

**Interest Rates Tariff  
of CCB Plc for the checking, deposit and other accounts**

**I. INTEREST CONDITIONS ON ACCOUNTS OF INDIVIDUALS**

**1. Accounts in national currency /BGN/**

**1.1 Checking accounts and accounts with a special purpose**

	<b>Annual interest %</b>
Checking accounts with personal debit cards	<p style="text-align: center;">No interest accrues <i>/for accounts with balances up to BGN 2 000, included/</i></p> <p style="text-align: center;">1.00 <i>/for accounts with balances above BGN 2 000/</i></p> <p style="text-align: center;"><i>The bank accrues every day the due interest, applying the respective abovementioned annual interest rate, depending on the amount of the account balance of the client for the respective day of the month.</i></p>
Checking accounts without personal debit cards issued for them, as well as accounts with a special purpose	No interest accrues

The calculation of interest on the bank accounts is carried out at the end of each calendar month or on the date of the accounts closing.

**1.2 Deposit accounts**

Deposit term	Minimum, on which interest is calculated	Annual interest %
for 1 /one/ month	100.00	0.45
for 3 /three/ months	100.00	0.75
for 6 /six/ months	100.00	1.50
For 1 /one/ year	100.00	2.10

**1.3. SAVINGS ACCOUNTS**  
**1.3.1 UNIVERSAL SAVINGS ACCOUNT “CCB CLUB”**

	Minimum average daily weighted balance in BGN	Annual interest %
Universal account “CCB CLUB”	Up to 9.99	0.00
	10.00-99,999.99	1.50
	Above 100,000.00	1.80

- The account is intended for individuals.
- The minimum amount for opening is BGN 10.
- Amounts may be deposited and withdrawn from the account at any time.
- In case the amount of the average daily weighted balance on the account for the period of accruing interest becomes less than the required minimum amount, no interest accrues. The Bank resumes the accrual of interest in case of account credits and the presence of average daily weighted balance on the account for the period of interest accrual equal or exceeding the minimum, on which interest is calculated.
- The interest rate accrues on the average daily weighted balance for a month, depending on the scale for accruing interest, based on the actual number of calendar days for the month and the year.
- The accrual of interest on the account is made on the last workday of each calendar month or on the date of the account closure.
- The annual interest rate is determined depending on the average daily weighted balance on the account.

**1.3.2 CCB SAVINGS ACCOUNT in BGN**

Type of account	Minimum, on which interest is calculated BGN	Minimum term of stay	Annual interest %
CCB savings account	10	No term	1.50

- The account is intended for individuals.
- The minimum amount for opening is BGN 10.
- Amounts may be deposited and withdrawn from the account at any time.
- Upon performing operations from/to the account, the client shall pay fees and commissions according to the Tariff of CCB for savings accounts.
- The interest is provided at the end of the calendar year /December 31/.

**1.3.3. CURRENT DEPOSIT**

	Minimum, on which interest is calculated	Annual interest %
Current deposit	100.00	0.25

#### 1.4 Accounts of minor and adolescents

	Minimum term of placement	Annual interest %
Child savings deposit	Current	2.10
Conditional child deposit	1 /one/ year	2.10
Conditional child deposit	3 /three/ years	2.10
Conditional child deposit	5 /five/ years	2.10

- Depositing for child deposits may be made at any time.
- The calculation of interest for child savings deposits is made at the end of each calendar year or on the date of deposit closure.
- The calculation of interest for conditional child deposits is made on maturity date.

#### 1.6 CCB PRIVILEGED DEPOSIT + IN BGN

Deposit term	Minimum, on which interest is calculated	Annual interest %
I-st month	100.00	0.40
II-d month	100.00	0.40
III-d month	100.00	0.80
IV-th month	100.00	1.10
V-th month	100.00	1.10
VI-th month	100.00	1.40
VII-th month	100.00	1.60
VIII-th month	100.00	1.60
IX-th month	100.00	1.80
X-th month	100.00	2.00
XI-th month	100.00	2.00
XII-th month	100.00	2.10
XIII-th month	100.00	2.50
XIV-th month	100.00	2.50
XV-th month	100.00	2.60
XVI-th month	100.00	2.70
XVII-th month	100.00	2.70
XVIII-th month	100.00	2.80
XIX-th month	100.00	3.10
XX-th month	100.00	3.10
XXI-st month	100.00	3.30
XXII-d month	100.00	3.50
XXIII-d month	100.00	3.50
XXIV-th month	100.00	3.70

- The term of DEPOSIT+ is 1 month.

- Scale of increasing interest rates - Annual interest in %.
- The term of DEPOSIT+ is renewed automatically with a preserved minimum amount of BGN 100.
- Amounts shall not be deposited additionally for DEPOSIT+.
- The accrued interest is transferred on the maturity date to the card checking account, specified by the depositor or another opened bank account.
- As from the first workday following the expiry of the 24<sup>th</sup> month, if there is no explicit expression of will by the client for closing the deposit, the deposit explicitly starts accruing interest as a standard one-month deposit in BGN according to the effective as at the date of renewal Appendix 1 of the Interest Rates Tariff of CCB Plc for the checking, deposit and other accounts.

## **2. Accounts in foreign currency**

### **2.1 Checking accounts and accounts with a special purpose**

	<b>Annual interest %</b>
Bank accounts in EUR	No interest accrues
Bank accounts in USD	No interest accrues
Bank accounts in GBP	No interest accrues
Bank accounts in CHF	No interest accrues
Bank accounts in TRY	No interest accrues
Bank accounts in RUB	No interest accrues
Bank accounts in MKD	No interest accrues

### **2.2 Deposit accounts**

#### **2.2.1. For accounts in EUR**

<b>Deposit term</b>	<b>Minimum, on which interest is calculated</b>	<b>Annual interest %</b>
for 1 /one/ month	50.00	0.40
for 3 /three/ months	50.00	0.75
for 6 /six/ months	50.00	1.20
for 1 /one/ year	50.00	1.60

#### **2.2.2 For accounts in USD**

<b>Deposit term</b>	<b>Minimum, on which interest is calculated</b>	<b>Annual interest %</b>
for 1 /one/ month	50.00	0.40
for 3 /three/ months	50.00	0.60
for 6 /six/ months	50.00	0.80
for 1 /one/ year	50.00	1.20

### 2.3.3 For accounts in GBP

Deposit term	Minimum, on which interest is calculated	Annual interest %
for 1 /one/ month	100.00	0.15
for 3 /three/ months	100.00	0.50
for 6 /six/ months	100.00	0.75
for 1 /one/ year	100.00	1.15

### 2.3.4 For accounts in CHF

Deposit term	Minimum, on which interest is calculated	Annual interest %
for 1 /one/ month	100.00	0.05
for 3 /three/ months	100.00	0.20
for 6 /six/ months	100.00	0.40
for 1 /one/ year	100.00	0.60

## 2.3. Savings accounts

### 2.3.1 UNIVERSAL SAVINGS ACCOUNT “CCB CLUB” IN EUR AND USD

	Minimum average daily weighted balance in BGN	Annual interest %
Universal savings account “CCB CLUB” in EUR	Up to 4.99	0.00
	5.00-49,999.99	1.20
	Above 50,000.00	1.50
Universal savings account “CCB CLUB” in USD	Up to 4.99	0.00
	Above 5	0.60

- The account is intended for individuals.
- The minimum amount for opening is 5 units in the respective currency.
- Amounts may be deposited and withdrawn from the account at any time.
- In case the amount of the average daily weighted balance on the account for the period of accruing interest becomes less than the required minimum amount, no interest accrues. The Bank resumes the accrual of interest in case of account credits and the presence of average daily weighted balance on the account for the period of interest accrual equal or exceeding the minimum, on which interest is calculated.
- The interest rate accrues on the average daily weighted balance for a month, depending on the scale for accruing interest, based on the actual number of calendar days for the month and the year.
- The accrual of interest on the account is made on the last workday of each calendar month or on the date of the account closure.
- The annual interest rate is determined depending on the average daily weighted balance on the account.

### 2.3.2 CCB SAVINGS ACCOUNT in EUR and USD

Type of account	Minimum, on which interest is calculated EUR	Minimum term of stay	Annual interest %
CCB savings account in EUR	5	No term	1.20
CCB savings account in USD	5	No term	0.50

- The account is intended for individuals.
- The minimum amount for opening is 5 units in the respective currency.
- Amounts may be deposited and withdrawn from the account at any time.
- Upon performing operations from/to the account, the client shall pay fees and commissions according to the Tariff of CCB for savings accounts.
- The interest is provided at the end of the calendar year /December 31/.

### 2.3.3. Current account

	Minimum, on which interest is calculated	Annual interest %
Current account in EUR	50.00	0.10
Current account in USD	50.00	0.10

### 2.4. Accounts of minors and adolescents in EUR

	Minimum term of placement	Annual interest %
Child savings deposit	Current	1.60
Conditional child deposit	1 /one/ year	1.60
Conditional child deposit	3 /three/ years	1.60
Conditional child deposit	5 /five/ years	1.60

- Depositing for child deposits may be made at any time.
- The calculation of interest for child savings deposits is made at the end of each calendar year or on the date of deposit closure.
- The calculation of interest for conditional child deposits is made on maturity date.

## 2. CCB PRIVILEGED DEPOSIT + IN EUR

Deposit term	Minimum, on which interest is calculated	Annual interest %
I-st month	50.00	0.35
II-d month	50.00	0.35
III-d month	50.00	0.70
IV-th month	50.00	0.80
V-th month	50.00	0.80
VI-th month	50.00	1.10
VII-th month	50.00	1.20
VIII-th month	50.00	1.20
IX-th month	50.00	1.30
X-th month	50.00	1.40
XI-th month	50.00	1.40
XII-th month	50.00	1.60
XIII-th month	50.00	1.70
XIV-th month	50.00	1.70
XV-th month	50.00	1.80
XVI-th month	50.00	1.90
XVII-th month	50.00	1.90
XVIII-th month	50.00	2.00
XIX-th month	50.00	2.40
XX-th month	50.00	2.40
XXI-st month	50.00	2.60
XXII-d month	50.00	2.80
XXIII-d month	50.00	2.80
XXIV-th month	50.00	3.00

- The term of EURO DEPOSIT+ is 1 month.
- Scale of increasing interest rates - Annual interest in %.
- The term of EURO DEPOSIT+ is renewed automatically with a preserved minimum amount of EUR 50.
- Amounts shall not be deposited additionally for EURO DEPOSIT+.
- The accrued interest is transferred on the maturity date to the card checking account, specified by the depositor or another opened bank account.
- As from the first workday following the expiry of the 24<sup>th</sup> month, if there is no explicit expression of will by the client for closing the deposit, the deposit explicitly starts accruing interest as a standard one-month deposit in EUR according to the effective as at the date of renewal Appendix 1 of the Interest Rates Tariff of CCB Plc for the checking, deposit and other accounts.

## II. INTEREST CONDITIONS FOR ACCOUNTS OF OTHER CLIENTS

### 1. Accounts in BGN

#### 1.1 Checking and other accounts

Type of account	Annual interest %
Bank accounts of other clients	No interest accrues

#### 1.2. Deposit accounts

Deposit term	Minimum, on which interest is calculated	Annual interest %
for 1 /one/ month	100.00	0.45
for 3 /three/ months	100.00	0.75
for 6 /six/ months	100.00	1.50
for 1 /one/ year	100.00	2.10

### 2. Accounts in foreign currency

#### 2.1 Checking accounts and other accounts

Type of account	Annual interest %
Bank accounts in EUR	No interest accrues
Bank accounts in USD	No interest accrues
Bank accounts in GBP	No interest accrues
Bank accounts in CHF	No interest accrues
Bank accounts in TRY	No interest accrues
Bank accounts in RUB	No interest accrues
Bank accounts in MKD	No interest accrues

#### 2 Deposit accounts

##### 2.2.1. For accounts in EUR

Deposit term	Minimum, on which interest is calculated	Annual interest %
for 1 /one/ month	50.00	0.40
for 3 /three/ months	50.00	0.75
for 6 /six/ months	50.00	1.20
for 1 /one/ year	50.00	1.60



### 2.2.2 For accounts in USD

<b>Deposit term</b>	<b>Minimum, on which interest is calculated</b>	<b>Annual interest %</b>
for 1 /one/ month	50.00	0.40
for 3 /three/ months	50.00	0.60
for 6 /six/ months	50.00	0.80
for 1 /one/ year	50.00	1.20

### 2.2.3 For accounts in GBP

<b>Deposit term</b>	<b>Minimum, on which interest is calculated</b>	<b>Annual interest %</b>
for 1 /one/ month	100.00	0.05
for 3 /three/ months	100.00	0.25
for 6 /six/ months	100.00	0.50
for 1 /one / year	100.00	0.75

### 2.2.4 For accounts in CHF

<b>Deposit term</b>	<b>Minimum, on which interest is calculated</b>	<b>Annual interest %</b>
for 1 /one/ month	100.00	0.02
for 3 /three / months	100.00	0.08
for 6 /six/ months	100.00	0.25
for 1 /one/ year	100.00	0.50

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Deposits from clients are accepted as negotiated for currencies, other than the specified in the Tariff.

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Interest is not accrued on checking accounts for currencies, other than the specified in the Tariff.

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The interest, which CCB Plc pays for checking, savings and deposit accounts is calculated based on the actual number of calendar days for the month and the year, unless otherwise negotiated for a specific deposit/ savings product.

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Upon expiry of the contract term and in case none of the parties explicitly terminates the contract, the contract is renewed automatically for the same term and under interest conditions, according to the Tariff of the Bank as at the date of renewal.

As from the first workday, after the expiry of the 24<sup>th</sup> month, if there is no explicit expression of will by the client to close the deposit or to open a new Privileged deposit + in BGN or in EUR, the deposit automatically starts accruing interest with the interest rate, determined for a standard one-month deposit, according to the effective as at this date Appendix 1 to the Tariff on the interest rates, fees and commissions of the Bank.

Upon breaching the deposit term due to the performance of disposing activities with a part or the whole amount on the account, the Bank shall not pay interest to the beneficiary for the elapsed period.

Upon disposing with a part or the whole amount of the deposit before the date of the maturity a preliminary written request is required and commissions shall be charged according to the section on cash operations of the Tariff on the interest rates, fees and commissions of the Bank.

The present Appendix 1 of the Interest Rates Tariff of CCB Plc for the checking, deposit and other accounts does not apply to institutional clients, i.e.: sector classification state non-financial companies, sector classification central government, including spending units with financial autonomy, sector classification local government, sector classification social security funds, according to the sector classification of BNB. The interest conditions for the deposit products for institutional clients are determined individually for each distinct case.

According to the Bank Deposit Insurance Act, the Bank Deposit Insurance Fund guarantees the full payment of the funds on all bank accounts of clients (individuals and other clients) in BGN and foreign exchange and the accrued interest on these accounts opened with Central Cooperative Bank Plc to the amount of BGN 196 000 for each client.

The present Appendix 1 to the Tariff on the interest rates, fees and commissions of the Bank enters into force as from 1 October 2015. With respect to the effective deposit accounts it enters into force as from the maturity date or as from the date of renegotiation.

As from 3.02.2014 Central Cooperative Bank Plc does not offer opening of new deposits with a term of 1 and 2 weeks in USD, GBP and CHF. The existing and effective deposits as at this date continue to be in force under the conditions negotiated for them, till the deposits closure at the initiative of the beneficiary.

As from 1.12.2014 Central Cooperative Bank Plc does not offer opening of new deposits with a term of 1 and 2 weeks in BGN and EUR. The existing and effective deposits as at this date continue to be in force under the conditions negotiated for them, till the deposits closure at the initiative of the beneficiary.

The present Appendix 1 of the Interest Rates Tariff of CCB Plc for the checking, deposit and other accounts was approved by the Management Board of Central Cooperative Bank Plc and is an inseparable part of the Interest Rates Tariff of CCB Plc.

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