the deposit amount for the actual number of days of the deposit, applying an interest rate as per current account as per the official "Interest rates bulletin for Retail clients" in effect as of that moment.
- Upon maturity the deposit is automatically renewed for another 36-month term.



### 6.3 Standard term deposits

Currency	BGN	EUR	USD	GBP
1 week	0,10%	0,10%	0,10%	0,10%

Currency	BGN	EUR	USD
2 months	0,50%	0,50%	-

### 6.4 MIX Deposit

- Term – 24 months.
- The interests on MIX Deposit are calculated as follows - a margin of 0,40% is added to the interest rate for the 24 -month standard term deposit in BGN, EUR and USD.